



**MOUNTAIN
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Mortgage Minute

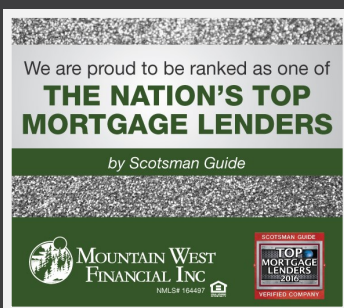
Information for our Valued Partners

SOCIAL MEDIA CHEAT SHEET FOR REALTORS

In today's technology world, your presence on social media is crucial as a real estate agent. Check out these five crucial tips that will help elevate you on social media:

1. *Create Posts about your Area.*
 - Taking photos in your neighborhood or of local landmarks will help you create a buzz in your area.
2. *Post about Local Events*
 - Posting about events in your area will show that you are involved in the local culture.
3. *Congratulate New Homeowners*
 - Post a photo of keys, homes or even families in front of their new homes to congratulate them is a nice touch. Don't forget to get written content from the client to post.
4. *Start a Blog*
 - Create posts on your blog with photos that you can also share on social media.
5. *Post your Listings*
 - Showcase your new home listings on social media. This can also help with referrals when friends of your clients are looking for a new home.

*Courtesy of rismedia.com



CO-BRANDED DOWN PAYMENT RESOURCE LINKS FOR REALTORS

Saving for a down payment is the number one obstacle clients are facing when looking to purchase a home. But what if your client didn't need a big down payment? With the Down Payment Resource Center, they would be able to search online for the many local city and county specific down payment assistance programs in their state! DPR helps bridge the down payment gap for homebuyers and connects them with resources they may not have otherwise known existed. Potential benefits of down payment assistance include:

- Assistance amounts range from a few hundred to tens of thousand of dollars in down payment assistance.
- Some programs offer additional incentives for educators, government workers and healthcare worker as well as active or retired military personnel, people with disabilities, or homes in redevelopment areas.
- Research shows that 60-80 percent of homes may qualify!

Both the Realtor and the Loan Originator will receive a copy of the lead and a list of programs their client may be eligible for. "We are excited to expand the awareness with Down Payment Resource. It features valuable programs in our market, some that are under-used. For our 27 years, it's been our goal to make homeownership a reality for families—this

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- And More!

Scan with your QR Reader to watch a quick video on DPR and how it works



just makes buying a home more affordable," said Tonya Todd, SVP Affordable Housing of Mountain West Financial.

Contact your MWF Loan Officer to learn how you can get your own personalized DPR link to help with lead generation and as a resource for your clients.

MOUNTAIN WEST FINANCIAL WINS AWARD FROM RELAY FOR LIFE



Mountain West Financial is honored to accept the 1st place Spirit award from American Cancer Society's Relay for Life event that we sponsored in May. We proudly donated nearly \$7,200 to help fund life-saving cancer research, patient support services, prevention and education information, and detection and treatment programs. We want to thank our staff, family, friends, and valued business partners for months of fund-raising for donations. We look forward to next year as our 15th year of being part of such a special event.



AMERICAN CANCER SOCIETY RELAY FOR LIFE
Celebrate. Remember. Fight Back.

5 WAYS TO IMPROVE YOUR PHOTOGRAPHY FOR MORE OFFERS

Pictures can be worth thousands of dollars for real estate agents. With technology today, you no longer have to hire expensive photographers. Follow these five tips to professionally photograph your own listings.

1. Professionally Stage the Home: Remember to take out personal touches and de-clutter because you want potential buyers to imagine themselves in the home.
2. Split the Main Listing Photo: Create a collage of a exterior and interior photos so the buyer can see both aspects at the same time.
3. Emphasize the Selling Point of Each Room: Make sure to highlight the selling points in the photos to entice buyers.
4. Consider Lighting: No one likes a dark room - open up the windows to take advantage of the natural light and always photograph with the sunlight and not against it.
5. Experiment with Videography: Everyone loves a virtual tour to help them envision themselves walking through the home.

*Courtesy of Househuntnetwork.com

PARTNER BENEFITS WITH MWF

If you are looking for an active person to partner with for your next home loan purchase or refinance, make sure that you know what MWF has to offer:

1. Co-Branded Marketing
2. Open House Flyers
3. Brochures
4. Sign Riders
5. Exclusive Realtor Listing Network
6. Down Payment Assistance lead generating website
7. MLS Link
8. Branded Mobile App

Ask me for more information today!



THE HOTTEST HOME IMPROVEMENT TECHNOLOGIES AND TRENDS

1. *Swarovski Crystal Fireplace* - A beautiful gas fireplace lined with a bed of crystals creates a beautiful fire meets ice home feature.
2. *Solar Shutters* - These multi purpose shutters will both block the sun and save energy at the same time.
3. *Not your mother's laminate countertop* - High end looking granite, marble and wood are becoming more available and very affordable.
4. *LED Lighting* - LED bulbs last longer and are becoming more affordable.
5. *Garage Screen Door* - If your garage is used for more than car storage, try adding a screen door with its own track system and even a small door to easily go through.
6. *Solar Hot Water Heater* - These solar heaters provide the equivalent to a regular water heater but have electric, natural gas or propane back up systems.
7. *Wind Energy* - Residential use wind turbines are becoming smaller and more efficient and can start producing energy in a wind of less than 1 mph.
8. *A 50 Year Roof* - New roofing tiles are being made from composite materials, polymer plastics and recycled rubber tires that look like cedar and slate roof tiles but last a whole lot longer.
9. *Cut corners in a good way* - Create extra storage that is normally wasted space by adding a corner kitchen cabinet.
10. *Real Wood* - While there are great alternative resources, sometimes its nice to have the real thing and pine flooring is often salvaged and is an earth friendly product.
11. *Motorized Storage Solution* - If you have a hard time finding shoes in your closet or cans in your pantry, create a motorized storage solution to help stay organized.
12. *Fill'er up* - Residential car charging units are already on the market today to prepare for when electric vehicles start to dominate the road.
13. *Garage Door Makeover* - If you are looking for a fresh look for your garage, you can make it look more high end by adding a urethane and resin plank kit.
14. *Triple Fuel Furnace* - New furnaces can run automatically and switch between wood, oil or electric.

*Courtesy of DIYNetwork.com

THE KEYS TO A SUCCESSFUL OPEN HOUSE

Even if you don't find a buyer at the open house, you can still network with other agents and potential clients. You'll build business for yourself and find an agent who is looking for something on behalf of another client.

Here are some tips for a successful open house and a few things to avoid.

- Advertise event online.
- Place Open House sign outside one week prior.
- Use Phone Apps for guided tours.
- Set ground rules like no one using the bathroom.
- Remove things relating to Sport teams, religious items, taxidermy.
- Get the sellers out of the house...and animals too.
- Have sellers lock up valuables.



- Sign In form so you can help clients that don't like the house.
 - Choose an "off" hour later than other Open Houses to reduce competition and leave a final impression.
 - Print Old Fashioned brochures so people have something to take with them.

Things you should not do:

- Ignore the lawn. The lawn is an extension of the house
- Accept the smell. Don't leave a litter box or similar scent in a spot where it could ruin the home.
- Leave unfinished projects. Loose wires or visible piping could cost you a sale.
- Forget the mess. Dirty dishes, unmade beds, and other simple cleaning tasks make a big difference.

*Courtesy of househuntnetwork.com

CLOSING GIFT IDEAS

Closing gifts do not need to be large or elaborate. A simple gift that shows gratitude to a buyer or seller can go a long way and hopefully earn you a few referrals as well during the process. Below are a few unique gift ideas that won't break the bank. Remember to also include a hand written thank you card for the highest impact as it shows that you took the time to personally thank your clients.



10 WAYS TO BEAT THE SUMMER HEAT AND FREEZE YOUR BILL

With Summer in full swing, everyone is looking for ways to stay cool in the heat. Try a few or all ways to beat the heat and help with your bill.

1. *Clean or change AC filters once a month* – The better it can breathe, the more efficiently it can keep your home cool. If you use a room air conditioner, avoid placing any appliance nearby that would generate heat, such as lamps, a computer or a television. The extra heat may interfere with the air conditioner's thermostat.
2. *Switch out your light bulbs* – Install LED lights because they produce light without generating extra heat, unlike more traditional incandescent bulbs. You'll use up to 90% less energy and save up to \$80 over the bulb's lifetime.
3. *Use the wind-chill factor* – Try using a portable fan to blow cooler air toward your face or feet. Also, don't forget to turn your ceiling fan off when you leave the room.
4. *Save it for later* – Wait to do heat producing

tasks like baking, using the dishwasher and doing the laundry until late afternoons and evenings when it is cooler.

5. *Use windows and blinds to your advantage* – Open your windows to let in the cooler air at night. Close your blinds or curtains during the day to keep sunlight from heating up the air inside your house. Try insulated or blackout curtains as they do a terrific job keeping the sun at bay.
6. *Get low* – When it's really hot out, try hanging out in the basement or lowest floor in your home. You'll stay cool as your home's cold air naturally sinks to your level.
7. *Program your thermostat* – Program your thermostat to a higher temperature when the house is empty. You can save about 1-3 percent per degree, according to the U.S. Department of Energy.
8. *Keep air vents clear* – Take a few minutes to rearrange your furniture so that all vents are exposed for maximum efficiency, or install vent deflectors. They're inexpensive and will redirect the air flow around obstructions.
9. *Switch up how you cook* – Avoid using the oven because it can turn your house into an oven. Instead, step outside and use your grill. Or, use the microwave or a slow cooker.
10. *Seal it up* – Make sure cracks and gaps around doors and windows are sealed. Just as you don't want to let cold air into your home in winter, you also don't want to let warm air in during the summer.

*Courtesy of ProjectEnvolv.com



RECIPE OF THE QUARTER: HYDRATION IDEAS

It is easy to become dehydrated; especially in summer. Many people find water boring, or they just forget to drink it. Here are some simple recipes to satisfy that sweet tooth with sweet and healthy hydration.

Strawberry and Cucumber Flavored Water

Place 8 ounces stemmed and thinly sliced strawberries and 1/2 thinly sliced English cucumber in a pitcher. Add 2 quarts of water. Refrigerate 2 to 4 hours to allow the ingredients to infuse. Stir well and strain, discarding the solids. Add fresh strawberries and cucumber slices for garnish and plenty of ice. Keep refrigerated for up to 2 days.

All Citrus Flavored Water

Slice 1 orange, 1 lime, 1 lemon into rounds, then cut the rounds in half. Add to jar, press and twist with a muddler or the handle of a wooden spoon. Press enough to release some of the juices, but don't pulverize the fruit into pieces. Fill the jar with ice. Pour in water to the top. Stir it with the handle of a wooden spoon or a chopstick. Put a lid on it, put it in the fridge, and chill.

Apple – Cinnamon Water

Place 2 thinly sliced apples and 4 cinnamon sticks in a pitcher. Add 2 quarts of water. Refrigerate 2 to 4 hours to allow the ingredients to infuse. Stir well and strain, discarding the solids. Add fresh apples and cinnamon sticks for garnish and plenty of ice. Refrigerated for up to 2 days. Bonus, this recipe can also help with blood sugar.

Pineapple, Kiwi and Passion Fruit Flavored Water

Combine 1 cup chipped pineapple, 1 kiwi peeled and sliced, 2 passion fruit, seeds and pulp removed, 1.5 liters of water in a bottle or jug and let sit for 30 minutes to infuse.

*All recipes are courtesy of: The Food Network, Simple-Delicious-Food.com, Detoxinista.com, and the Yummylife.com



Provided Courtesy: CR

Keeping children busy while parents are touring an open house, in a consultation with you, or working on paperwork can make a difference in the home buying process. Make sure you have kid friendly toys or activities, or better yet, [click here](#) to download the coloring book page above that you can customize with your name and logo and print to have on hand.

AFFORDABLE HOUSING IS NOT JUST FOR FIRST TIME HOMEBUYERS WITH HOMEPOSSIBLE MORTGAGES

Offering low down-payments for low-to-moderate-income homebuyers, HomePossible® mortgages provide a great option for all types of borrowers.

Own a Home with as little as 3% Down!

As long as they meet the eligibility requirements, it doesn't matter how many homes they've owned. They're eligible for HomePossible® mortgages!

Home Possible® mortgages eligibility

- 620 Minimum FICO score
- The home must be the primary residence of all borrowers on the mortgage
- Single Family Residences, Planned Urban Development and Condo homes only

Home Possible® mortgages features:

- As little as 3% - 5% down payment
- Flexible Sources of Down Payment: Down payment can come from a variety of sources including family or down payment assistance programs
- Income Flexibility: No income limits in underserved areas



Contact me today and find out how this program can help your clients!



MOUNTAIN WEST FINANCIAL
Making Homeownership A Reality Since 1990