



# ***WEALTH MANAGER'S REAL ESTATE FINANCIAL TOOLS***

# ***THE TOP 10***

## ***TOOLS TO IMPRESS YOUR CLIENTS & DOUBLE YOUR BUSINESS***

1. Daily, Weekly or Monthly Financial Reports
2. Over 1,000 Financial Analysis Spreadsheets
3. Programs Available from Over 60 Banks, Wholesale Lenders and Investors
4. Real Estate Investment Analysis with cash on cash and IRR numbers
5. Same Day Complete Mortgage & Business Credit Reports
6. 48 Hour Preliminary Title Reports
7. Artificial Intelligence Business Applications
8. Personalized Decks and Videos for Complicated Financial Reviews and Strategies
9. Same Day Real Estate Valuation Models with The 10 most recent comparable sales and 10 most recent sales
10. Financial Case Studies of Actual Client Situations and the Solutions We Implemented

**BONUS: Google Commands Overview**

# Presented By: **Denny Andrews**

Manager Bellevue WA Office C2 Financial Corporation

Licensed Mortgage Loan Originator

- Licensed in Washington State
- State of Hawaii Pending
- Self Employed Specialist, Including Stock Option Analysis
- Reverse Mortgage Specialist
- Over 30 Years Experience, Mortgage & Start Up Finance

Corporate Trainer

- Management Training
- Technology For Business
- Presentation Skills, Audience Engagement

Author

- "Confessions of a Mortgage Insider" 2009

Business Finance B.S.

Business Economics B.S.

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Secure File Transfer: [www.C2files.com](http://www.C2files.com)



# Daily, Weekly or Monthly Financial Reports & Economic Calendars

## MORTGAGE RATE WATCH

Daily Coverage. Industry Leading Perspective.

### Mortgage Rates Are a Bit Higher (And Way Lower) Than You've Been Told

It's hard to avoid bad news about rising mortgage rates in 2022, but you can't believe everything you read. It is true that mortgage rates have been surging higher in 2022. A previous article (read it here) goes into greater detail about the root causes, but in a nutshell:

- the pandemic pushed rates significantly lower at first
- the Fed was very aggressive in stimulating the economy via low policy rates and bond buying that lowered long-term rates
- inflation began to pick up due to supply chain issues and surprisingly resilient demand

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Real Estate Broker, C2  
Financial Corporation

## MORTGAGE RATE WATCH

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### Highest Mortgage Rates Since 2009

Where do we even begin the conversation about mortgage rates on any given day in the spring of 2022? The news has frequently fallen into the category of "same thing, different day." The "same thing" in today's case is another jump up to long-term highs. Today's dubious distinction is that we'd have to go back to 2009 before seeing rates that were meaningfully higher.

Despite that seemingly interesting—if unpleasant—milestone, the root cause remains relatively unchanged over the past several months and almost perfectly unchanged over the past 6 weeks. Specifically, the Fed was in the process of making a significant shift in its monetary policy stance between September 2021 and the present. This involved faster rate hikes and bigger balance sheet expansions.

Both developments are a problem. When market sees wiser previous sentiment abrupt moments

## MARKET SUMMARY

Complete Recap of Today's Market Activity

### Abnormally Uneventful Friday For Bonds

Market Summary: Sunday, April 24, 2022 - 6:40PM

Whether we're talking about actual Fridays or Thursdays that fall before 3-day weekends, the last trading day of each of the past 4 weeks has not been great for the bond market. They marked an abrupt reversal of our best shot at consolidation as rates rapidly up to new long-term highs. Today was great as falling modestly and MBS holding mostly steady.

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## HOUSING CONNECTION

Mortgage and Real Estate News That Matters

### Existing Home Sales Feeling The Effects From Rising Rates?

The brutal interest rate spike of 2022 has been all over the news for more than a month, but the strong pace of home sales (or purchase mortgage applications) has been a silver lining to that dark cloud. In data released today by the National Association of Realtors (NAR), Existing Home Sales fell 2.7% in March to an annual pace of 5.77 million.

5.77 million is certainly well below the post-covid high of 6.65 million, but notably higher than any pre-covid month going back to 2007. It's a sign of resilience in the purchase markets, but even expressed some concern, saying, "the housing market is still showing signs of weakness as sharply rising mortgage rates and higher home prices are weighing on sales."

This is a fair assessment as long as we are in a period of rising rates. Precedent is a reflection of rising rates. Precedent following chart shows a few examples of sales. The most notable among these is the question the spike in 2018 as it took half of the year.

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## ECONOMIC CALENDAR

Stay Informed of Market-Moving Events

### US Economic Calendar - Next Week

Follow the latest US economic indicators as they're released with this real-time calendar.

#### Monday, May 02

Date	Event	Forecast	Prior
10:00AM	Apr ISM Mfg Prices Paid ☆	80.0	87.1
10:00AM	Apr ISM Manufacturing PMI ★★	57.8	57.1
10:00AM	Mar Construction spending (%)	0.8	0.5

#### Tuesday, May 03

Date	Event	Forecast	Prior
10:00AM	Mar Factory ex-transp mm (%)		0.4
10:00AM	Mar Durable goods, R mm (%)		-2.2
10:00AM	Mar Durables ex-def, R mm (%)		-2.7
10:00AM	Mar Nondef cap ex-air R mm (%)		-0.3
10:00AM	Mar Durables ex-transp R mm (%)		-0.6
10:00AM	Mar Factory orders mm (%)	-0.5	-0.5



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# Financial Analysis Spreadsheets

<b>Denny Andrews NMLS #897584 denny@dennya.com 425-753-2602</b> All Rates and Fees Subject to credit, income, asset & property verification.									
<b>Purchase Price</b> <b>Pricing Is For A 30 Day Lock</b> <b>\$1,016,783</b>									
<b>Cash Out Refinance Interest Rates, Costs &amp; Payments</b>									
		<b>Appraisal Full Price</b>							
		\$1,016,783	\$1,016,783						
		76%	80%						
<b>Purchase Price</b>		\$776,250	\$813,426						
<b>Loan To Value</b>		2.990%	3.500%						
<b>Loan Amount</b>		\$3,269	\$3,653						
<b>Interest Rate</b>		\$654	\$100						
<b>Monthly Payment</b>		\$100	\$100						
<b>Taxes</b>		\$4,022	\$4,022						
<b>Insurance</b>									
<b>Total Payment</b>									
<b>Program</b>									

<b>Denny Andrews NMLS #897584 denny@dennya.com 425-753-2602</b> All Rates and Fees Subject to credit, income, asset & property verification.									
<b>Purchase Price</b> <b>Pricing Is For A 30 Day Lock</b> <b>\$475,000</b>									
<b>Cash Out Refinance Interest Rates, Costs &amp; Payments</b>									
		<b>Appraisal Full Price</b>							
		\$475,000	\$475,000						
		76%	80%						
<b>Purchase Price</b>		\$332,500	\$332,500						
<b>Loan To Value</b>		2.990%	3.500%						
<b>Loan Amount</b>		\$332,500	\$332,500						
<b>Interest Rate</b>		\$356,250	\$356,250						
<b>Monthly Payment</b>		\$1,400	\$1,400						
<b>Taxes</b>		\$2,990%	\$2,990%						
<b>Insurance</b>									
<b>Total Payment</b>									
<b>Program</b>									

<b>Denny Andrews NMLS #897584 denny@dennya.com 425-753-2602</b> All Rates and Fees Subject to credit, income, asset & property verification.									
<b>Purchase Price</b> <b>Pricing Is For A 30 Day Lock</b> <b>\$435,000</b>									
<b>Cash Out Refinance Interest Rates, Costs &amp; Payments</b>									
		<b>Appraisal Full Price</b>							
		\$435,000	\$435,000						
		76%	80%						
<b>Purchase Price</b>		\$300,000	\$300,000						
<b>Loan To Value</b>		2.990%	3.500%						
<b>Loan Amount</b>		\$300,000	\$300,000						
<b>Interest Rate</b>		\$325,000	\$325,000						
<b>Monthly Payment</b>		\$1,284	\$1,284						
<b>Taxes</b>		\$307	\$307						
<b>Insurance</b>		\$80	\$80						
<b>Total Payment</b>		\$1,375	\$1,375						
<b>Program</b>									

<b>Denny Andrews NMLS #897584 denny@dennya.com 425-753-2602</b> All Rates and Fees Subject to credit, income, asset & property verification.									
<b>Purchase Price</b> <b>Pricing Is For A 30 Day Lock</b> <b>\$190,000</b>									
<b>Jumbo Purchase Interest Rates, Costs &amp; Payments</b>									
		<b>Appraisal Full Price</b>							
		\$190,000	\$190,000						
		76%	80%						
<b>Purchase Price</b>		\$152,000	\$152,000						
<b>Loan To Value</b>		80%	80%						
<b>Interest Rate</b>		4.990%	4.990%						
<b>Monthly Payment</b>		\$815	\$815						
<b>Taxes</b>		\$110	\$110						
<b>Property Insurance</b>		\$40	\$40						
<b>Total Payment</b>		\$965	\$965						
<b>Closing Costs Estimate</b>		\$914	\$914						
<b>Loan Fee / Points</b>		\$863	\$863						
<b>Appraisal</b>		\$2,976	\$2,976						
<b>Lender Administration</b>		\$1,200	\$1,200						
<b>Credit Report</b>		\$1,195	\$1,195						
<b>Title Fee</b>		\$31	\$31						
<b>Escrow Fee</b>		\$889	\$889						
<b>Processing Fee</b>		\$1,211	\$1,211						
<b>Recording Fees</b>		\$1,090	\$1,090						
<b>Tax Service</b>		\$350	\$350						
<b>Total Closing Costs</b>		\$8,942	\$8,942						
<b>Purchase Price</b>		\$190,000	\$190,000						
<b>Tax and Insurance Reserves</b>		\$3,300	\$3,300						
<b>Loan Amount</b>		\$152,000	\$152,000						
<b>Commission</b>		\$4,750	\$4,750						
<b>Ernest Money</b>		\$0	\$0						
<b>Amount Due To Close</b>		\$45,492	\$45,492						

# Formal Agreements with Over 60 Banks, Wholesale Lenders and Investors

## Conforming

- UWM
- Loan Stream 714-476-1538
- Homepoint
- Loan Depot
- New Rez
- Sprout Mortgage
- JMAC
- Plaza Home Mortgage
- Stearns
- Approved C2 Lenders
- Jumbo Lending

FICO x

760
740
720
700
680
660


## Miscellaneous

- Scotsman Guide
- Commercial Lending
- Reverse Mortgages
- Hard Money
- Interest Rates
- Ratesheets / Magazines
- Government Loans
- Out of State
- Portfolio Lenders
- ARC Lending
- Banner Bank Bridge

## Non QM

- Capital Alliance
- Caliber Home Loans
- Home Express
- Clearedge Lending
- Luther Burbank
- United Fidelity Funding Corp
- Luxury Mortgage
- Athas Capital
- Mega Capital
- Symmetry Lending HELOCs

## Loan Products




### Jumbo Prime

A jumbo loan is a mortgage that exceeds the conforming loan limit set by the FHFA for a given area. The most common conforming loan limit for 2020 is \$510,400. Loans above these limits cannot be backed by government entities Fannie Mae and Freddie Mac.

We can finance jumbo loans in CA, WA, UT and OR.


- Up to \$3,000,000
- 1-4 unit residential property
- O/O, 2nd Home, or N/O/O options available



### Non-QM O/O Consumer Purpose

For borrowers with less than perfect credit, challenges with proof of income, a need to close quickly, or agency loan fallout.


- Purchase or refinance of 1-4 unit properties.
- Owner occupied primary or 2nd home
- Alternative income documentation i.e. bank statements, 1099s, etc. acceptable.




### Non-QM N/O/O Business

For borrowers to purchase/refinance a N/O/O 2-4 unit investment property that does not qualify under an

- Either debt to income (DTI) or the cash flow (DSCR) income doc



### Renovation or Fix & Flip (N/O/O)



### Luther Burbank Savings

Lock Desk:  
Website:  
60 Days:  
120 Days:

7:30 AM - 4:00 PM (PST), Monday - Friday  
lutherburbanksavings.com/sfr  
Rate Sheet  
Add .500% fee.

New loans accepted 7:30 AM - 6:00 PM (PST), Monday - Friday (excluding holidays).  
New loans submitted after 3:00 PM are processed as received the following business day.

REG 3/1 CMT ARM		REG 5/1 CMT ARM		REG 7/1 CMT ARM		REG 2 PORTFOLIO ARMS: OWNER OCCUPIED - A+ CR	
3.750	3.625	3.750	3.625	3.750	3.625	3.750	3.625
(1.750)	(1.625)	(1.750)	(1.625)	(1.750)	(1.625)	(1.750)	(1.625)
(1.500)	(1.375)	(1.500)	(1.375)	(1.500)	(1.375)	(1.500)	(1.375)
(1.250)	(1.125)	(1.250)	(1.125)	(1.250)	(1.125)	(1.250)	(1.125)
(1.000)	(0.875)	(1.000)	(0.875)	(1.000)	(0.875)	(1.000)	(0.875)
(0.500)	(0.375)	(0.500)	(0.375)	(0.500)	(0.375)	(0.500)	(0.375)
0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Minimum Initial Rate: 2.875%*		Minimum Initial Rate: 3.000%*		Minimum Initial Rate: 3.500%*		Minimum Initial Rate: 3.500%*	



# Investment Property Analysis

EASTSIDE LUXURY LIVING									
INVESTMENT PROPERTY ANALYSIS SPREADSHEET									
Purchase Price	\$875,000								
Down Payment	\$175,000								
Loan to Value	80.00%								
Loan Program	30 Year Fixed								
Interest Rate	4.000%								
Monthly Rent	\$5,100								
Maintenance Percent	2.50%								
First 10 Months Renting									
Property Value	\$875,000	\$875,000	\$875,000	\$875,000	\$875,000	\$875,000	\$875,000	\$875,000	\$875,000
Monthly Rent	\$5,100	\$5,100	\$5,100	\$5,100	\$5,100	\$5,100	\$5,100	\$5,100	\$5,100
Monthly Payment	\$3,342	\$3,342	\$3,342	\$3,342	\$3,342	\$3,342	\$3,342	\$3,342	\$3,342
Monthly Taxes	\$204	\$204	\$204	\$204	\$204	\$204	\$204	\$204	\$204
Monthly Insurance	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50
Maintenance	\$128	\$128	\$128	\$128	\$128	\$128	\$128	\$128	\$128
Net Monthly Income	\$1,504	\$1,504	\$1,504	\$1,504	\$1,504	\$1,504	\$1,504	\$1,504	\$1,504
Monthly Return on Down Payment	10.07%								
Annual Return									
Year By Year Return Using: Net Rents, Appreciation									
Year	1	2	3	4	5	6	7	8	9
Property Value	\$875,000	\$918,750	\$962,500	\$1,006,250	\$1,050,000	\$1,093,750	\$1,137,500	\$1,181,250	\$1,225,000
Annual Rents	\$61,200	\$64,260	\$67,320	\$70,380	\$73,440	\$76,500	\$79,560	\$82,620	\$85,680
Annual Payments	\$40,103	\$40,103	\$40,103	\$40,103	\$40,103	\$40,103	\$40,103	\$40,103	\$40,103
Annual Taxes	\$2,450	\$2,511	\$2,572	\$2,633	\$2,694	\$2,755	\$2,816	\$2,877	\$2,938
Annual Insurance	\$600	\$615	\$630	\$645	\$660	\$675	\$690	\$705	\$720
Net Annual Income	\$18,047	\$21,051	\$24,055	\$27,059	\$30,063	\$33,067	\$36,071	\$39,075	\$42,079

C2 FINANCIAL CORPORATION									
INVESTMENT PROPERTY ANALYSIS SPREADSHEET									
Purchase Price	\$1,275,000								
Down Payment	\$382,500								
Loan to Value	70.00%								
Loan Program	30 Year Fixed								
Interest Rate	3.500%								
Monthly Rent	\$12,000								
Maintenance Percent	2.50%								
First 10 Months Renting									
Property Value	\$1,275,000	\$1,275,000	\$1,275,000	\$1,275,000	\$1,275,000	\$1,275,000	\$1,275,000	\$1,275,000	\$1,275,000
Monthly Rent	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000
Monthly Payment	\$4,008	\$4,008	\$4,008	\$4,008	\$4,008	\$4,008	\$4,008	\$4,008	\$4,008
Monthly Taxes	\$750	\$750	\$750	\$750	\$750	\$750	\$750	\$750	\$750
Monthly Insurance	\$167	\$167	\$167	\$167	\$167	\$167	\$167	\$167	\$167
Maintenance	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300
Net Monthly Income	\$7,076	\$7,076	\$7,076	\$7,076	\$7,076	\$7,076	\$7,076	\$7,076	\$7,076
Monthly Return on Down Payment	1.83%								
Annual Return									
Multi Family Development									
Property Information			Property Variables			Monthly Expense Variables			
Parcel Numbers	Acres	Square Feet	Tax Rate	1.00%	Vacancy Factor	7.50%			
Land 1	1.6	69,696	Maintenance	1.00%	Tenant Acquisition	\$50			
Land 2	1.5	65,340	Parking Per Unit	80.00%	Electricity	\$45			
Land 3	1.1	47,916	Stalls Underground %	\$200,000	Water	\$30			
Total Property	4.2	182,952	Property Management	\$40,000	Garbage	\$22			
			Utilities	\$375,000	Insurance	\$15			
			Security	\$1,800	Payroll / Accounting	\$10			
			Rent Per Unit	\$100	Legal				
			Storage Unit Rent						
Square Feet Deductions			Building Variables			Land Development			
Setbacks	20,000	Per Square Foot	\$200	Property Development	\$1,500,000				
Driveways	10,000	Square Feet Per Unit	1,000	Excavation	\$100,000				
Turn Around	4,000	Property Cost	\$2,500,000	Price Per Truck Load	\$600				
Entries	10,000	Appliances	\$1,200	Truck Loads Needed	40				
Hallways	30,000	Permits	\$500,000	Retaining Walls Cost	\$225,000				
Parking	9,000	Landscaping	\$250,000	Foundation Cost	\$15,000				
Miscellaneous	93,000	Video Cameras	\$100,000	Cost Per Parking Stall	\$28,000				
Total Deducted Square Feet	89,952			Underground Cost					
Square Feet Developed Per Floor									
Number of Stories	4	5	6	7	8				
Square Feet of Living Space	359,808	449,760	539,712	629,664	719,616				
Total Units	360	450	540	630	720				
Number of Parking Stalls	360	450	540	630	720				
Cost to Build By The Foot	\$71,961,600	\$89,952,000	\$107,942,400	\$125,932,800	\$143,923,200				
Property Cost	\$2,500,000	\$1,500,000	\$2,500,000	\$1,500,000	\$2,500,000				
Property Development	\$1,500,000	\$429,000	\$1,500,000	\$429,000	\$1,500,000				
Land Development	\$429,000	\$539,712	\$647,654	\$755,597	\$863,539				
Appliances	\$431,770	\$500,000	\$350,000	\$500,000	\$350,000				
Permits	\$500,000	\$350,000	\$500,000	\$350,000	\$500,000				
Landscaping/Video	\$350,000	\$1,079,424	\$1,349,280	\$1,619,136	\$1,888,992				
Parking Stalls Cost	\$8,059,699	\$10,074,624	\$12,089,549	\$14,104,474	\$16,119,398				
Underground Parking Cost	\$86,811,493	\$107,194,616	\$127,577,739	\$147,960,862	\$168,343,986				
Total Construction Estimate									

C2 FINANCIAL CORPORATION									
INVESTMENT PROPERTY ANALYSIS SPREADSHEET									
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Loan Program	30 Year Fixed								
Interest Rate	3.500%								
Monthly Rent	\$12,000								
Maintenance Percent	2.50%								
First 10 Months Renting									
Property Value	\$1,275,000	\$1,275,000	\$1,275,000	\$1,275,000	\$1,275,000	\$1,275,000	\$1,275,000	\$1,275,000	\$1,275,000
Monthly Rent	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000
Monthly Payment	\$4,008	\$4,008	\$4,008	\$4,008	\$4,008	\$4,008	\$4,008	\$4,008	\$4,008
Monthly Taxes	\$750	\$750	\$750	\$750	\$750	\$750	\$750	\$750	\$750
Monthly Insurance	\$167	\$167	\$167	\$167	\$167	\$167	\$167	\$167	\$167
Maintenance	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300
Net Monthly Income	\$7,076	\$7,076	\$7,076	\$7,076	\$7,076	\$7,076	\$7,076	\$7,076	\$7,076
Monthly Return on Down Payment	1.83%								
Annual Return									
Based On Above Assumptions									
5	6	7	8	9	10				
\$1,491,570	\$1,551,232	\$1,613,282	\$1,677,813	\$1,744,926	\$1,814,723				
\$168,460	\$175,198	\$182,208	\$189,494	\$197,074	\$204,957				
\$48,093	\$48,093	\$48,093	\$48,093	\$48,093	\$48,093				
\$19,934	\$19,934	\$19,934	\$19,934	\$19,934	\$19,934				
\$2,208	\$2,208	\$2,208	\$2,208	\$2,208	\$2,208				
\$6,225	\$6,225	\$6,225	\$6,225	\$6,225	\$6,225				
\$382,500	\$382,500	\$382,500	\$382,500	\$382,500	\$382,500				
\$4,200	\$4,200	\$4,200	\$4,200	\$4,200	\$4,200				
\$114,660	\$114,660	\$114,660	\$114,660	\$114,660	\$114,660				
\$59,663	\$59,663	\$59,663	\$59,663	\$59,663	\$59,663				
\$46,364	\$46,364	\$46,364	\$46,364	\$46,364	\$46,364				
\$9,273	\$9,273	\$9,273	\$9,273	\$9,273	\$9,273				
\$183,595	\$192,679	\$202,130	\$211,964	\$222,196	\$232,928				
47.48%	49.83%	52.27%	54.81%	57.46%	60.19%				
Annual Return	45.44%								
405-5580									



# Mortgage & Business Credit Reports

## Credit Verification

- [Credit](#)
- [Supplement Requests](#)
- [Credit Analysis](#)
- [Business Credit Report](#)

## Property Verification

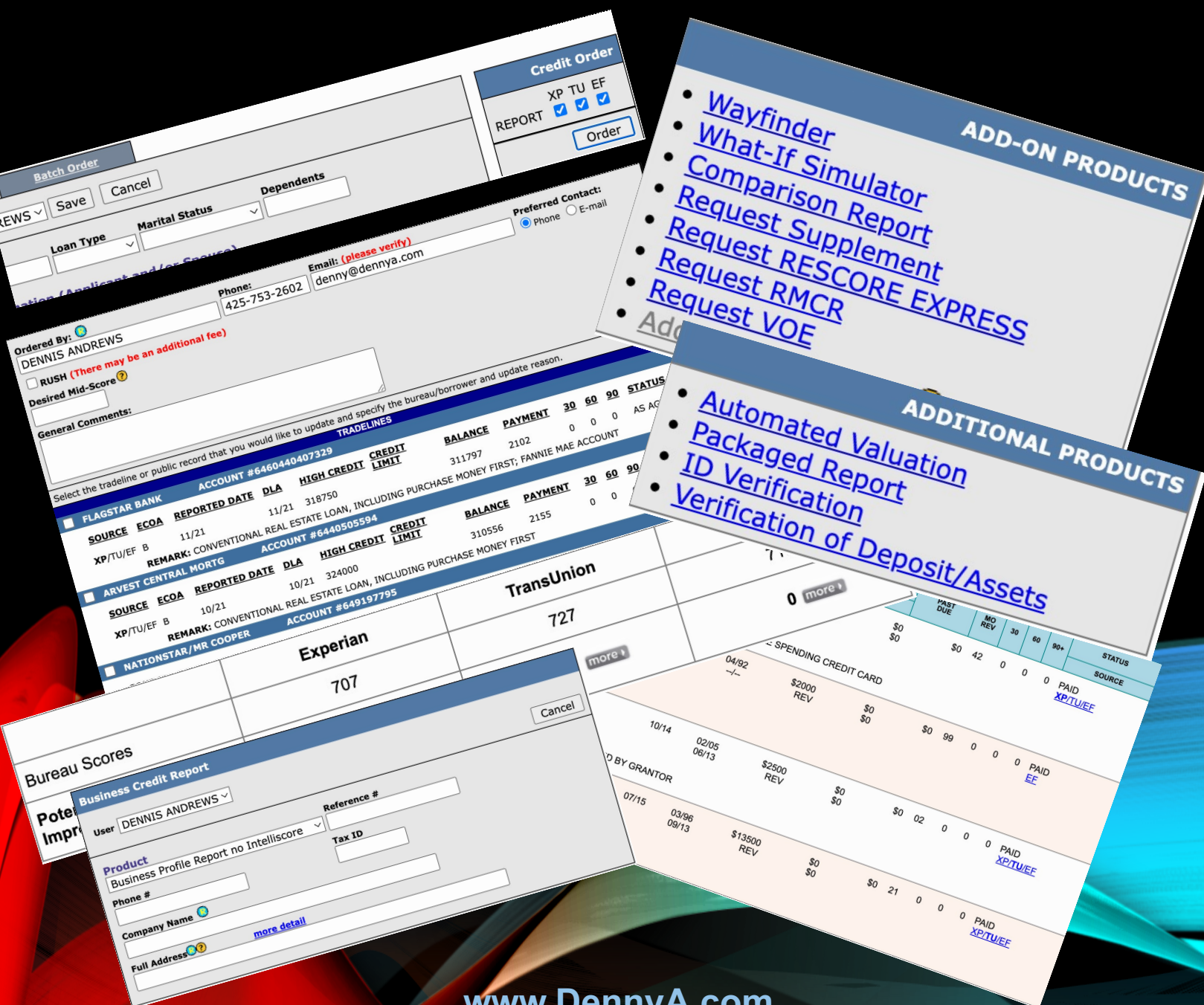
- [Automated Valuation Model](#)

## Employment/Income/Asset Verification

- [Verification of Employment](#)
- [Verification of Deposit/Assets](#)
- [Supplement Requests](#)

## Fraud Detection

- [ID Verification](#)
- [SSA89](#)



**Credit Order**

REPORT ☒ XP ☒ TU ☒ EF ☒

[Order](#)

**ADD-ON PRODUCTS**

- [Wayfinder](#)
- [What-If Simulator](#)
- [Comparison Report](#)
- [Request Supplement](#)
- [Request RESCORE EXPRESS](#)
- [Request RMCR](#)
- [Request VOE](#)

**ADDITIONAL PRODUCTS**

- [Automated Valuation](#)
- [Packaged Report](#)
- [ID Verification](#)
- [Verification of Deposit/Assets](#)

**Batch Order**

[Save](#) [Cancel](#)

Loan Type  Marital Status  Dependents

Ordered By: DENNIS ANDREWS

☐ RUSH (There may be an additional fee)

Desired Mid-Score

General Comments:

Phone: 425-753-2602 Email: [denny@dennya.com](mailto:denny@dennya.com)

Preferred Contact: ☒ Phone ☐ E-mail

Select the tradeline or public record that you would like to update and specify the bureau/borrower and update reason.

TRADELINES	ACCOUNT #	DLA	HIGH CREDIT	CREDIT LIMIT	BALANCE	PAYMENT	30	60	90	STATUS
FLAGSTAR BANK	ACCOUNT #6460440407329	11/21	318750		311797	2102	0	0	0	AS AG
REMARK: CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST; FANNIE MAE ACCOUNT										
ARVEST CENTRAL MORTG	ACCOUNT #6440505594	10/21	324000		310556	2155	0	0	0	
REMARK: CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST										
NATIONSTAR/MR COOPER	ACCOUNT #649197795									

**Bureau Scores**

**Business Credit Report**

User: DENNIS ANDREWS

Product: Business Profile Report no Intelliscore

Phone #

Company Name

Full Address

[more detail](#)

Reference #

Tax ID

[Cancel](#)

**SPENDING CREDIT CARD**

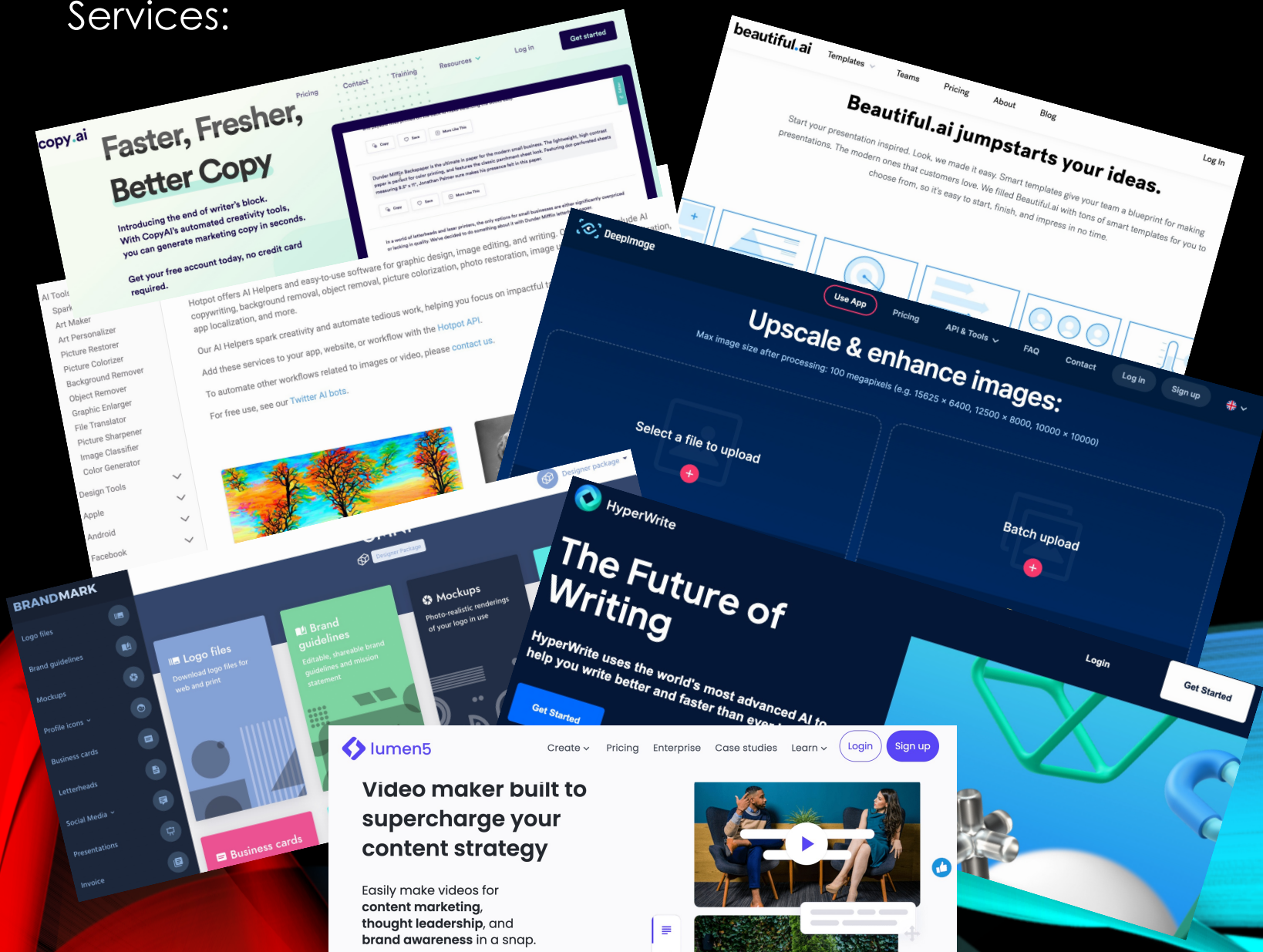
PAST DUE	NO REV	30	60	90+	STATUS	SOURCE
\$0	\$0	\$0	\$0	\$0	PAID	XP/TU/EF
\$0	\$0	\$0	\$0	\$0	PAID	EF
\$0	\$0	\$0	\$0	\$0	PAID	XP/TU/EF
\$0	\$0	\$0	\$0	\$0	PAID	XP/TU/EF

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# Artificial Intelligence Business Solutions

Artificial Intelligence is being used in Everything from Cars to Kitchen Appliances and Business Applications. Your current content and marketing budget can be reduced up to 50% by using these New Artificial Intelligence Business Services:



# Personalized Financial Analysis

A Real Estate and Financing Analysis Spreadsheet and Report is worthless if the client and their team of Advisors can't follow it completely.

In addition to spreadsheets, we also supplement our reporting with PowerPoint presentations, videos, diagrams and White Papers to make sure it is easily comprehended. That is in addition to the screen sharing appointment to explain and answer any questions which is also recorded.





# Instant Detailed Real Estate Valuation Reports



# Actual Client Case Studies

Working in the finance industry for over the the past 3 decades it is extremely rare when a client's financial picture is something we have not seen and successfully helped. We have case studies for everything from simple refinances and purchases to 1031 exchanges and opportunity zone transactions.



Here are 2 exceptional case studies we have from the last couple months:

Helped a client sell an investment property in Kent netting him \$300 a month and 1031 exchanged him into 2 duplexes now netting him \$2,200 a month and he was able to bank \$50,000.

A retired couple was receiving \$2,200 in monthly social security income but had an \$1,800 a month principal and interest payment. We completely changed their lives with a reverse mortgage removing the monthly payment for them and giving them \$100,000 to put in their savings.



# Google Commands for Business

Google's Search Engine is an extremely efficient database with an extensive command structure. Gone are the days of 800,000 results from a search. Using 3 or 4 commands in combination will target the results such that you may see 10 total results that exactly address your search.

**Google Search Operators Cheat Sheet**

No.	Operator	What does it do?	Category	Deprecating? These ones can be unreliable
1	" "	Allows searching for a specific phrase - exact match search. Individual word prevents synonyms	Basic, Mail	
2	OR	Boolean search function for OR searches as Google defaults to AND between words - must be all caps	Basic, Mail	
3		Implements OR	Basic	
4	()	Allows grouping of operators and helps dictate order	Basic, Mail	
5	-	Excludes a word from results	Basic, Mail	
6	*	Acts as a wildcard and will match any word or phrase	Basic	

<b>intitle:</b>	Searches for pages that have the term or phrase immediately following intitle: in the title of the page. Other terms can be anywhere in the document. Use <b>allintitle:</b> if you want all of your terms to appear in the title
<b>inurl:</b>	Searches for pages that have the term or phrase immediately after inurl: in the URL. The example finds coffee in the URL but consumption and europe can be anywhere in the document. Use <b>allinurl:</b> if you want all of your terms to appear in the URL

**BASIC COMMANDS**

+	plus sign (+)	force words to be included in a search	Maxwell - Absolom
-	minus sign (-)	excludes words from a search	"Thomas Jefferson"
" "	quotation marks (" ")	around words to search for exact match	Kennington bur...
OR	OR (caps on) or the pipe symbol ( )	to find any one of a number of words (operands are case sensitive)	beach -sandr...
++	OR combinations of above	to get combination results	Search pages w...
~	tilde (~)	searches for synonyms of a word	"maxwell"
.	double dot (..)	use to search a range of numbers	Type: 1888..189...
*	asterisk (*)	means every word (this is called a wildcard search)	range
*.	asterisk (*) combined with a domain extension	to find pages in a certain domain	Type: doughnuts with sprinkles, etc. genealogy *.edu Returns all edu websites with the term genealogy in

**filetype:**  
(or ext:)  
**link:**

**meaning**  
Book flights.  
Search only one website or domain.  
Search within a range of numbers.  
Find documents of the specified type.  
Find linked pages, i.e., show pages that point to the URL.

**Type Info Search Box (& Results)**  
**sfo bos**  
(Book flights from San Francisco (SFO) to Boston (BOS).)  
**Halloween site:www.census.gov**  
(Search for information on Halloween gathered by the US Census Bureau.)  
**Dave Barry pirate 2002..2006**  
(Search for Dave Barry articles mentioning pirates written in these years.)  
**Form 1098-T IRS filetype:pdf**  
(Find the US tax form 1098-T in PDF format.)  
**link:warriorlibrarian.com**  
(Find pages that link to Warrior Librarian's website.)



# Presented By: Denny Andrews

Manager Bellevue WA Office C2 Financial Corporation

Licensed Mortgage Loan Originator

- Licensed in Washington State
- State of Hawaii Pending
- Self Employed Specialist, Including Stock Option Analysis
- Reverse Mortgage Specialist
- Over 30 Years Experience, Mortgage & Start Up Finance

Corporate Trainer

- Management Training
- Technology For Business
- Presentation Skills, Audience Engagement

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