DISCOVER THE VISION OF TIM BRAHEEM



discover the **VISION**

Progressive

Tim Braheem has consistently ranked as one of the top producing loan executives in the United States over the last decade. His career path has been drawn as a continuous straight line to the top, rising from an industry novice in 1990 to President of First Rate Financial Group in Westlake Village, CA., with whopping production numbers and a 100% referral-based business.

Always eager to learn and improve, Tim has been known to push the limits of his own abilities as well as technology, to increase his productivity without the need to work additional hours. He has developed proven systems within his business model, and has gone so far as to share the wealth of his knowledge by creating LoanToolBox.com, an online training center for mortgage professionals, which has celebrated huge success.

He now conducts up to three interviews and forums each month for LoanToolBox members, and also delivers live seminars, both nationally and internationally, to encourage mortgage professionals on all levels. Additionally, he is a regular guest writer for respected national publications such as Mortgage Originator Magazine and Mortgage Market Guide.

ANNUAL LOAN PRODUCTION

2002 Personal 579 loans funded \$201 Million 2002 First Rate Financial 2196 loans funded \$664 Million 2001 Personal 546 loans funded \$174 Million 2001 First Rate Financial 2002 loans funded \$621 Million

Motivating

"Passionate" and "sincere" are words that are often used to describe Tim Braheem. Tim is easy to listen to, simply because he's been there. His down-to-earth character is motivating, and comes from a level everyone can relate to.

More importantly, what sets Tim apart from most other speakers is the fact that people come away from his seminars with an action plan. His objective is to make his audience aware that knowledge is not power... *ACTION IS*, and he provides a clear method to implement the strategies he discusses in his presentation.

"When I started attending mortgage industry seminars, I was often frustrated by the fact that I didn't come away with a roadmap to make sure the knowledge I received was transitioned into results," Braheem reveals. "Regardless of profession, the people who are ultimately successful in their vocation have laser focus and an ability to see things through from start to finish. That's what I seek to instill in the minds of the people who attend my seminars."

TIM BRAHEEM



Tim Braheem is considered an authority on mortgage lending and has been seen on CNNfn.

Accomplished

Tim has delivered presentations to groups of mortgage professionals for many years, and also provides private training seminars for companies with 50 or more loan officers. By popular demand, his resume includes 6 consecutive years lecturing at The Duncan Group Mastery Events, and engagements at conferences for state and regional affiliations of Mortgage Associations. He has been a keynote speaker at the National Association of Mortgage Brokers Annual Convention, and Mr. Braheem has also enjoyed worldwide exposure as the keynote speaker for the Mortgage Industry Association of Australia's (MIAA) National Convention. He has been seen on CNNfn as a consultant on issues relevant to mortgage lending.

Inspiring

Tim's goal is not just to help people change the way they do business, but also to have a long-lasting and positive affect in their lives.

"It was truly an honor to attend your seminar and I can say with conviction that I was 'the one' in the audience who would receive a monumental life change. To see the amount of passion you have for what you do is inspiring. Now more than ever I understand the philosophy of separating yourself from the competition, and I thank you for giving me insight into action plans that will help me do just that!"

> Aaron Kopelson, Loan Executive Loan Link Financial Services

THE CRITICAL LAWS OF A PURCHASE MARKET

Tim delves into the following topics and provides action plans for each section:

Knowledge

- Why knowledge is critical to success in a purchase market.
- Lack of knowledge results in call reluctance syndrome.
- Every deal brings opportunities for relationship building.
- Using mastery of credit scoring at point of sale, and for public seminars and office presentations.

Presentation skills

- Importance of conversion ratio.
- Listen and learn. Use scripts to perfect your presentation.
- Countering objections.

Systems that WOW!

- Every deal must be maximized to its fullest extent.
- Tim reveals the crucial components to his 72-step Perfect Loan Process.
- A system that yields predictable, positive results.

Building relationships

- Use Page 5 to collect meaningful data.
- Target referral sources through 3rd party referrals.
- Promote your services in a unique way to separate yourself from the competition.

Contact us directly for more information on seminar content, run times, technical requirements, availability and costs.

DISCOVER THE VISION OF TIM BRAHEEM



Tim Braheem President, First Rate Financial Group, Inc. CEO and Creator of LoanToolBox.com

CONTACT US

Main Office:

First Rate Financial Group, Inc. 2625 Townsgate Road, Suite 320 Westlake Village, CA 91361 Tel. (818) 707-4131 Fax (818) 735-5922

Booking and Promotions:

Lynn Marie Greaves PR Director Tel. (818) 388-4205 Fax (818) 735-5943 PR@LoanToolBox.com

Leading Mortgage Executives to Success