

 **ICBA Mortgage**  
**2009 ICBA**  
**Convention Workshops**

We'll See You There!

**THE MORTGAGE OPPORTUNITY  
EXPLOSION**

**Wednesday, March 18th**  
**8:30AM-9:30AM**

People are still buying houses. Mortgages still need to be made. Open your doors and welcome your new best customers. Learn how to capture market share and be the financial resource customers will come to for generations.

*Speaker: Lee Farkus, Chairman, Taylor, Bean & Whitaker*

**ORES: STRATEGIES FOR MAXIMUM  
RETURN WITH MINIMAL HASSLE**

**Thursday, March 19th**  
**8:45AM-9:45AM**

Improve your bottom-line by learning effective methods for moving bank-owned real estate off your books and into the hands of new customers. Industry experts will share the tips and tools you need to start moving these properties today.

*Speakers: Clay Layman, TB&W Director Homes Sales/REO Specialist and Paul Wolff, CEO, 24/7 Call-Capture*

# OREs: Strategies for Maximum Return with Minimal Hassle

As mortgage loan interest rates reset and unemployment numbers rise, more homes are entering foreclosure. Naturally the number of OREs (Other Real Estate) is rising, leaving some community banks looking for ways to quickly and efficiently move these properties.

During ICBA Mortgage's workshop, *OREs: Strategies for Maximum Return with Minimal Hassle*, you will learn how a 24-hour toll-free telephone information

system can generate a list of qualified foreclosure buyers. Traditional real estate commission on foreclosures is reduced to approximately 2.5 percent.

The 24/7 Call Capture system retains information from prospective homebuyers who call your 1-800 number. You can then reach and pre-qualify a homebuyer quickly—before other lenders are even aware that he or she is interested in a property. And, in addition to generating more leads on your bank's ORE property, the system allows community banks to deliver a wide range of other financial information, from certificate of deposit rates to credit card account offers. The system's toll-free numbers can be used to promote all of your bank's products and services. Furthermore, the system's toll-free numbers can be used on road signs, Web sites, postcard mailers, print advertising and more.

Money is being left on the table in the traditional ORE management model. This is the time and the market to step out of the mold and try more efficient and cost effective sales approaches. Like fish, there are still homebuyers out there. ■

**ON THE WEB:** [www.icbamortgage.com](http://www.icbamortgage.com)  
**CALL US:** (800) 253-5356

*By Elizabeth Deal*  
 Senior Vice President,  
 ICBA Mortgage

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