New Member Orientation

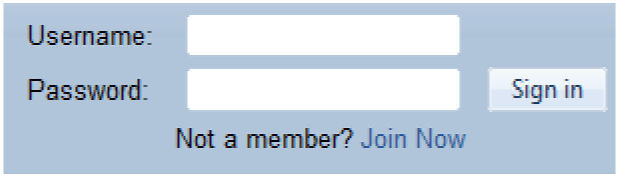
Congratulations on subscribing to ***InTouch***, the automatic contact system for top of mind. These tools will provide a wealth of information to help your contacts be better homeowners while creating customers for life. This unique point of difference will have immense benefits for your customers, clients and your business.

Together with your InTouch membership, you have access to all of the financial apps and educational and marketing materials for the Residential Finance Consultant. This information will help your buyers and sellers make better decisions. Some of the articles that will be sent from ***InTouch*** will reference these materials.

Website Address: http://member.patzaby.com or www.ResidentialFinanceConsultant.com

This is the same address whether you're using a computer, PC or Mac, iPad or Smartphone.

Login – you received an email from us giving you a username which is usually your email address and a six character, alpha-numeric password. You can change your password once you're logged in.

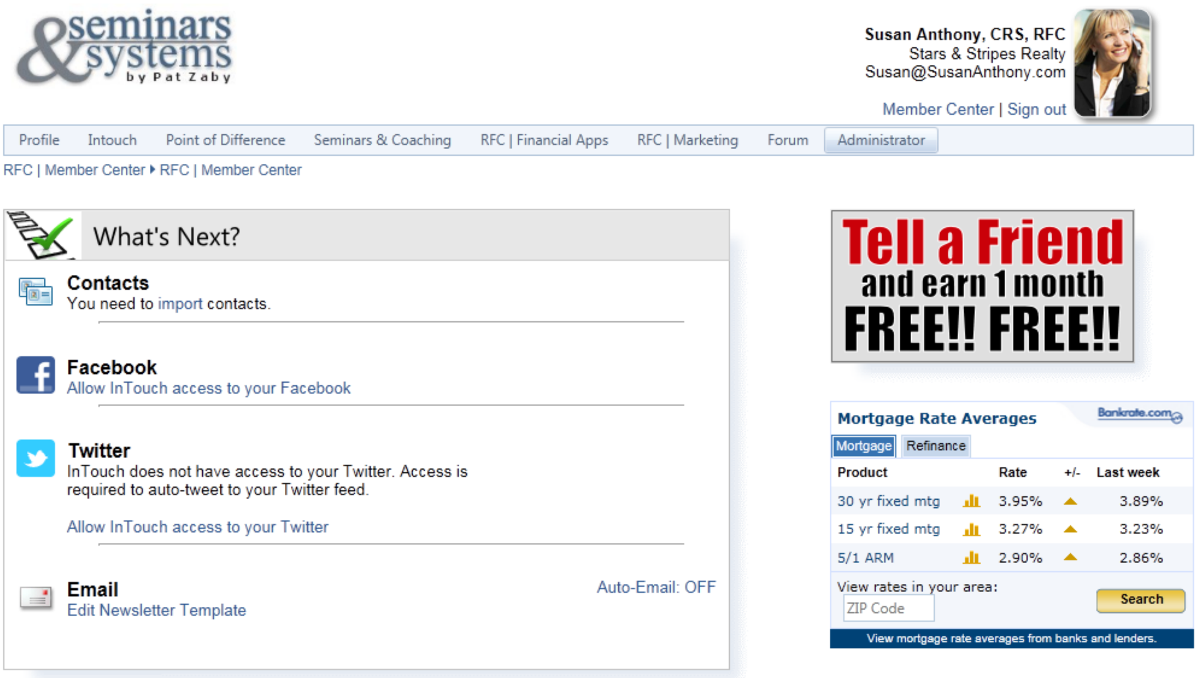


If you're having trouble logging in and decide to click the Reset My Password button, it really does reset your password and the old one will no longer work. You'll receive an email with the new username and six character, alpha-numeric password.

If your Smartphone has a QR Code Reader, you can simply read this and bookmark it to your phone.

Customer Support is available Monday through Friday, 8:30 AM to 5:00 PM Central Time Zone at 972-743-9887 or Support@PatZaby.com. The support can help you with technical questions.

Member Center – once you log in, this is the screen that you'll see. The announcements will tell you about changes in the website, financing, taxes or other things that are pertinent to the reason you became a member of RFC. You'll also notice a widget from BankRate.com that shows current interest rates which is for informational purposes and is not an endorsement or recommendation.



Toolbar – when using the toolbar to navigate to other areas on the site, simply mouse over the menu items without clicking and a dropdown menu will appear. Mouse to your selection and click then.

Checklist – Use this checklist to get started in an orderly and quick manner.

Follow the steps below to get it completely set up in about 30 minutes. After you login:

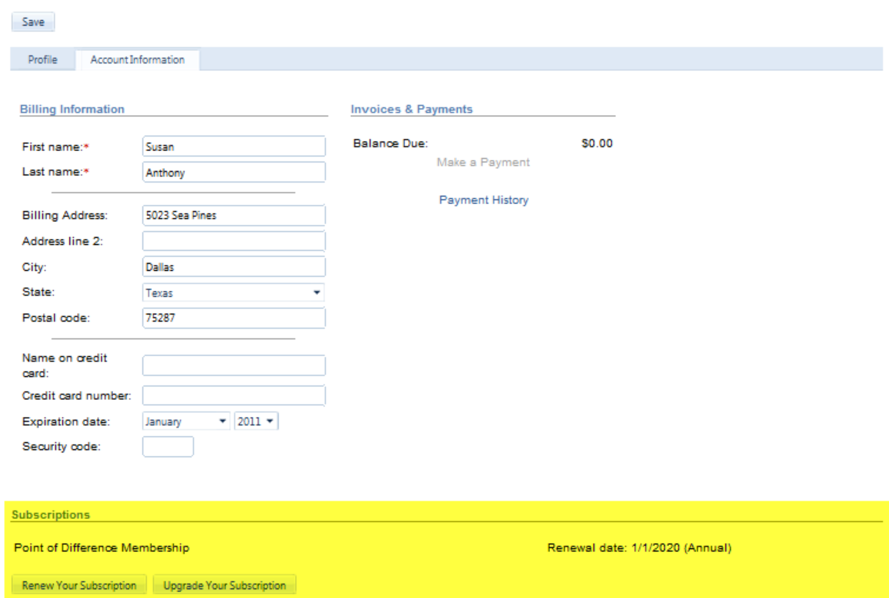
- ❑ Watch the new orientation video to familiarize yourself with all of the features
- ❑ Click the Profile button and add your contact info
    - Add agent picture and company logo – Profile, Photos
    - Change your password – Profiles, Password
    - Modify the defaults – Profiles, Options

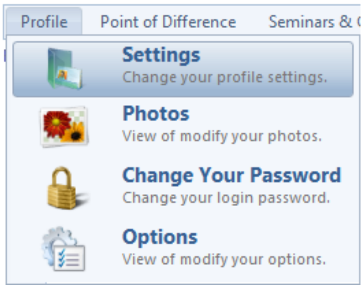
- ❑ Export your names to a CSV file – instructions can be found here to export from Outlook. If you have multiple sources, you can export and import each file separately.
- ❑ After logging into your Account at http://member.patzaby.com, go to the Member Center to import your contacts.
    - Start by clicking Import Contacts to open the Add Contacts wizard.
    - The screen will display the default Mailing Lists to add your contacts. Select the "Point of Difference" and click Next.
    - On the next screen, select "Import a list from a file on my computer" and place a checkmark in the box labeled "I agree..." and click Next.
    - On the next screen, click the Select button and navigate to the file to be imported. Double click it the file to select it and return to the wizard.
    - The next screen will display the file to be imported on the left and the InTouch record on the right. You will match each field on the left to the field on the right where it will be imported. For each dropdown stating '(Not Imported)' select a field from the dropdown that correlates with the field to the left of the dropdown. When finished click 'Finish.' If you find that there is not a corresponding selection in a dropdown for a given field in your CSV, or if you simply do not wish a certain field imported, any fields marked as '(Not imported)' will be skipped over.
- ❑ Go to menu item InTouch, Options and
    - InTouch email setting – check the automatically email the post to my mailing list; select "Point of Difference." Click Save at the top of the page when finished.
    - Facebook settings – select allow InTouch access to your Facebook. In a new window, you will then be asked for your Facebook username and password, followed by whether you would like to allow us. Click Allow, and the system will report success.
    - Twitter settings – select allow InTouch access to your Twitter. As with Facebook, a new window will open and ask for your settings. Repeat the same process as before.
    - If you are using one of the blog hosting services we are able to post automatically to (WordPress, Blogger, or TypePad), go to the Point of Difference dropdown and select Options. Enter your blog's Title, URL address, and Host in the appropriate fields and place a check in the box labeled "Automatically Post Article." A pane on the right will assist you in retrieving the remaining information necessary for automatic posting. (if you need help there are additional instructions.)
- ❑ Training is free with your subscription. Click the Seminar & Coaching menu to watch the on--demand training on the Financial Apps or register for upcoming webinars under the Discovering the Finance Difference and Discovering the Investment Difference
- ❑ After you've taken the Discovering the Finance Difference Class, take the exam online – Seminar & Coaching, Discovering the Finance Difference

- ❑ After you've successful taken the exam online, download your certificate - Seminar & Coaching, Discovering the Finance Difference
- ❑ Explore the different marketing pieces – RFC | Marketing, Presentations & Forms
- ❑ Download the RFC logo – RFC | Marketing, Artwork
- ❑ Add RFC to your email signature in your email program to let people know that you now have this designation. You might also want to add your point of difference *"I help people understand the tax advantages, financing alternatives and investment aspects of homeownership and why now is an incredible time to buy."*

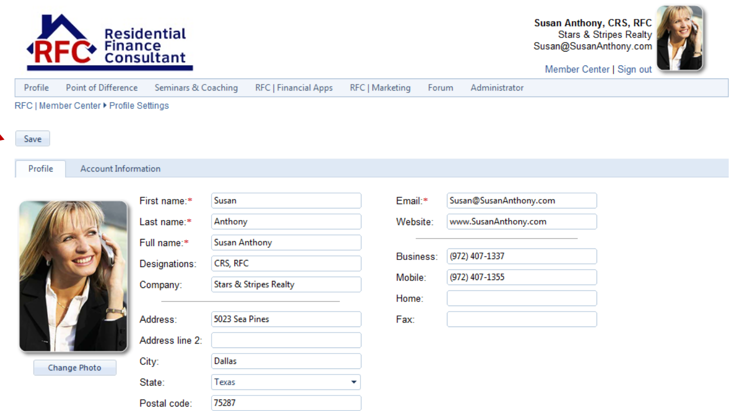
If you need help, call support at 972-743-9887 during normal business hours, Central time zone, during the week or contact Support@PatZaby.com.

To renew your membership or upgrade it, can be done from the Profile, Settings, Account Information. It will also tell you when your renewal date is if you have paid annually.





After making changes to this area , click Save

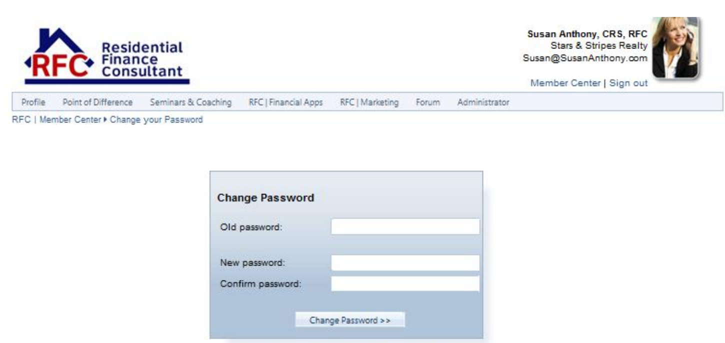


Upload personal photo and company logo.

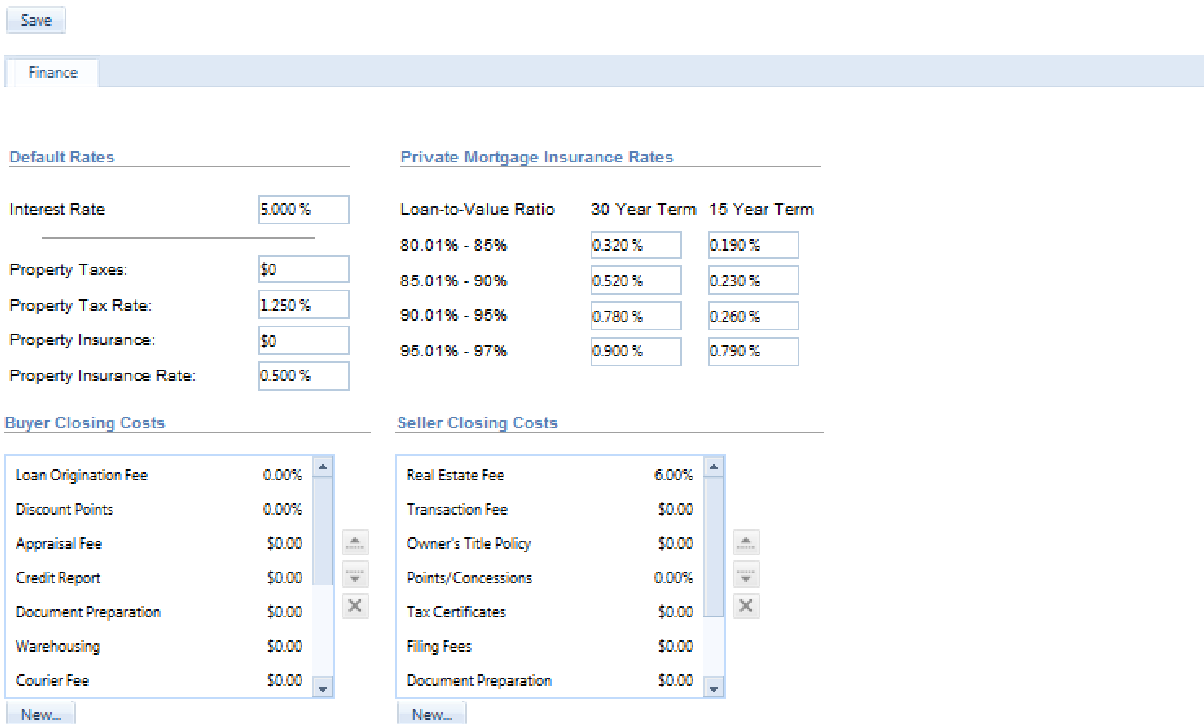
Select the picture from your computer and click Save. Use a low resolution, small file size picture.

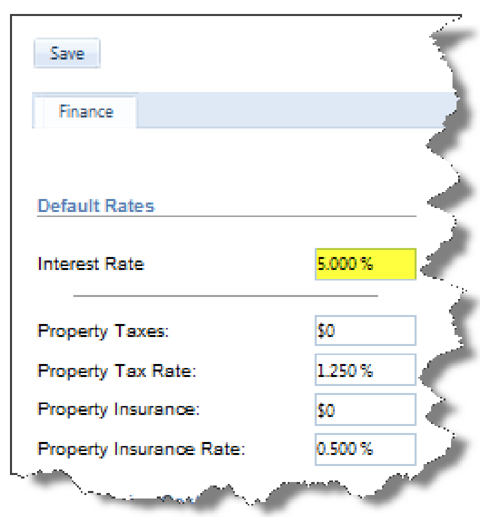
To change your password, enter the old password exactly (upper and lower case are important). You then, enter the new password and are asked to repeat it to confirm that it is correct.

When finished, click Change Password button.



Profile, Options





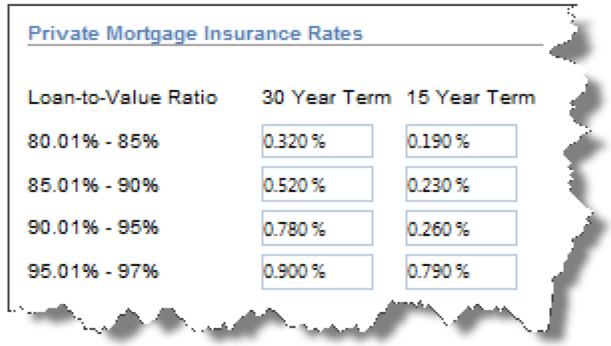
Interest Rate – this will be the rate that automatically populates each form where a fixed mortgage rate appears. It can always be changed from the form itself but it will save time when the rate is relatively stable by not requiring you to change on each form.

If you are a 2nd level member that is embedding the apps on your website, it is important to keep rates current because the public using your apps may not know what the rate should be.

The property tax rate and property insurance rate are what the taxes and insurance would be estimated as a percentage of the Purchase Price. Some states follow this practice by law and others do not. It is still convenient to determine what these rates might be. If you are in an area where there is a range, you'll need to make a compromise.

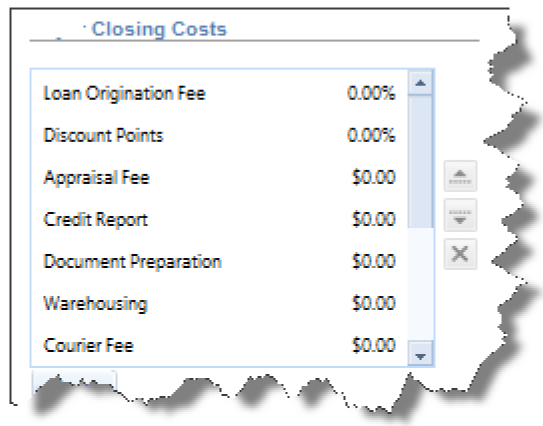
Remember, that you can always change to actual taxes on any of the apps but this will give you an estimate before becoming specific.

Mortgage Insurance – rates for mortgage insurance can vary because there are lots of companies who offer them and they can vary according to the credit scores of the borrowers. The amounts currently used in the defaults are an estimate and should be confirmed by the lender you use mostly. There may be some reluctance on the loan officer's part to supply you these numbers and you many need to press him for something that you can use to estimate a total payment.



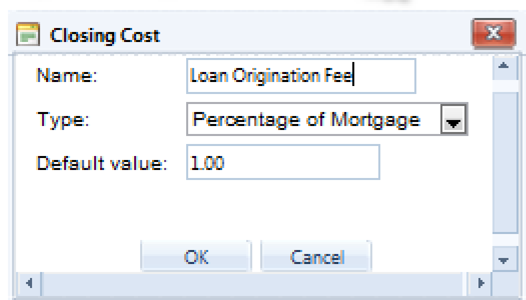
Buyer and Seller Closing Costs – The items and amounts in both of these apps can be modified in the same way. You'll want to put an amount that is representative of the fee and realize that you can change it when using the individual apps.

Select an item that you want to modify and double-click it.



A dialog will open that will allow you to

1. modify the name of the item
2. select the type from a percentage of the mortgage, or the Purchase/Sales Price, or a fixed dollar amount
3. enter the default value
4. When finished, click OK to save

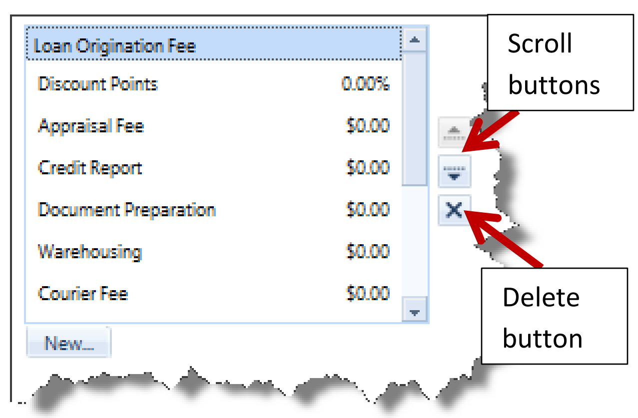


To delete an item, select it and click the delete button on the right side of the dialog.

To add a new item to the list, click the New button and complete all of the information in the dialog.

To rearrange the order of the items in the list, select the item and click the scroll button to move it up or down.

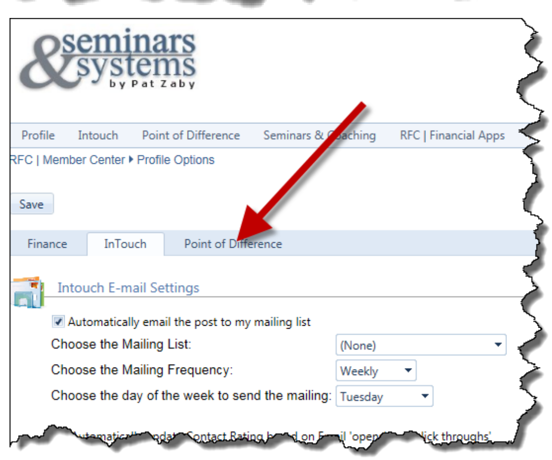
Click Save when finished making changes to the defaults even though you save from the dialog box.



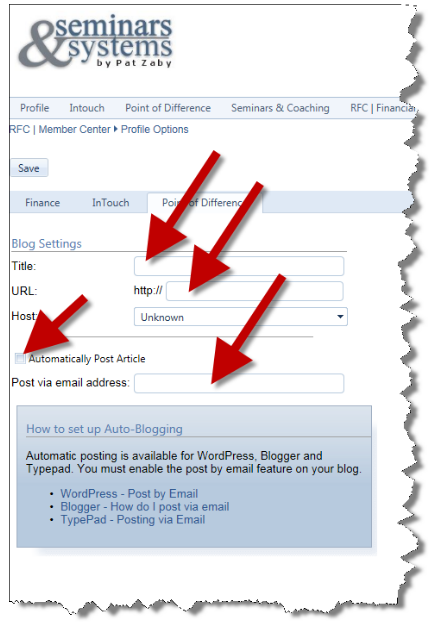
After you've completed the defaults, click on the InTouch tab that will authorize InTouch to send the articles to your contacts and post to your social media.

InTouch provides a consumer article weekly that can be used in a blog, newsletter or mail merge to your contact list. The article will further build your brand by providing valuable information that will make people become better homeowners. **It is only available for Point of Difference members with *InTouch*.**

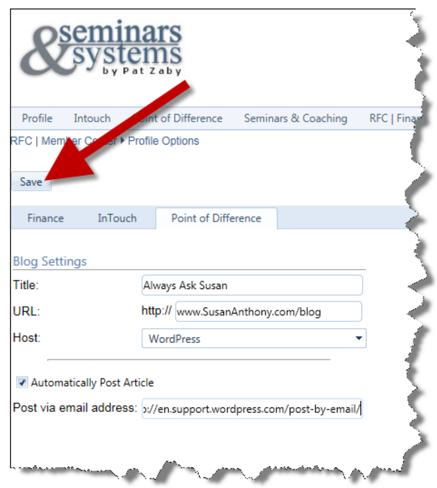
1. Place a checkmark in the checkbox to automatically email the post to your mailing list. At that point, a few more choices will appear.
2. From the list box, select which mailing list to use which in most cases will be the Point of Difference list.
3. Choose the mailing frequency from the list choices of weekly, bi-weekly or monthly.
4. Choose the day of the week you wish the mailing to be sent.
5. The checkbox for collecting information on who has opened and clicked on a hyperlink is marked by default. You can uncheck it if you don't want to collect this information.
6. Click on the link to allow InTouch to post to your Facebook account. A new browser window will open; you may have to use your Facebook password if you are not currently logged in. When finished with the Facebook authorization and you've received a message saying it was successful, close the newly opened window to return to the set-up for ***InTouch***.
7. Repeat the same process for Twitter.
8. **Click the Save button before advancing to the Point of Difference**



In this area of the defaults, if you have a WordPress, Blogger or TypePad blog, you can identify where to find it so that InTouch can post to it automatically. There are links to instructions for the different types of blogs. If you need any additional help, you can call our support at 970-743-9887 or Support@PatZaby.com .



1. Identify blog title
2. Identify the URL address for the blog
3. Identify the host of the blog
4. Authorize InTouch to automatically post the article to your blog by checking the box
5. Identify the email address of the blog for it to be posted.
6. **Click the Save button before advance to any other areas.**

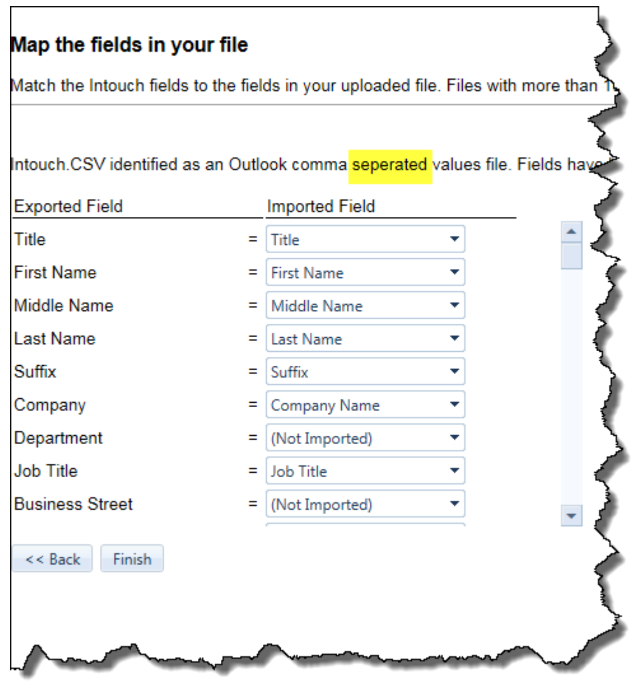


Importing Your Contacts

1. Select the Intouch menu item and from the drop-down menu, click on Add Contacts
2. A wizard will appear that will take you through the steps
   a. Check the Point of Difference mailing list, then click **Next**
   b. Select from the way you want to add the contacts. Importing the records from a CSV file will be the fastest way. Check the box that you agree that you have a relationship with the contacts and will not be spamming strangers. Click **Next**
   c. Upload your files by clicking on the **Select** button. When the dialog opens, navigate to the location of the file and double-click the file. The dialog will close and the address of where the file is located will appear in the field next to the Select button. Click the **Next**
   d. Map the fields – The left side of the screen will show you the fields in each record in the file that you exported. You will select from the drop-down list next to each of those field where you want that to be imported into the InTouch contact record.

      In some instances, you will not find the same name and will have to decide on the best "fit". You can scroll down on the list if you have imported more fields than you can see in the wizard.

      Once, you mapped all the fields, click **Finish**

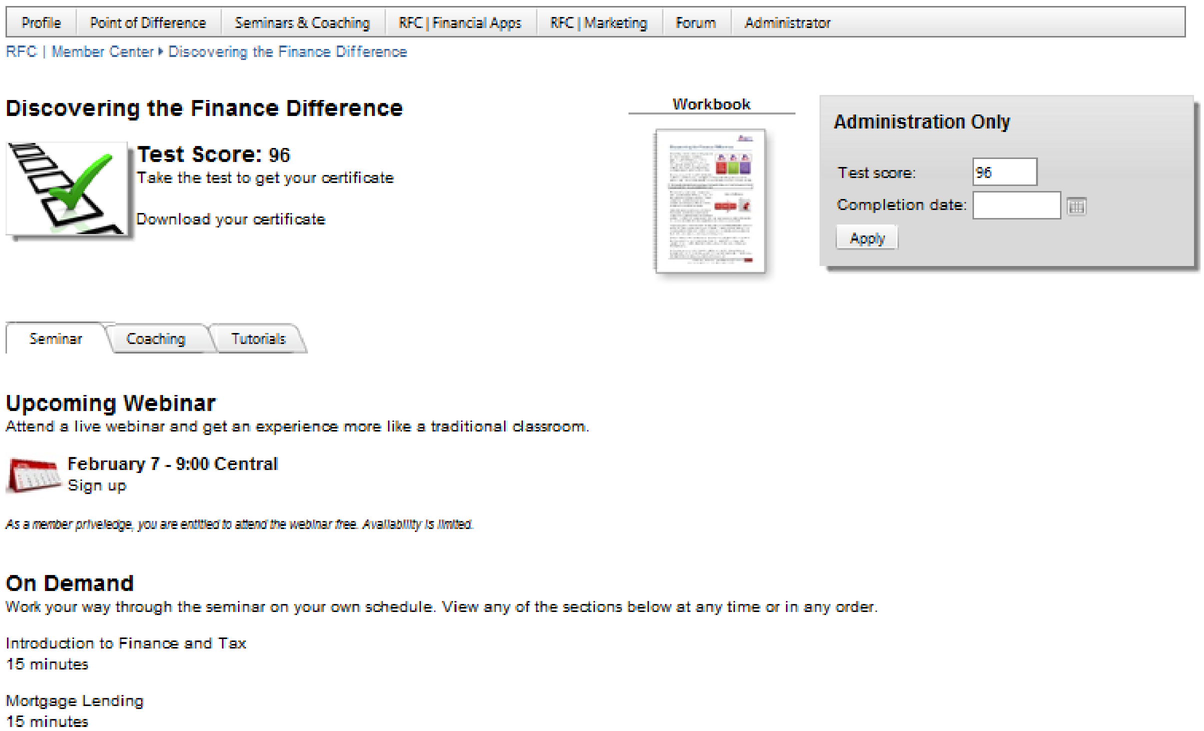


If you want to add additional names, you can import them or type them into new contact records directly. You can even export a complete list from your database program again and import it into ***Intouch***. It will recognize the new names and not duplicate the others.

InTouch will manage the subscription in case one of your contacts chooses to no longer subscribe.

Congratulations – if you've completed all the steps so far, you have now implemented ***InTouch***, the automatic contact system.

Seminars & Coaching – Discovering the Finance Difference



The exam for the Discovering the Finance Difference class is found here and is taken online. After you answer the multiple choice question, it will tell you if you answered correctly. When the exam is complete, it will automatically show your grade. You can take it as many times as you want. Successful completion will allow you to print a certificate. There are shortened versions of the class on demand also.

This area tells when the next webinars for the Discover the Finance Difference and Discover the Investment Difference are scheduled. Members can take the course over and over again. It is required that you sign up because we use GoToWebinar to facilitate this and your link to get into the webinar will come from them. You can take the classes as many times as you want.

Monthly coaching sessions are recorded to update you on changes may have taken place in financing or tax laws and to suggest new techniques or basically keep you informed on items that are pertinent to your membership. Click on the session and it will stream via Flash which may cause a problem for Mac users because Apple will not allow flash. You may need to watch these sessions on a computer with Windows.

Tutorials for each of the apps are also available. You can pause them at any point and do what you saw on screen in an actual app.

You can see a copy of the Discovering the Finance Difference manual by clicking on the icon. Once the preview screen is loaded, **there is a button at the bottom of the screen to download the entire workbook.**

Discovering the Investment Difference

If you have a financial membership, the same type of information is available for the Investment course including workbook, schedule of upcoming webinars, exam, certificate and tutorials for the wealth building apps.

The coaching sessions are combined for both of the membership levels and not separate.

RFC | Financial Apps

The menu to the financial apps is shown here. Mouse over the menu item RFC | Financial Apps and move the mouse to the app you want and click to select. It will launch that particular apps.

The wealth building apps are only available with the optional membership upgrades even though you can see them from your menu.

RFC | Marketing

Artwork – the RFC logo along with some other graphics are available here and can be downloaded in high and low resolution formats.

Presentations & Forms – there are a variety of different marketing pieces which include a buyer and seller presentation and one-page pieces. They are in Word document format and will allow you to make any changes that you'd like. They are copyrighted and should not be shared with non-RFC members.

Some information may be located in the header or footer of the Word document and will need to be changed there. The documents are not protected.

Resources – this is a selection of hyperlinks to websites that may be helpful to you. The sources may have been mentioned in the courses or monthly updates. If you have others that you'd like to suggest, please send them to Pat@PatZaby.com

Embed & Link -this is only available for upgraded memberships and allows members to embed the apps in their websites. The advantages can be to provide valuable content for consumers and increase seach engine visibility. You are provided the HTML code that can be pasted into your website that would allow you to customize your website.

For an example of what this might look like, go to Susan Stecher's website at www.LiveInThePacificNW.com Look under the buyer and seller info menu items for financial tools. Susan took the descriptions from the RFC site and made a menu that would then launch the apps directly into her site without sending the consumer away.