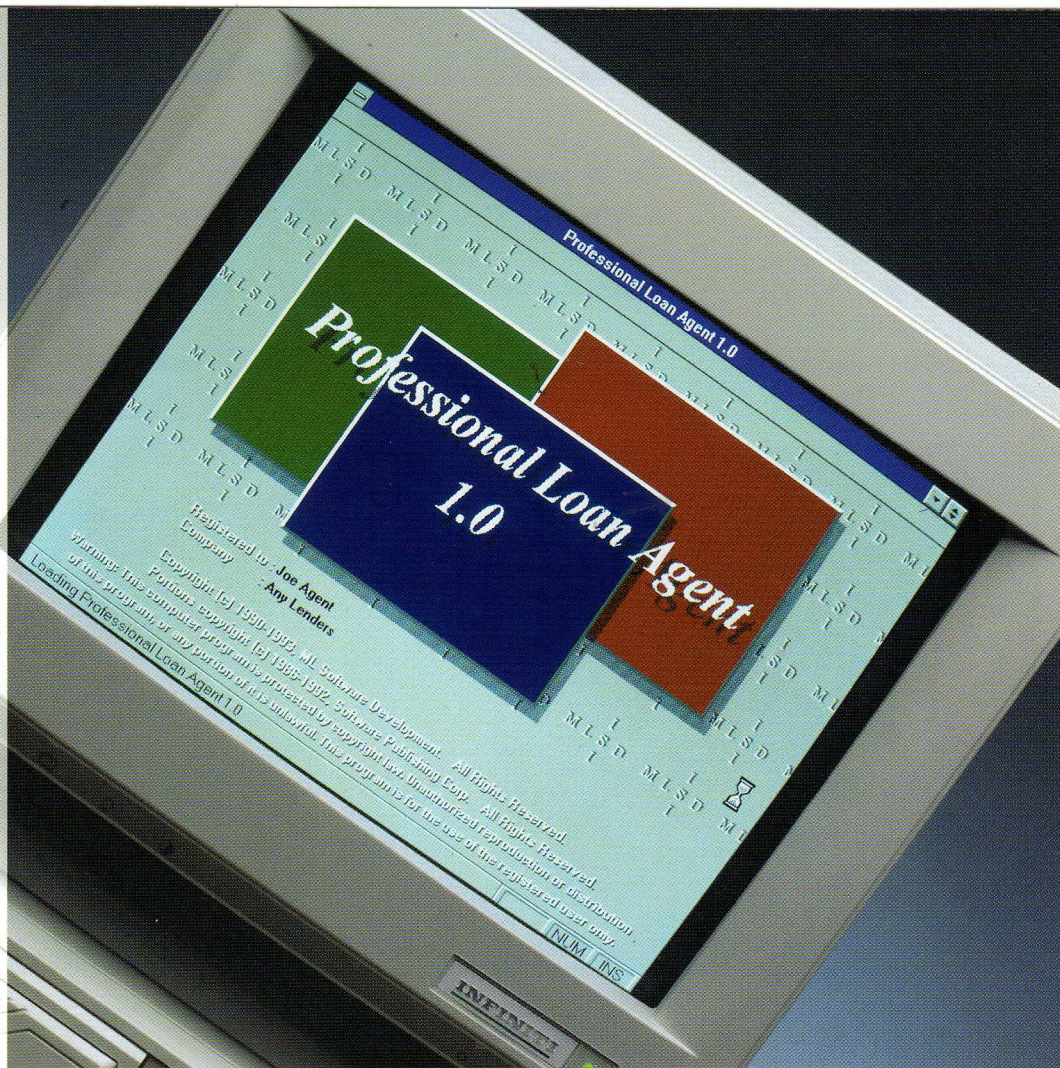


*Super-Savvy  
Loan  
Software So  
Advanced, It  
Takes Your  
Earnings  
and Your  
Service to a  
New Level.*



## **Professional Loan Agent 1.0™**

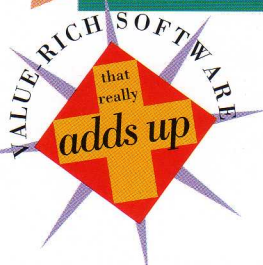
*It's packed with financial tools, such as Fixed versus A.R.M. comparisons, financial calculators and prequalifications.*

*It's the only marketing software that tracks your clients from first contact all the way through the loan process.*





# Professional Loan Agent 1.0™



**The #1 tool for professional loan agents, it's unlike any other software. A snap to set up and it helps you: keep constant tabs on current loans; keep your finger on the pulse of prospects; and**

**When you see what little time it takes to manage more loans and generate additional business.**

## Pre-qualification Worksheet Screen.

This solid gold tool tells you instantly how much a prospective borrower can afford to borrow and at what cost.

## Loans In Process Screen.

Once a borrower qualifies for a loan and becomes your client, this extra-smart software keeps you in step with the loan's progress, requiring little time on your part.

# Save yourself time and your borrowers, money.

## Pre-qualify borrowers with lightening speed.

A loan agent's best friend, Professional Loan Agent 1.0™ enables you to turn great numbers of buyers into borrowers, and then provide them with service second to none.

The first step is helping them pre-qualify. With this mighty software, you have **touch-button access to current loan programs with exhaustive lists of options:** Press a single key, and you know exactly what a potential borrower can afford. In a flash, this software makes the calculations, alerting you if it runs into an obstacle – such as a front-end ratio that's too high.

When you do see a red flag, it takes no time at all to go back to the drawing board and try again. Working from Professional Loan Agent's *master list* of loans, which includes *adjustable rate mortgages, conforming loans, jumbo loans, and VA loans*, you can quickly re-calculate and find a program your borrower can afford. **You can save valuable time, and still go the extra mile for your borrower.**

Miraculously, Professional Loan Agent performs virtually every financial analysis you'll ever need.

## Manage your time with super-efficiency.

You also can draw on time-saving *master lists*, or touch-button *defaults customized to your liking*, for: standard documents and actions; closing costs; mortgage insurance; key phrases; and prospect classifications.

The magic "find" button is indispensable, too. It lets you quickly locate a prospect or a borrower.

Professional Loan Agent's ultra-sophisticated "filtering system" enables you to target markets or prospects by income, address, or more complex parameters, such as "all prospects with rates over 8.5 percent." **This precision aim saves you time and money.**

Just as a personal assistant would, this software's auto assistant function prepares daily reports that you designate. Once you tell the auto

assistant what you want, it automatically generates those reports each day – with no further input from you!

Another surefire time-saver is the automatic dial capability. Click on the "dial" box from any screen, and Professional Loan Agent instructs your computer to access your telephone and dial a borrower, a lender, a selling agent, a listing agent, an escrow officer, a title company or an appraiser automatically.

The time you spend on correspondence also is minimized. Pre-written letters, which you may customize, and a reliable mail-merge function mean you **spend less time worrying over words and more time working the numbers.**

Easy-to-use drag-down menu bars make it all as simple as 1-2-3.



*...it's money-making and money-saving.  
...qualify buyers with expertise and efficiency.*

*...you'll see why it's the talk of the trade.*

## Borrower Screen.

This comprehensive checklist, which lists key dates in the life of a loan, also ensures no action goes undone or document is left unsigned.

## Create more business, and earn more.

### Conduct business with added expediency.

The databases in this wunderkind software interact and talk to one another in ways no other software can; hence, Professional Loan Agent is far more than a mere contact management system. **It functions as a full-scale business manager.**

Unlike conventional software, it enables you to track a prospect from the first contact through the closing of a loan, creating a complete history of conversations and correspondence.

And, you can move this valuable information between databases: Prospect data can move into client databases and then into future business databases when a loan closes – all with the flip of a switch.

Monitoring the source(s) of your business is easy, too. So is seeing, on any day, how your year-to-date productivity and income compare to your annual goals. Professional Loan Agent guides you – **even nudges you with motivational messages** – and helps you keep your earnings on course.

### Turn prospects into borrowers with ease.

The on-screen areas for your notes and the “tickler” reminders together with the daily appointment and to-do calendars are invaluable memory aids that **dramatically improve the consistency and quality of your follow-up.** This is sure to impress prospects and past borrowers. Here Professional Loan Agent's abilities really pay off, because happy borrowers are the best source of referrals.

Professional Loan Agent makes it easy to zero-in on and communicate with prospects according to their level of desire – hot, warm, cold; or their need –

refinance, purchase or pre-qualify. With information about first and second mortgages and pre-qualification data safely stored with prospect records, **pertinent information is always right at your fingertips!**

Preparing informative loan charts for real estate agents to offer guests at open houses is another easy, expert way to reach out to potential borrowers. With this resourceful software, you can create an attractive *loan rate sheet*, tailored for a specific home, that outlines up to four different types of loans and the down payment needed for each. You also can prepare an easy-to-read *rent versus buy worksheet* in seconds.





## The Advantages

*Unsurpassed, Professional Loan Agent 1.0™ provides an affordable way to solicit and manage a lion's share of business. A product you can prosper with, it keeps you informed and keeps you on track, because it's packed with tools created by successful, veteran money managers for professional loan agents such as you.*

*Easy to use, with Windows™ and pull-down menus, it takes less than two hours to master and comes with a simple tutorial and a user's manual.*

## Professional Loan Agent 1.0™ features:

### CORRESPONDENCE

- A streamlined mail-merge and label system.
- 30 form letters that can be personalized.

### DATABASES

- A current-borrower database with loan and vendor details.
- A past-borrower database with existing loan details.
- A prospect database with existing loan and/or pre-qualification details.
- A real estate agent database with referral information.
- A current-borrower database that tracks activity and generates reports.
- Subcategories within each database.

### FORMS

- Worksheets that compare loan types.
- Worksheets, with red-alerts, that pre-qualify prospects and borrowers.
- Worksheets that show a seller's estimated net.
- Comparison worksheets on current loan programs.
- Open house worksheets that compare loan types.
- Open house worksheets that compare figures for renting versus buying.

### ORGANIZERS

- Hot, warm, or cold codes for prospects.
- Purchase, re-finance, and pre-qualify classifications.
- Complete up-to-the-minute status recaps.
- Master lists, or defaults, that can be customized.
- A completely thorough follow-up system.
- A phone book with automatic dialing capabilities.
- Calculators for rates, closing costs, payments, amortization.
- A tickler file with reminders organized by day or by date.
- A daily appointment planner connected to follow-up timetable.
- Key date reminders indicating when a loan will: open, lock, fund and close.
- Note fields in all records.
- A backup and restore system.

### REPORTS

- Automatically created income-to-date reports.
- Expense statements.
- Source-of-business recaps.
- Comparisons of financial goals and income earned.

## Professional Loan Agent 1.0™ can:

- Search quickly.
- Search by "sounds like."
- Search by a single-word category or by detailed constraints.
- Make changes to individual fields in an entire database.
- Move information between databases.
- Maintain an historical record of correspondence.
- Save pre-qualification data with prospect records.
- Quickly process income and debt-service information.
- Export data to dBaseIII, Excel,™ Lotus,™ and ASCII files.
- Export database information directly to Microsoft Word 2.0.™
- Import mailing lists and databases through MetroScan.
- Display records one at a time or show several in abbreviated form.
- Enter information in blank, or user defined, fields.
- Easily access other software programs.
- Print out all reports and forms viewed on-screen for a permanent record.

## Satisfied Users Speak Up

*"Professional Loan Agent is far and away the best mortgage industry software I ever have seen. The financing programs alone make it well worth the price. The capability it gives me to follow up on my prospects, past clients and loans in process is so powerful that I have increased my business volume, and I have more time, too! Thank you for this wonderful tool."*

—Michael J. Gates

Vice President and Top Producer  
Western Pacific Loans, Inc., Santa Rosa, California

*"Finally, the mortgage industry has a powerful tool - a tool that not only helps to increase communication with clients but also tracks business from beginning to end. Before Professional Loan Agent, no loan software ever combined so many essentials. I find the comprehensive database and thorough prequalification features especially beneficial and extremely efficient."*

—Leigh Ann Huff

Vice President  
The Prudential Real Estate Financial Services of California, Novato, California

*"I have more time than ever before to spend prospecting for new business - all because of Professional Loan Agent. This phenomenal software streamlines the entire loan and follow-up process and makes it all so clear and easy, I'm able to delegate important tasks with utmost confidence. With Professional Loan Agent in my corner, my days and my business are extremely well organized - with superior results!"*

—Douglas C. Jones

President  
Rockport Financial Corporation, Irvine, California

### System Requirements

To operate Professional Loan Agent 1.0,™ you'll need:

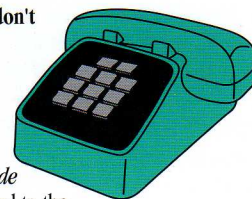
- An IBM or IBM-compatible personal computer 386 or 486.
- A hard drive.
- At least three megabytes (MB) of free disk space.
- At least two megabytes (MB) of (random-access memory) RAM.
- MS-DOS 3.3™ or a newer version of this operating system.
- Microsoft® Windows 3.1.™
- A VGA or SVGA monitor.
- A mouse.
- A dot matrix or laser printer.

### Special Offer

A turnkey system that includes a high-speed computer, a color monitor, an enhanced keyboard, a Hewlett-Packard ink jet printer, a fax modem, and Professional Loan Agent 1.0™ plus all necessary support software can be purchased outright or through a monthly payment plan.

## Telephone Support and Documentation

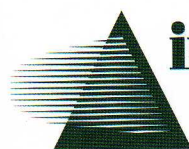
Professional Loan Agent 1.0™ is so easy to use, we don't think you'll have many questions about how to get started. But if you do, we're here to help: Call us between 8:30 a.m. and 4:30 p.m. Pacific time weekdays. We're user-friendly!



You won't be put off by our *Tutorial and User's Guide* either. Written in plain English, it's straightforward and to the point. The table of contents and index make it easy to flip to the page(s) you need without delay or frustration. Even mortgage professionals unfamiliar with computers have told us our guide is easy to follow and to understand.

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**Remember,**  
*if you're not completely satisfied with Professional Loan Agent 1.0™ after 30 days, we'll refund your money.*