

arch

Competitive Advantages through
Innovative Marketing & Technology

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Ask? Belinda

Email Reporting and
Paging, Follow-up

Dear Belinda,
I would like to receive my call detail information automatically each day without having to access the internet or use the fax. Are there any other options?

Signed, Otto from Ohio

Dear Otto,
You're in luck. We do have another method of delivering your call detail report and that is via email. You can have the report delivered on a daily or weekly basis. Contact Customer Service to activate email reporting for your Powerline, Marketing Edge, Home Affordability Line, or Refinance Line.

Dear Belinda,
I carry around two pagers, my cellular phone, and a Palm Pilot. I'm drowning in electronic equipment here and want to simplify things. I recently purchased a phone that can also receive pages. Can Powerline notify my phone so I can get rid of my pager?

Sincerely, Wired in Washington

Dear Wired,
It is very likely that you can use the new phone to receive these pager notifications as long as you have the right type of service with your cellular carrier. You should contact the cellular carrier to activate *Email Text Messaging* for your phone. They will supply you with an email address specifically for that phone. It is typically in a format such as 5125551212@yourcarrier.net. Then contact Arch with that email address and we will configure your Powerline system to notify your phone instead of a regular pager.

Dear Belinda,
I'm new to the business. What should I do with my call reports once I've made my initial follow-up? Do I need to keep them?

Please help, Newby in New England

Dear Newby,
Whether you keep the actual report or not is up to you but you absolutely should be keeping track of the callers themselves with some type of contact manager. While you will be most successful following up with callers immediately, not everyone will be ready to act at that time. This is how you begin building a pipeline of future business and developing your sphere of influence. Stay in touch with these prospects regularly using various marketing tools such as mailers, newsletters, personal phone calls, or voice broadcasts. *

please write to [belinda at belinda@archtelecom.com](mailto:belinda@archtelecom.com)

In this issue: Barry Habib's The Mortgage Market Guide, New Voice Broadcast and Powerline Features/ Policies, Customer Profile: Gregg Neuman, Ask Belinda

SOLUTIONS

The quarterly newsletter of Arch Telecom

Spring has arrived, at least in some parts of the country, and we once again have an exceptional offer for Arch customers. Be sure to read this quarter's Customer Profile on Gregg Neuman to find out how his company is thriving with the help of their Powerline; check out our Special Announcement section to learn about several new features and guidelines that have taken effect for Arch services; and of course, find out who is this quarter's lucky winner of our referral contest.



MORTGAGE MARKET GUIDE

Barry Habib

Any professional salesperson can tell you there are two things that can have a huge impact on your business... one, a thorough knowledge and understanding of your industry and two, a third party endorsement to back up your claims. We've uncovered a source that provides both in one easy to read and cite format. The Mortgage Market Guide is a newsletter delivered 3 times each week, bursting with timely mortgage market information written by well known authority, Barry Habib.

Barry Habib is currently a managing director for The Manhattan Mortgage Company, one of the nation's leading mortgage origination firms. Barry holds a degree in finance and economics and has 16 years experience in the mortgage industry. He has consistently been recognized as one of America's Top Loan Originators. Highlights include **\$300 million** in individual loan production over the past 3 years and **\$27 million** in a single month (March 2001). He has averaged over **\$70 million** dollars per year in individual originations during his 16 years originating. Barry's business is generated by referral only and comes from sources such as previous clients, Realtors, builders, accountants, attorneys and financial planners.

Barry is regularly featured on the CNBC television network. His monthly mortgage report airs live on CNBC the first Wednesday of each month at 8:45 AM ET. He is a contributing editor for CNBC and his "Ask Barry" column appears weekly on cnbc.com. Additionally, Barry is often featured on NBC,

CNN, Fox, USA, Bloomberg television and the Business News Radio networks for his market forecasts, analysis and general mortgage expertise. A nationally recognized sales trainer, Mr. Habib has been the keynote speaker for 16 different state Mortgage Banking Associations. Mr. Habib is a licensed member of NASD.

His newsletter, The Mortgage Market Guide, contains a detailed discussion of current market conditions and the impact they may have on mortgage rates. Whether you are a manager, loan officer or real estate agent, the newsletter is an invaluable tool to gain the knowledge necessary to educate your prospects, clients and partners as well as provide accurate and informative advice regarding their mortgage... arguably one of the biggest investments they will ever make.

"Last Friday alone your report saved us what I estimate is around \$25,000. These are real dollars. I think the general consumer is finally realizing that it's time to lock and not look back."

- Steve Rockefeller, SunTrust Mortgage

The Mortgage Market Guide includes Rate Lock Alerts, a special section designed to instantly guide you towards making the correct "float" or "lock" decision for your clients. Barry's advice is concise and to the point. His position is clearly posted along with the risk factor associated with that position. Barry's technical analysis of the FNMA, 30-year, 6.50%, Bond involves calculating resistance and support levels that create a "price channel" the bond tends to trade within. Each issue contains a brilliant color chart indicating these resistance and support levels along with 50 day moving average and the bond's daily high, low and close. His Bond Chart Commentary explains in detail the various nuances of the current trade activity. The Stock Market Commentary section discusses the current market conditions, key announcements and sector specific news. Included in each edition is a list of Economic Indicators and corresponding release dates and times. Important announcements having a direct affect on mortgage rates are highlighted and discussed. To aid you in becoming a trusted advisor instead of

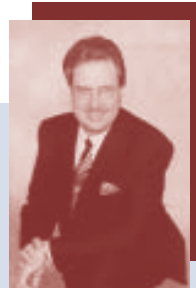
(cont. on page 2)

customer Profile

The Power of Teamwork
**NEUMAN
NEUMAN &**
Real Estate Inc.

Gregg Neuman

Gregg Neuman of the Neuman and Neuman Team has been selling real estate since 1981. Gregg, currently with Prudential California Realty, has been Prudentials #1 agent in the United States for the last two years in 1999 and 2000. Gregg recently took time to discuss with us his experience with the Powerline system and his success with it.



AT: What was the biggest obstacle, if any, to implementing Powerline into your business?

GN: The biggest challenge was to make the buyers agents understand that the leads are like fresh strawberries, they do not last long. And the calls themselves should be returned within 10 minutes so you are able to speak to *the* person who actually called to inquire about the information.

The next issue we overcame was a good lead tracking system that enabled us to track how the agents were tracking the leads and enabling us to move the B & C leads to A status. Six to eight of our closings each month are from former B and C leads alone. ❀

Mortgage Market Guide (cont. from pg 1)

just another loan officer or real estate agent Barry includes a section titled Economic and Fed Talking Points. This section cites key issues in the news and what role they play in determining mortgage rates. Your clients will appreciate your insight and knowledge of these important issues. Citing a reputable third party source adds credibility to your claims.

You would think all this information is enough but Barry also provides his subscribers another very valuable and profitable tool... Mortgage Re-pricing Alerts. Using the Arch Telecom Voice Broadcasting system, this unique service allows Barry to deliver a personal alert to his subscribers when he anticipates a sudden move in the market... a move that may cause wholesalers to re-price their rates during the day. His uncanny ability to forecast these changes coupled with the ease and speed of delivering his message affords his subscribers a chance to lock loans prior to an upward change. This service has saved his subscribers and their clients thousands of dollars.

We've arranged with Barry for our subscribers to receive a free 30-day trial subscription to the Mortgage Market Guide including the Mortgage Re-pricing Alert service. This service is normally \$59.95 per month. Charter Subscribers who act prior to May 15th can order the service for only \$49.95 per month or \$495 annually. Think about it... if just once during your trial offer a **Mortgage Re-price Alert** helps protect you from one 0.25 price loss on one \$250,000 loan, the service has paid for itself for an entire year plus given you a cash dividend! Can you afford not to have it? To sign up for this free trial offer visit our website at <http://www.archtelecom.com/EducationalSeries/aeshome.htm>. ❀

Arch Telecom: What impact has Powerline made on your business, Gregg?

Gregg Neuman: When I first started using it in 1998 it doubled my business from \$28,000,000 to \$56,000,000 in sales in one year. We now close between 17 and 26 deals per month that are directly attributed to our Powerline system.

AT: What aspect(s) of your business have been affected the most by using the Powerline system – securing listings, finding buyers, etc?

GN: I've found it most effective in generating buyer leads.

AT: What key adjustments or changes have you made in how you use your Powerline system since you first started with the program.

GN: The best change I made in using the system was to stop putting so much information in the ads. I stopped putting in the number of bedrooms, baths, price, etc. It forces them to call to get the information and then I can capture their number. If they want a four bedroom and I put in the ad that it is a three bedroom, the prospect automatically eliminates that property.

AT: What type of promotion / advertising do you do?

GN: I do only two ads per month and we use the Arch system number exclusively in the ads. We typically generate between 1100 to 1700 leads calls per month from those two ads, one of which is a newspaper ad placed in the San Diego Union Tribune and the other an insert in the same publication. The ads typically have a total of 24 listings.

SPECIAL ANNOUNCEMENTS / UPGRADES

Powerline users.. You now can make recordings from your Powerline system available to customers visiting your website too! This brand new audio feature seamlessly integrates your Powerline with your website, improving on your marketing tools by allowing you to present a consistent message across advertising vehicles. By turning your recordings into WAV files and making them available over the internet, you take information distribution to a whole new level, providing audio and visual stimulation.

How does it work?

A visitor to your website clicks on a link or button to listen to a recording. The file downloads automatically from Arch's web server, the default WAV player (Windows Media Player) is immediately launched and begins playing the audio file directly over the internet. This process should all be automated on any MS Windows machine running Windows 95 or later.

How do I set it up?

You won't but your webmaster will. URL addresses are available for every extension that you record. These addresses should be provided to your webmaster so links/buttons to the WAV files can be created on your website. A report listing each of your extensions and its URL address is available on our website.

Please contact our Customer Service department for additional information on or to share suggestions about this exciting new feature.

Attention Voice Broadcasters.. Several changes have been implemented to the Voice Broadcast service to benefit all users. If you have any questions regarding any of the changes, please contact us at 800-882-9155.

- You may now listen to your prerecorded messages on the web! You will find a button labeled "Listen" on most pages in the Voice Broadcast Reporting interface. The messages play at the same voice quality that is used for the broadcast itself. For users with a dialup connection, a 30 second message will take approximately 80 seconds to download completely. Users with ISDN, DSL, or a T1 connection should be able to play the message instantly.
- For those who choose to do your recording at the time of queuing, Voice Broadcast now automatically assigns this message an unused Prerecorded message number starting with the number 10,000.
- Due to recent system upgrades, the retention period for your Voice Broadcast Group information is once again a period of 90 days. We do recommend that customers keep backup copies of all files loaded as groups on a medium outside the Arch Network.
- Another change affects the results that you receive. In the past, the details of a particular broadcast included two columns besides the phone number from your original file. These columns typically have been used to show a first and last name. This report now provides only one column (up to 32 characters) in addition to the phone number. Therefore, if you need a first and last name provided, you must combine them into one column when loading your group.

Congratulations John Bowman! John, with TPS, Inc., is this quarter's winner of our referral contest drawing for a \$500 gift certificate on Amazon.com.

We will be continuing the contest into the 2nd quarter so keep those referrals coming. For every referral that signs up we'll reduce your per minute rate by \$.02 cents or give you a \$50 certificate! We'll also enter your name in a drawing for a \$500 gift certificate to Amazon.com; earth's largest selection of books, electronics, house and garden wares... you name it they've got it. So call your Arch representative now at (800) 882-9155.

Talking Testimonial Line.. We appreciate your testimonial! So much so that we want to enter anyone giving a testimonial into our Contest Drawing for a \$500 gift certificate from Amazon.com (see above). Customers may call to leave a message on our testimonial line at 800-882-9932. By doing so, you consent to give Arch permission to quote your message in our promotional materials and advertisements and include among our new streaming audio testimonials that will be available on our website. ❀