



Adjustable Rate Mortgages (ARM) with Equity

This campaign is specifically designed to target property owners who have adjustable rate mortgages that are adjusting upwards and have a significant amount of equity. This campaign is highly effective, especially in changing market conditions. This campaign reaches a smaller population in a given area and is a great way to target properties looking to cash out from their increasing payments.

Campaign details include:

Market

- Owners of single-family homes who have had adjustable rate mortgages on the property for 3 to 5 years and a maximum loan to value of 69%.
- Mailing list provided by SalesTeamLive (at NO additional cost):
 - More than 500,000 prospects nationwide
 - Available by zip code, carrier route, city or county in any quantity
 - Variable loan to value
- Recommended for all market conditions – hot, post-hot, emerging, flat or declining
- Highly effective in changing market conditions

Message

- Message written by Richard Roop, known as “The Marketing Consultant for Real Estate Investors”
- Personalized to homeowners
- Expresses interest in buying property
 - Quickly and easily
 - At a fair price
 - On the date of the homeowner’s choosing
- Realtor version available

Media

- Direct Marketing using First Class mail
- Card design: canary-yellow, card stock, 4” x 6” postcard
- Richard Roop’s personalized postcard

Multiple/Months

- Each property receives 6 postcards at 45 day intervals
- Given the market conditions the aggressive mailing timeline has had excellent results

Money

- Investors should expect to spend from \$1000 to \$1,500 per deal for this campaign. Note: Expenditures necessary to obtain a deal vary depending on local conditions.



Investor Tip:

The **ARM with Equity** is great for changing market conditions and tougher refinancing options for property owners. Many property owners are looking for a quick sale versus the inevitable foreclosure.

“Very few investors are focused on high equity deals. Imagine finding great deals where no other competitors are looking. This campaign rocks!”

Dan Doran