



Global Collaborations

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Your Business Collaborator in Outsourcing Needs Lead Generation: in Mortgage, Debt Consolidation, Appt. Settings, BPO Works, Marketing Programs

MORTGAGE LEAD GENERATION PROPOSAL

INTRODUCTION:

Global Collaborations is a Business Lead Generation and Tele-Marketing Solutions company who mainly concentrates in the development and support of Customer Relations management and allied activities around the Globe and as our main mission statement goes : People with Vision always gain when they Collaborate Globally, we organize, maintain and enrich the benefits of offshore collaborations of Call Centers and have a network of highly professional Call Centers, in India, Mauritius, Costa Rica and Philippines with a combined force of 2000 plus seats and able to offer you 500 additional seats every 45 days, when the client commits resources and works hand to hand with us.

The Call Centers we work are very much experienced in Mortgage Lead Generation, Debt Lead Generation and other similar activities and since last 18 months have been very active in a professional manner, with state of the art equipments, soft wares, premises and facilities and upscale grade of manpower and training on day to day basis.

Since we are working with our own and associated resources from a high work execution platform the elimination of brokers and middleman is a natural outcome of our transactions.

We work directly with each center's team through our partner resources who monitors efficiency through various parameters starting from the core training and all such care is taken in the MORTGAGE LEAD GENERATION PROGRAM and all such programs.

This approach documents states how it is being done and what are the fields we offer and approximate pricing structure.

UNDERSTANDING YOUR PROGRAM AND TRAINING

Global Collaborations (Referred as "GC" also) proceeds primarily in this way :

- Understand your company from the data available in general from open sources
- Going more deeper to understand your culture during discussions with your team
- Putting up questions which may not be comprehensive or relevant or more demanding
- Drawing up the cover up approach document once all the matters are understood
- On approval or amendment, interact with our teams here and overseas for proceeding.
- Preparing Training plans and also the training for trainers plan and schedules

All scripting, objections and responses, as associated sales dialogue are provided by "GC" to the Call Centers by our overseas teams via consultation and approval of individual clients. New client campaigns are reviewed and customized individually even when recognized as an addition to an existing campaign.

Quality in lead generation is a staple of our programs and the one attribute that truly separates our Mortgage, Debt Lead and Insurance Lead Generation Program from usual competition. All tele-marketers are schooled in the "personalization" of their phone interactions, and all leads are recorded at the clients' request and verified without exception, as per the mode suggested, mostly preferred to be done on FTP site.

How Done : Designed to Appeal :

Our leads are truly designed to appeal to the most perceptive of Mortgage originators. They are generated to produce the highest of conversion rates and set to meet any Loan Officer's requirement for immediate rapport with the prospect and continuity from telemarketing contact through to funding. Borrowing from one of our marketing documents:



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- Leads are generated by one-to-one calling (which are obviously more potential and realistic than internet pop up and normal leads)
- They are provided to your office exclusively, ready for your office on call time basis and if required in Zip Code specific basis also.
- Individual notes are provided on each lead, allowing for immediate loan officers rapport and extensive information
- All leads feature security code given to prospect and passed to client (Further assurance of True exclusivity)
- Accuracy and integrity of all leads are guaranteed.. Replacement policy.

RESULTANT RELATIONSHIP: PROFITABLE FOR BOTH:

Since we keep the point of view of Loan Officer / Mortgage Broker in view we generate leads which makes their effort really productive and their dependency pays more than expected on real terms and hence the RESULTANT RELATIONSHIP IS PROFITABLE FOR BOTH and create a genuine reliable source of high Quality mortgage leads and develop a long lasting relationship.

PROCESS FOLLOWED BY “GC” FOR LEAD GENERATION:

Execution Stage

- **Program Designing:** This includes designing of the project and how to implement according to the clients requirement
- **Process Migration:** At this stage we decide how to take the outsourced process towards the implementation step by step
- **Knowledge Management System:** This consists of designing the reporting structure based on the format as specified by the client.
- **Deployment Stage:** Screening and selection of call centers and technology solutions provider for the project that is to be outsourced. The JOINT VENTURED team takes over for Training - Quality Monitoring and MIS support
- **Production Stage:** The partnered Call Center under guidance and support initiates the lead generation, until the production is stabilized our JOINT VENTURED team stays and work closely with them.

APPROXIMATE LEAD GENERATED PER DAY ON 20 SEATS BASIS:

20 Seats dialing for one shift of 8 hours generates a minimum number of 125 leads per day

The expected time frame needed to achieve this number takes 14 days for a center not experienced in Mortgage Leads and for an experienced center it takes approximately 7 days.

CALLING LISTS:

The calling list has to be provided by the client on the conversion ratio of base of 1% for the initial test phase.

PAYOUTS



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For the test Pilot phase the rates the rates offered are as follows:

TYPE OF LEAD	RATES
Standard Criterion	\$37 to \$46
Filtered Criterion	\$ 47 and above
Highly Pre-Qualified	\$60-\$65 and above

PLEASE ASK FOR A LEAD BASED ON YOUR REQUIREMENTS

STANDARD CRITERIA:

1. Balance loan payable amount \$ 40000 for all states except California (\$60000)
2. Fixed Interest more than 6.5%
3. Adjusted Interest Rate: 6%
4. LTV less than 85%
5. Bankruptcy = Discharged at least 2 years ago
6. Credit rating : A to D (as per customers need)

FILTERED CRITERIA:

Information can be filtered s required by the client. More the filtration, higher will be the prices, as the . quantity of the leads might be limited in this case.

HIGHLY PRE-QUALIFIED LEADS:

“GC” also offers highly qualified leads as well, it captures maximum information from the prospects, the cost of developing such leads are considerably high as its production is quite low, but conversion ratio are pretty high. A sample is stated hereunder for reference:

FIELDS	DETAILS TAKEN
First Name	Cindy
Last Name	Campbell
S.S. # / ID #	444-444-4444
Home Phone	123-345-6789
Cell Phone	N.A.
Best Time to Call	Home: Before and after 9 a & PM
Co-Applicant	Tom
E Mail ID	cindycampblell@nowebsite.com
Street Address	4545, Henderson Street
City	Xxxxx
State	TX
Zip	Xxxxx
Property Type	Single Family House
Property Purchase Price	\$ 200 K
Present Value (Apprx)	\$235 K
Original Mortgage Date	July 1999
Original amt. on First Mortgage	\$ 160K
First Mortgage Balance	\$100K
Mortgage Type	Fixed
Current Mortgage Interest Rate	8%



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Lender	XYZ & ABC Mortgage Corp
Second Mortgage Balance	NA
Equity	\$ 80K
LTV	\$ 78K
Monthly Mortgage Payment	\$1488
Monthly Behind in Payments	One Payment
Credit Rating	Between good and Excellent
Bankruptcy	NO, Never
If so, when discharged	Not asked in this case
Current Employer	CKK Corporation
No. of Years with them	6 Years
Monthly Household Income	\$6000
Total Monthly Debt	\$2300
Type of Loan Desired	Refinance
Loan Amount Requested	\$110K
Loan Requested when ?	7 to 15 days
Notes from Caller	Brief Points about the prospects attitude and the way of talking and how serious he/she seemed
Verified and Recorded	Yes
Results	To be filled in by Loan Officer

This particular lead will cost approx \$ 38 to \$ 48 per record generated.

PAYMENT TERMS

Option I :

100% advance for 20 days by bank Transfer, coming every 15 days, for the leads transferred, advance payment discounts possible on such payment.

Option II:

50% advance for 15 days leads and 50% as Bank Guarantee and payments coming, in every 7 days

Option III:

100% Bank Guarantee for amount equivalent to 20 days leads and payment coming in every 7 day.

OTHER SERVICES FROM "GC"

Apart from such lead generations, "GC" offers the following services:

* **Debt Lead Generation** * **Appointment Setting for Insurance, Banking, Corporations, Sales Organizations**
* **Surveys** * **Auto Dialing Marketing Services** * **Customized Marketing Plans** *
Customized and Zip Code based marketing campaigns * **Pay on Performance Calling Campaigns** * **Any type of Back Office Processing Services (BPO services for any company ranging from simple Data Feeding to coordination for an offshore software development project)**

Call us or e Mail us on the above numbers / e-Mail address, If you need to talk absolutely urgently call our CEO on 212-937-4617.