


# Welcome to CU Realty Services

*Helping Credit Unions capture  
more purchase mortgage market share*

# CU Realty Services

- CUSO – Serving credit unions since 2001
- Over 100 credit unions - 21 States - 49 Metro Areas
- 425+ Agent Network
- Delivered over \$10M to Members

# CU Realty program centered on:

- Become a one-stop resource with program
- Mortgage option  Real Estate Advisor
  - Find right mortgage
  - Provide Real Estate resources to buy/sell
  - Match with right Realtor
- Create lead channel that
  - Delivers \$100's of thousands in rebates
  - Increase your Purchase Mortgages by 40%

# One stop resource

Bank of America  Home Loans

Home • Locations • Contact Us • Help • Sign In • En Español

Home Loans | **Mortgage Purchase** | Refinance | Home Equity | Tools & Advice |

First-Time Home Buyers | Mortgage Options | Rates | Calculators & Tools | **Real Estate Center** | Learning Center

## Bank of America Real Estate Center®

### Search for Homes

Please note: Search results will automatically show existing homes on the market. To view New Homes or Bank-Owned properties, click the **New Homes** tab or the **Bank-Owned properties** tab on the search results page.

\* = required information

**Location\*** Please type a location and select one from the suggestions

(Example: Los Angeles, CA or 90210)






**Price Range**  to   
**Beds**   
**Baths**   
**Square Feet**  to

[View all Commercial Bank-Owned Properties](#)

[View all Bank-Owned Properties](#)

[View all Short Sale Properties](#)

### Featured Properties

 <b>15477 Liberty Road</b> La Pine, OR <b>\$159,000</b> 3 beds, 2 Full	 <b>61369 Whitetail St</b> Bend, OR <b>\$165,000</b> 3 beds, 2 Full	 <b>20600 Bemis Lane</b> Bend, OR <b>\$1,299,000</b> 5 beds, 6 Full/2 Half	 <b>3817 Camden Drive</b> Myrtle Beach, SC <b>\$249,000</b> 5 beds, 3 Full/1 Half	 <b>723 Flamingo Court</b> Murrells Inlet, SC <b>\$209,000</b> 3 beds, 2 Full
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### Search Broker Network

To view brokers from the Bank of America Preferred Real Estate Network®, select a state and click **Search**.

### Tools & Tips

- [Down Payment Calculator](#)
- [Monthly Payment Calculator](#)
- [Today's Mortgage Rates](#)
- [First-Time Home Buyer Guide](#)

### Saved Home Searches

Select from your saved home searches. Please note, only one saved search may be viewed at a time.

- [Existing Homes](#)
- [New Homes](#)
- [Bank-owned Properties](#)



**Get prequalified**  
for a Home Loan now

### Realtor® Tips

[Real Estate Agent Resource Center](#)

### Field Services Center

BAC is committed to preserving neighborhoods where we have REO properties. If you know of a Bank of America Real Estate Owned property in need of assistance or to report property conditions, please let us know.

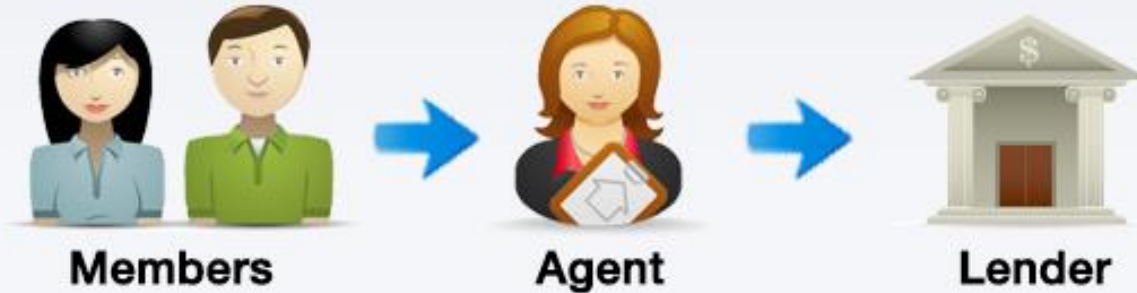
# First Point of Contact™

- What is FPOC
- What does it mean to you
- How do you earn it

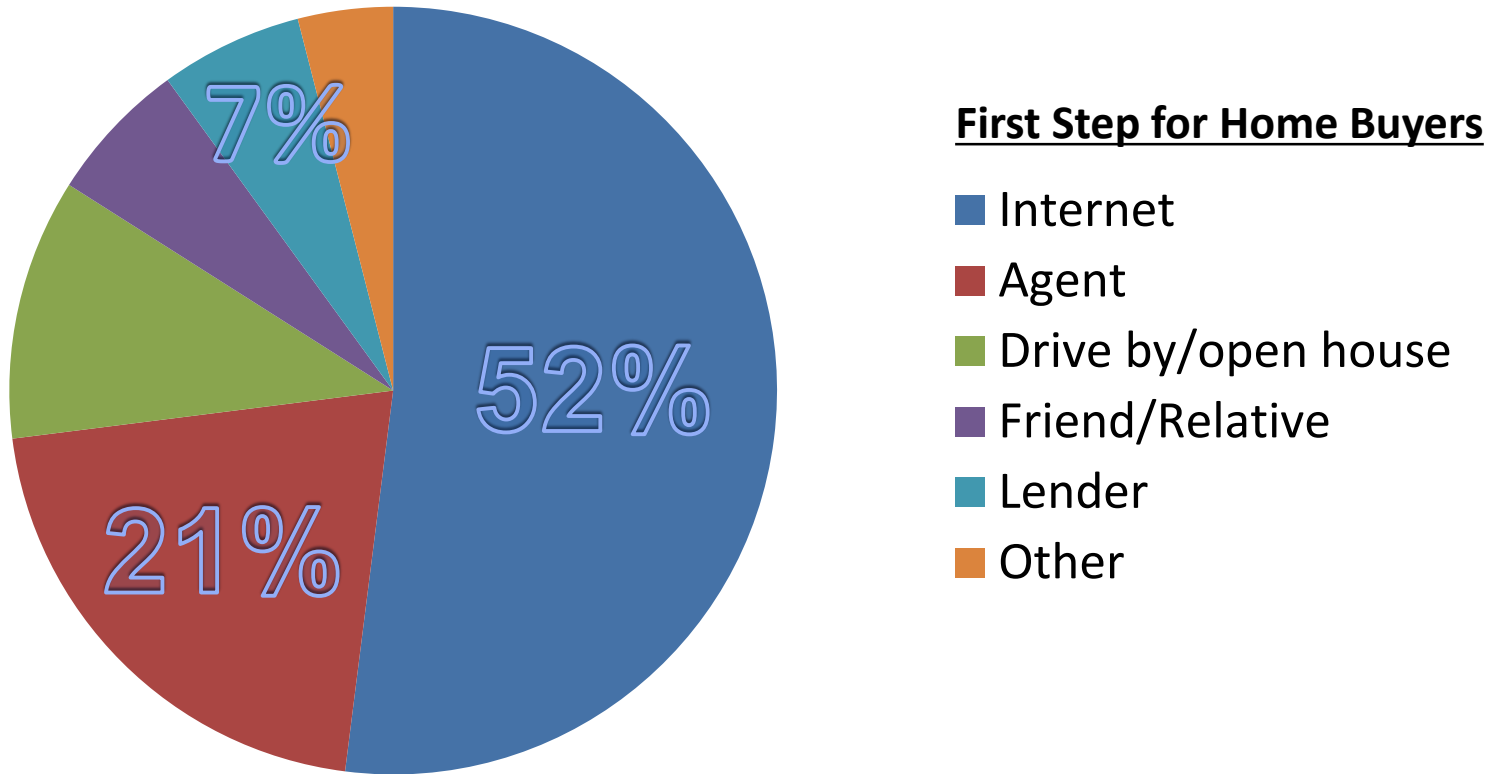


# First Point of Contact™

## Traditional FPOC

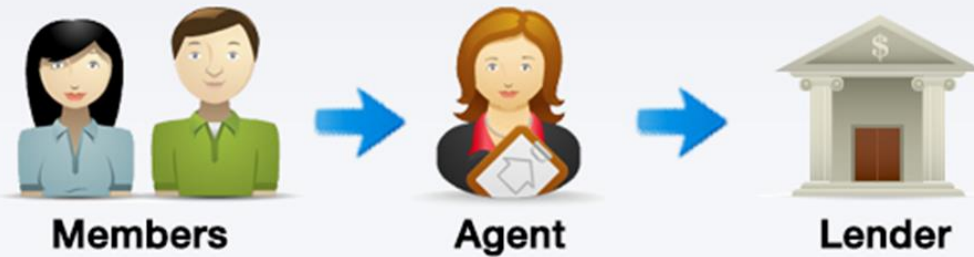


# Trends & Opportunities



# First Point of Contact™

## Traditional FPOC



## FPOC Today

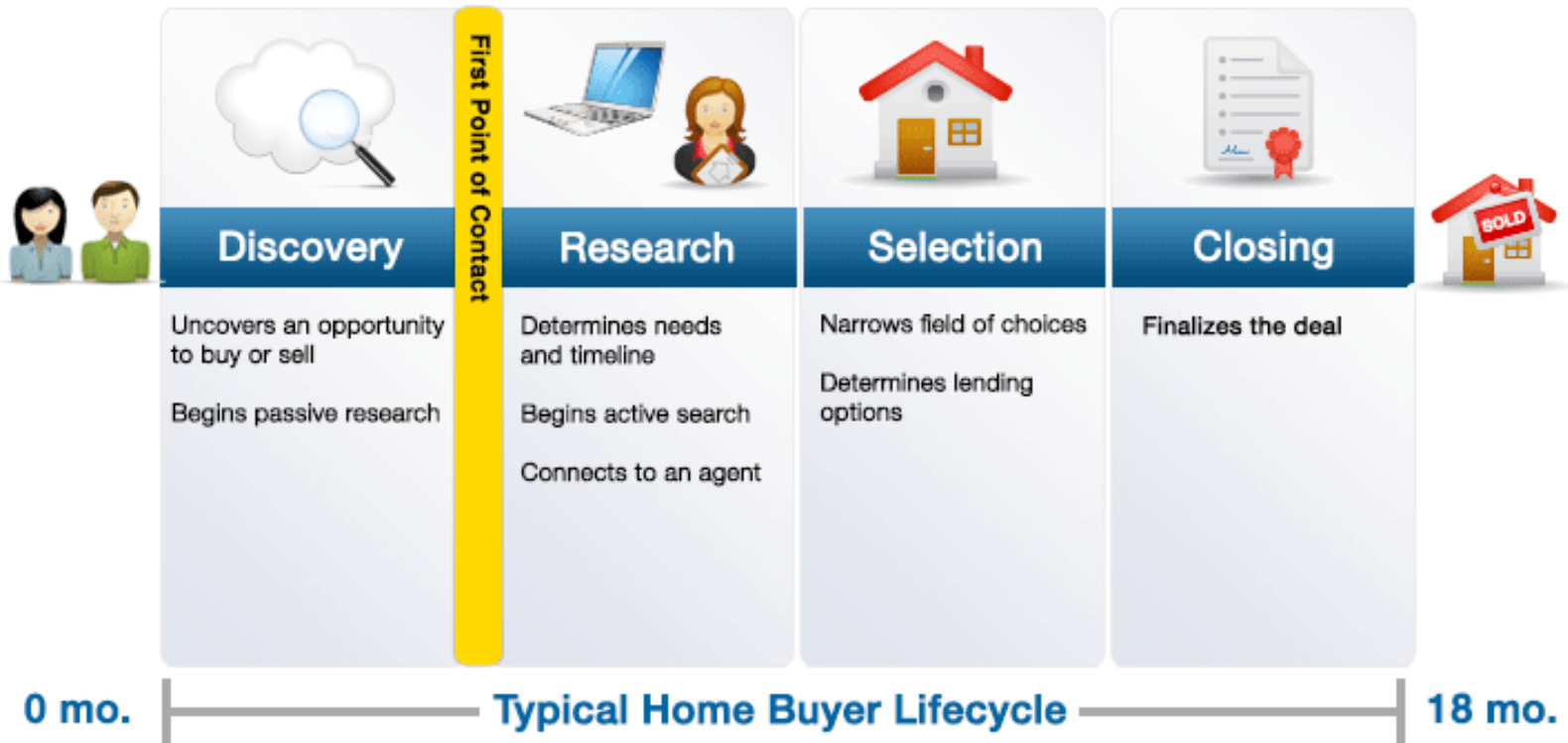




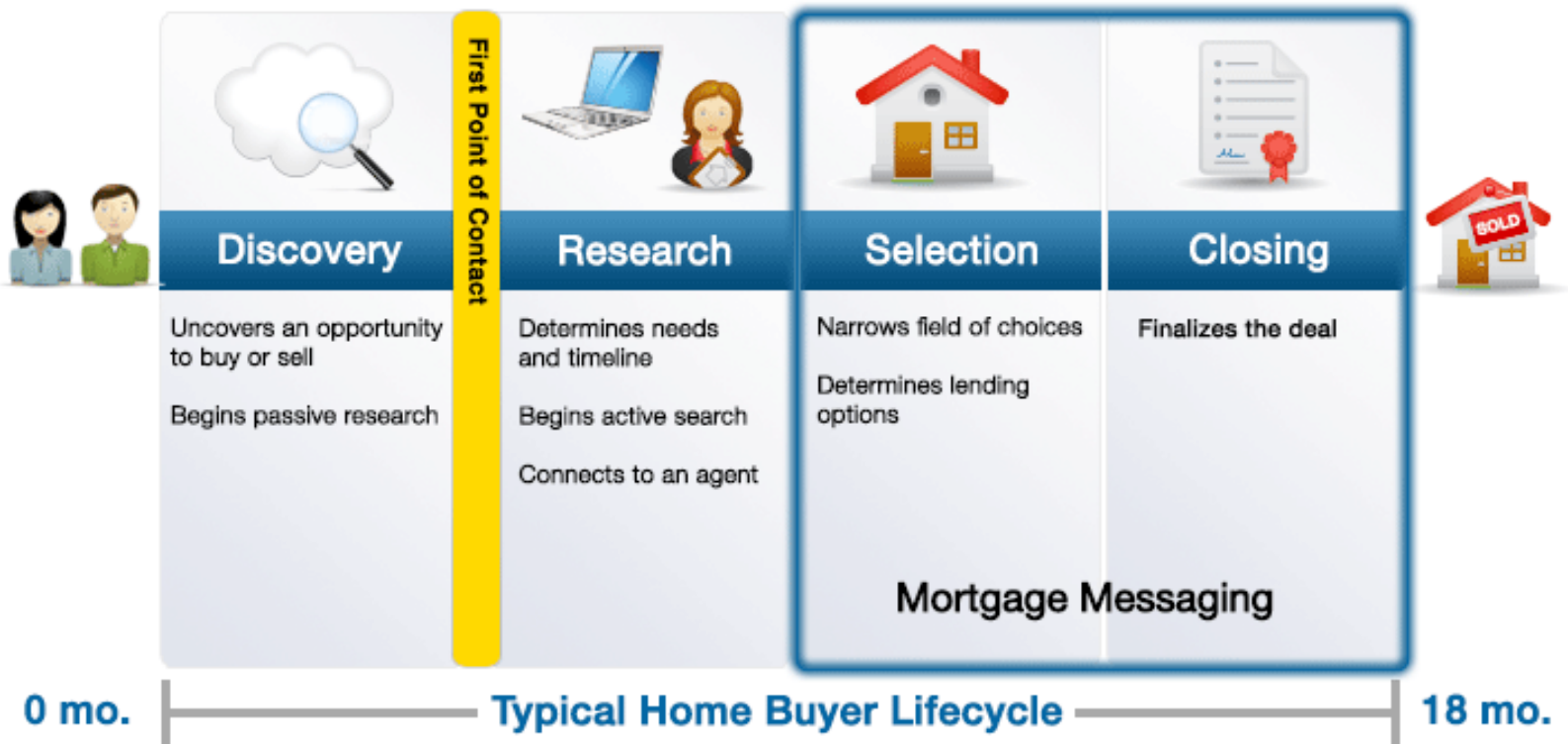
# The Lifecycle of a Home Buyer



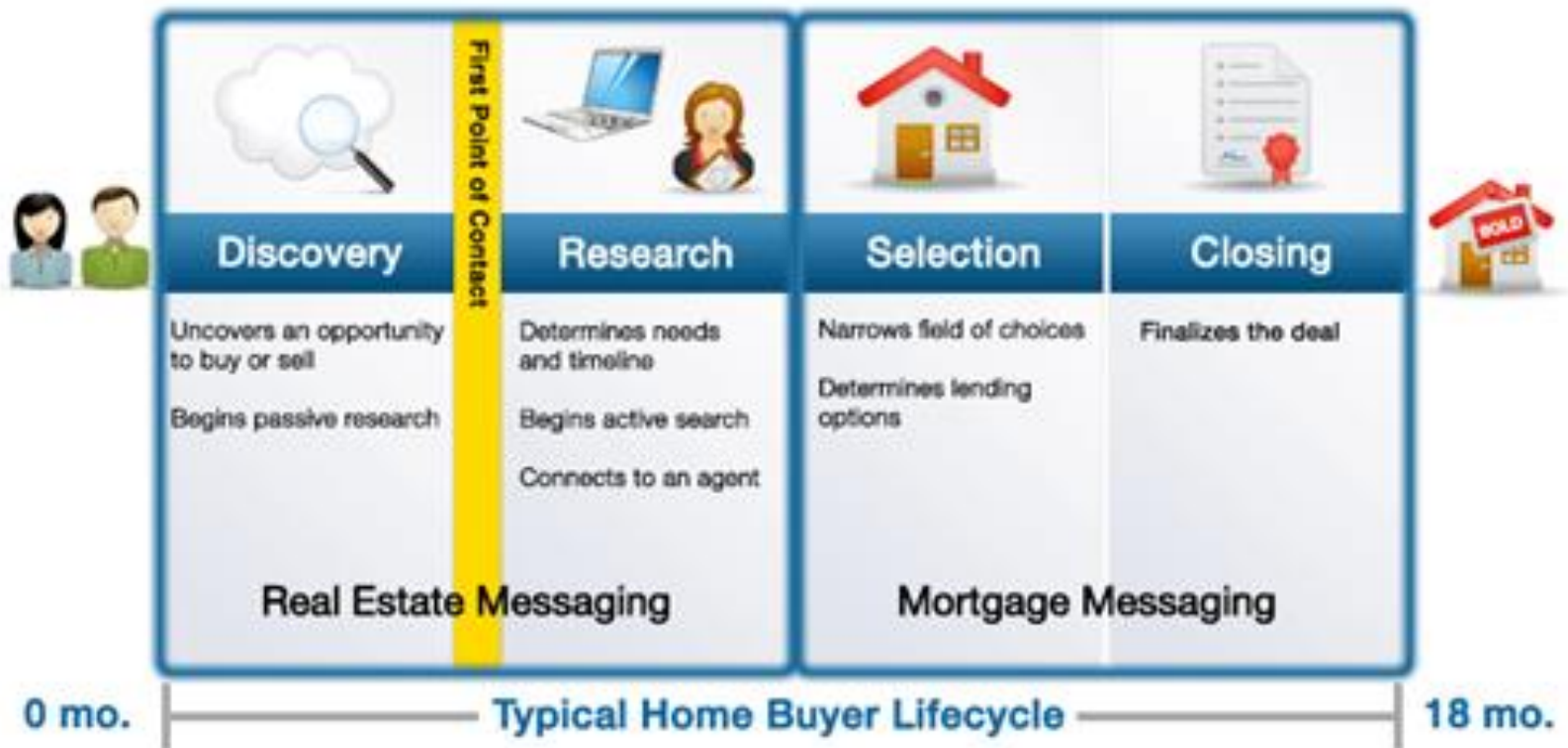
# The Lifecycle of a Home Buyer



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# The Lifecycle of a Home Buyer



# First Point of Contact™

“Now there’s a lot of competition over this. **Everybody wants to be the first point of contact:** lenders, title companies, lawyers, and retailers. If REALTORS® lose their position as the first point of contact, they’ll just be another spoke on the wheel, at the mercy of whoever is at the hub. And whoever is at the hub chooses where to send consumers next, relegating the REALTOR® to a limited and less profitable role.”

*Dennis R. Cronk  
President of NAR, 2000*

# FPOC Summary

- The Internet is changing everything – when was the last time you called a travel agent?
- More than half of homebuyers in 2012 turned to the Internet first
- Realtors – feeling, fearing the competition
- First point of contact is not owned, it's earned
- Create a real estate atmosphere – it's not just about mortgages anymore

# CU Realty Services 3 Pillars of Success



Members



Credit Union



Realtors

# CU Realty Services 3 Pillars of Success



## Members

Home Search  
Rebates  
Agent Network  
Marketing  
Member Services



## Credit Union

Referral Tools  
Rewards  
Training  
Reporting



## Realtors

Credit Union Advocates  
Qualified Agents  
**Performance Measurement**



# CU Realty Services 3 Pillars of Success



## ***Is the CU Realty Service Program right for you?***

- Looking to increase purchase mortgages
- Looking to add member value services
- Open to adopting real estate services into member culture
- Open to incorporating agents into employee activities
- Have executive level interest and buy-in
- Can market the program frequently, consistently
  
- Q & A

# Q & A

**THANK YOU!**