

Good Afternoon Intero Union City!



January Office Meeting

Happy Birthday!!! In January

Faye Nawar, 2nd

Louella Bowker, 16th

Beverly Gajee, 4th

Shamil Nawar, 18th

Nikki Wu, 11th

Phillip Wang, 21st

Jennifer Angel 29th



Union City Intero Staff/Management - Responsibilities associated with sales agents

(please note that the below have many more responsibilities not associated to you, but to the management. So please respect their time) Updated as of 1-17-2018

Rishi Bakshi, Broker & General Manager

Broker of Record and General Manager for all East Bay Offices: Union City, Fremont, Livermore, Pleasanton. Drives improvement and support for all the Intero Easy Bay Offices, Agents and Sales Managers for each office. Way too many functions to list. Rishi is available to all agents. Sales Manager for Fremont Intero

Cara L. Milgate, V.P./Sales Manager

- Manages staff & agents and their responsibilities
- Create/Manage UC events/Groups/Campaigns
- Create/Manage Lead Generation/In-House Marketing
- Recruitment & boarding duties & - One on one meetings with agents, business planning
- UCIC KDNA & UCIC Apprentice program
- Final review/issues of transactions in Skyslope
- Transaction assistance & Marketing/In-House Leads/Driving Business/Striving for Innovative and cutting-edge technology and improvement

Robert Raskop, Compliance Admin

M-F 8am-5pm

- Compliance Manager reviewing all transaction, Transaction commission & office Calculations
- Training agents Skyslope, Broker demand, Closing Procedures, in-house forms
- Updating BL Email Campaign Board with listing/sales
- Retain/Maintain copies of documents of transactions- Skyslope/Paper stored if needed
- Board Membership tracking/compliance, -Copy of all contracts and info to agent
- Update Admin spread sheets with new agent info
- Set up Share-folder for new and all agents, training with Share file with agents

Kayla Keefer

Director of First Impression

Sat. & Sun. 8am-5pm

- Answer phones/Front Desk
- Print/bind for agents
- Draft Bio's for agent
- EB & Corp Website Update
- Mail Box- Maintenance
- Basic training on Intero360
- Basic training on Boston Logic
- Obtain Cole list for agents/campaigns
- Maintain BL Listing and closed transaction email
- Add agent to Cara Boston Logic Data Base, Category
- Tech set up- Computers/Printers/Scanner

Megan Affonso

Director of First Impression

M-F 8am-5pm

- Answer phones/Front Desk
- Print/bind for agents
- Order office supplies
- Keep common areas clean, breakroom clean and stocked
- Program agent's computer,
- Assign Key & program Alarm
- Add agent to Intero360
- Basic training on Intero360
- Basic training on Boston Logic
- Obtain Cole list for agents/campaigns
- Run weekly mastermind campaigns- BACKUP
- Update UC Chamber of Commerce website
- Update Language/Designation List

Sarah Lantimo, Marketing Coordinator

M-Th 6:30am-11:30am

- In-House Lead Generation maintenance & follow up & holiday Drip Campaign through BL- Email
- Events/Seminar Committee leader/organizer for agents and office.
- Maintain BL Listing and closed transaction email
- Campaigns & run weekly mastermind campaigns- BACKUP

Cathy Lee, Office Administrator

M-F 8am-5pm

- Back up to Director of First Impression- front desk
- In-House Lead Generation maintenance
- Boston logic and Print accounts receivable
- Event Assistant
- New Agents: Contracts and all paper work to Sharefile account, Company roster/New agents to Corporate, business cards/name, Badge, -Order Name Plate/Door or Cubicle dot

PLEASANTON



Carlo Austria

FREMONT



Cindy O'Leary

LIVERMORE



Christine Rosi

UNION CITY



Shamil Nawar

Ambassadors



Intero

Foundation Inc.



Spotlight on the Intero Foundation



Susan Gao



Jas Bains



Marlen Padilla



Luchie Grissom



Joraine Costales



Julie Maramag



Thank you for your contribution this December!



INTERO

REAL ESTATE SERVICES

Independently Owned and Operated

Fremont | Union City | Pleasanton | Livermore

Innovation, Passion & Results



Intero gives back to the community

\$48,000

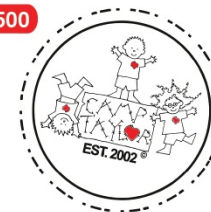
Through the Intero Real Estate Foundation, the East Bay Interco offices recently granted \$48,000 to six local non-profit organizations in your community. The mission of the Interco Foundation is to positively impact the growth and well-being of children & the elderly in the communities we serve.

To date, over \$4.5 million has been granted to local non-profits in the Bay Area and beyond



\$7,500

\$7,500



\$5,000



\$8,000



\$10,000



\$10,000

Actively working in the community for the causes that matter



www.interosfeastbay.com



www.facebook.com/InteroEastBay



510-651 6500



**ROBERT RASKOP
COMPLIANCE ADMIN**

**WELCOME TO UNION
CITY INTERO**



December UC Office LISTINGS

LISTINGS				
Date	Intero Agent	Property Address	City	List Price
12/9/17	Joraine Costales	485 87th St. #4	Daly City	TBD
12/20/17	Shauntel Gullart	3444 Hannah	Emeryville	\$ 450,000.00
12/22/17	Joraine Costales	3729 Fairfax Way	So.SF	TBA
12/26/17	Joraine Costales	2935 Lake Chabot Ln	Hayward	\$ 649,000.00

December UC Office SALES

	Sales			
Date	Intero Agent	Property Address	City	List Price
12/2/17	Casey Serafino-Lee	974 Jasmine Hollow Dr	Manteca	\$ 515,000.00
12/2/17	Henry Chieng	1785 Hays St	San Leandro	\$ 660,000.00
12/5/17	Ceasar Brown	2724 Condor Ct	Union City	\$ 972,000.00
12/8/17	Anita Cedeno	7678 Tuscany Dr	Dublin	\$ 590,000.00
12/8/17	Mukesh Kumar	2892 Chronicle Ave	Hayward	\$ 910,000.00
12/15/17	Heba Farag	29155 Lassen St	Hayward	\$ 940,000.00
12/17/17	Anita Cedeno	36144 Pizarro Dr	Fremont	\$ 898,000.00
12/17/17	Anton Bion	1132 Devonshire Ave	San Leandro	\$ 515,000.00
12/18/17	Joraine Costales	1037 Sunnyside Dr	So. S.F.	\$1,100,000.00
12/25/17	Joraine Costales	5003 Palmetto Ave #83	Pacifica	\$ 639,000.00

December UC Office CLOSINGS

Closings				
Date	Intero Agent	Property Address	City	Sale Price
12/1/17	Susan Gao	2740 Owens	Fairfield	\$ 400,000.00
12/4/17	Mike Magen	1135 Buchanan	Santa Clara	\$1,280,000.00
12/5/17	Marlen Padilla	26003 Eastman	Hayward	\$ 530,000.00
12/6/17	Luchie Grissom	85474 Campana	Indio	\$ 320,523.00
12/6/17	Mukesh Kumar	631 Tulare	Tracy	\$ 530,000.00
12/7/17	Gurveer Bains	4874 Kenwood	Union City	\$ 900,000.00
12/15/17	Carmen Tabinas	1748 D Street	Hayward	\$ 755,000.00
12/15/17	Lupe Morales	2748 Cryer St	Hayward	\$ 630,000.00
12/19/2017	Sheri Moore	1324 Carlton	Menlo Park	\$1,430,000.00
12/19/2017	Greg Nasol	1324 Carlton	Menlo Park	\$1,430,000.00
12/20/2017	Joraine Costales	1225 Vienna #299	Sunnyvale	\$ 255,000.00
12/22/2017	Carmen Tabinas	3997 O'Keefe	Oakley	\$ 555,000.00
12/26/2017	Anton Bion	1132 Devonshire	San Leandro	\$ 515,000.00
12/28/2017	Henry Chieng	1785 Hays	San Leandro	\$ 660,000.00
12/28/2017	Henry Chieng	2729 Brookdale	Oakland	\$ 500,000.00
12/29/2017	Jason Chen	4640 Reed	Fremont	\$ 950,000.00
12/29/2017	Shauntel Gullat	1305 Maehl	Manteca	\$ 392,290.00
12/29/2017	Shauntel Gullat	2538 Highland	Oakland	\$ 595,000.00
12/29/2017	Jas Bains	3909 Stevenson	Fremont	\$ 570,786.00

December Top Listing Agent



Joraine Costales

December Top Sales Agents – *Volume*



December Top Sales Agents – *Units*



Shauntel Gullat



Carmen Tabinas



Henry Chieng

Top Agents UCIC-KDNA Percentage 2017 Accountability with the best!



1. Joraine Costales, 183% Average



2. Shamil Nawar, 167% Average

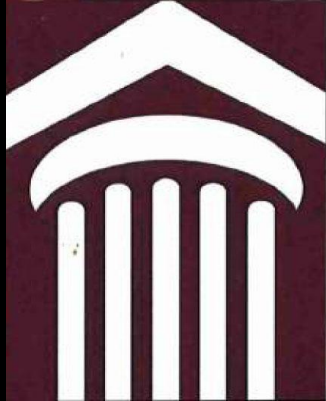


3. Anita Cedeno, 123% Average

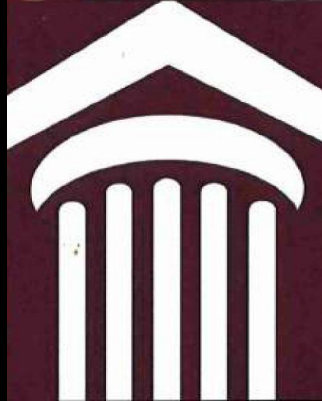


4. Casey Lee-Serafino, 98% Average

2017 to Intero Foundation TOP Donators



1. Shamil Nawar



2. Susan Gao



3. Pia DeCastro



4. Patricia Austria
(tied for 4th)



4. Dao Trieu
(tied for 4th)



5. Joraine Costales



Thank you for your contribution this December!

2017 Highest Sales price for Year



Phillip Wang

Residential, Sale Price: \$6,750,000, Gross Commission: \$160,312.00

2017 Rookie of the Year–*Top Agent*



Anton Bion

2017 Volume & Units—*Top Agent*



Susan Gao

Top Producers By Volume (01/01/2017– 12/31/2017)



1. Susan Gao



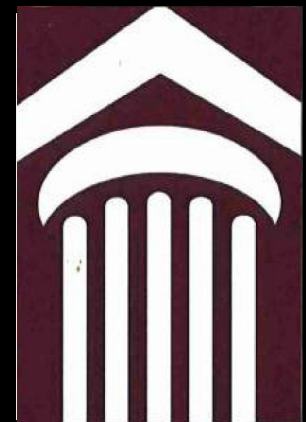
2. Phillip Wang



3. Jason Chen



4. Pia De Castro



5. Jas Bains



6. Henry Chieng



6. Meidan Megan



**8. Isabel
Quan Tong**



9. Gurveer Bains



10. Shamil Nawar

Top Producers By Units (01/01/2017– 12/31/2017)



1. Susan Gao



**2. Pia DeCastro
(tied 2nd)**



**2. Henry Chieng
(tied 2nd)**



3. Isabel Quan Tong



4. Jason Chen

EB Intero Commercial Specialist



Intero Commercial



Cinny Zhuang 408.666.9956



Phillip Wang 415.308.3064



Jason Trinidad 510.693.3712



Shamil Nawar 510.967.9401

Improvements & what is new with UC Intero

Mega Marketing in full swing- Join any time

EB Commercial Website Coming SOON!

UC Intero Remodeling – more improvements to be made

Alameda Food Drive – 11/13/2017 to 1/29/18

In-House Lead Generation Sys/ Agents will be able to mimic this system

Community Out Reach Event Committees and future outings

New Intero look coming in 2nd Quarter- new logo, cards, signs

Intero.com (finally coming) cmilgate@intero.com

Facebook advertising classes



“DIG DEEP”

As your manager I will be researching & updating myself with new technology and direction of what I have taken in from our leadership event. I will be going into detail at office meetings, sales meetings and one-on-one meetings. Stay connected & pay attention, there are great things coming!

2017 Success for Intero Real Estate & Insights

- 15 thousand Real Estate transaction closed in 2017
- 12 Billion Closed Sales Volume
- \$300 Million in Commission paid out
- 72 Intero Offices
- Over 3,000 Intero agents
- #1 Market Share in Silicon Valley
- Rishi Bakshi (Intero East Bay-All offices) #1 Broker in sales volume, Over \$1.2 Billion
- .5 Million donated in 2017 through Intero Foundation
- 4.5 Million since 20021 – Intero Foundation
- 250 grants & added elderly to our cause- Intero Foundation

Recap of Intero Leadership Symposium

- Facebook Speaker (emphasis on mobile marketing)
- LinkedIn Speaker
- Reach150 Speaker
- Zillow speaker
- New technology coming to Intero
- Domain name changing to Intero.com
- New look, new cards, new signs

Live Life with No Excuses

The Price of Success; It must always be paid in full—and in advance



USPS Direct to door flyers

- 6x11, 6x12

	One Order 1,000-1,999	One Order 2,000+
<i>Unit Price</i>	\$ 0.52	\$ 0.46
<i>Total Cost Range</i>	\$520-\$1,039.48	\$ 920.00

	6 Orders of 6,000-11,999	12 Orders of 2,000+
<i>Unit Price</i>	\$ 0.48	0.42
<i>Total Cost Range</i>	\$2880.00 - \$5759.52	\$10,080.00

- 8.5 x 11

	One Order 1,000-2,000	One Order 2000+
<i>Unit Price</i>	\$ 0.55	\$ 0.50
<i>Total Cost Range</i>	\$550-\$1,100	\$ 1,000.50

	6 Orders 6,000-11,999	12 Orders 2,000+
<i>Unit Price</i>	0.51	0.45
<i>Total Cost Range</i>	\$3060.00 - \$6119.49	\$10,800.00

USPS Postal cards individually addressed

- 5.5 x 8.5, 6 x 11, 6 x 12

	One Order 500-1,000	One Order 1,000 - 2,000
<i>Unit Price</i>	\$ 0.60	\$ 0.55
<i>Total Cost Range</i>	\$300-\$600	\$550-\$1,100

	6 Orders of 6,000-11,999	12 Orders of 2,000+
<i>Unit Price</i>	\$ 0.58	\$ 0.53
<i>Total Cost Range</i>	\$3480.00 - \$6959.42	\$12,720.00

- 8.5 x 11

	One Order 500-1,000	One Order 1,000 - 2,000
<i>Unit Price</i>	\$ 0.65	\$ 0.60
<i>Total Cost Range</i>	\$325-\$650	\$600-\$1,200

	6 Orders 6,000-11,999	12 Orders 2,000+
<i>Unit Price</i>	0.63	0.58
<i>Total Cost Range</i>	\$3780.00 - \$7559.37	\$13,920.00

Integrating 'Best of Breed'

Reach150

BOSTONLOGIC
Technology Partners, Inc

SKYSLOPE

RealScout

ALTOS
RESEARCH

Microsoft®
Office 365

IMPREV
MARKETING TECHNOLOGIES

TERRADATUM



Together
we will end
hunger



KEEP THE FOOD BANK SHELVES STOCKED WITH NUTRITIOUS, NON-PERISHABLE FOOD!

The Food Bank serves 1 in 5 residents of Alameda County. Please donate healthy, non-perishable food to our barrel drive.



Our Food Drive:

Starts: _____ / _____ / _____

Ends: _____ / _____ / _____

Coordinator: _____ (Contact for barrel locations)

- Please Donate:**
- ✓ Canned meats and fish
 - ✓ low-sodium soups and stews
 - ✓ Nuts and beans
 - ✓ Brown rice and quinoa
 - ✓ Peanut butter
 - ✓ Whole grain cereal

**NO
glass
containers
please**

Thanks to our Food & Fund Drive sponsors!



KAZAN, MCCLAIN
SATTERLEY & GREENWOOD
A PROFESSIONAL LAW CORPORATION



HELP THE FOOD BANK PURCHASE ITS MOST NEEDED ITEMS!

Leverage the Food Bank's amazing purchasing power! Donate to our **VIRTUAL FOOD DRIVE** to help buy items that can't go in food drive barrels, like milk, meat and eggs, and farm-fresh produce!



300 lb.
of Fresh Produce

Our price:
\$37.05

Retail price:
\$645.00

For every \$1 you donate the Food Bank provides \$6 worth of food.

SHOP AT ACCFB.ORG

OUR VIRTUAL FOOD DRIVE NAME IS:

Alameda County Community Food Bank
7900 Edgewater Drive, Oakland, CA 94621
(510) 635-3663 | www.accfb.org

Income Producing Activities

1. Lead Generation
2. Lead Follow Up
3. Appointments/Showings/
Open Homes
4. Negotiate
Contracts
5. Preview Properties
& Market Study
6. Practicing Skills



CANCUN, MEXICO OCTOBER 2018 – CONTEST DATES, JULY 1ST, 2017–JUNE 30TH, 2018



INTERO

REAL ESTATE SERVICES.

Independently Owned and Operated

**INTERO EAST BAY'S 4TH
ANNUAL
YEARLY CONTEST &
COMPANY RETREAT!**



Join UC Coaching and Accountability to qualify form UCIC

- **1,200 free monthly color flyers (any flyers) or 600 double sided color**
 - **In-house referrals** from our telemarketing- when available
 - **Free open house signs-** quarterly & **Free Property Signs-**quarterly
- **Free agent videos, Free CRM/Website (available only through Boston Logic)**
- **\$250.00 per transaction credit towards assistant-** after 10 closing for year
 - **Free KDNA** coaching software/accountability
 - **One on one coaching** with your manager

Requirements to Participate

- (1) Turn in your 2017 Business plan to Manager
- (2) Maintain KDNA accountability at a 85% level or higher (averaged monthly)
 - a. Basic requirements for prospecting and other activities required
- (3) Meet with Manager at least 1 per month or semi-monthly or weekly

To get started contact front desk to obtain appointment

UNION CITY INTERO COACHING (UCIC)

Quarterly Qualifications & Reward System

Qualifications * Rewards

* Close 3 transactions (choice of one of the below)

2 Open House signs

\$125 towards Corefact 8 Month Campaign Mailer

\$125 towards on line lead purchase (Ex. Zillow)

* Close 5 transactions (choice of one of the below)

Reward: 4 Open House signs & Yard sign

\$300 towards Corefact 8 Month Campaign Mailer

\$300 towards on line lead purchase (Ex. Zillow)

* Close 8 transactions (choice of one of the below)

6 Open house signs & 2 yard signs

\$500 towards Corefact 8 Month Campaign Mailer

\$500 towards on line lead purchase (Ex. Zillow)

* Close 12 transactions (choice of one of the below)

10 Open house signs & 4 yard signs

CRM/Webiste through Boston Logic for 1 Year

Video/Drone for your listing/any real estate related event (Limit \$600)

\$750 towards Corefact 8 Month Campaign Mailer

\$750 towards on line lead purchase (Ex. Zillow)

Stipulations for Monthly Reward & Overall promotion- No Exceptions

* Transactions that are your personal, do not count if no commission paid

* Management descretion on eligibility with discounted commission

* Team Reward System will be custom designed.

* You will receive a certificate to turn into our Compliance Manager, he will credit you on your next transaction

* You must turn in the receipt with your certificate, if you lose your certificate see Compliance Manager

2nd Quarter 2017 Winners – UCIC/KDNA



Level 3: 5-7 Transaction Closed

Level 4: 3-4 Transactions Closed



UCIC 1st Quarter Winners 2017



4 Open House Signs
& 1 Yard Sign
Or \$200 towards
postcards



2 Open House
Signs



UCIC Apprentice Program

- Free KDNA coaching software/accountability
- Free Training- Provizio East Bay & Provizio Cupertino
 - One on one coaching with your manager
- BRE Licensing Fee: Intero will pay for your exam fee \$60.00 Fee & License Fee \$245
 - Additional Incentives TBA

Requirements to Participate

- (1) Turn in your 2017 Business plan to Manager
- (2) Maintain KDNA accountability at an 85% level or higher (averaged monthly)
 - a. Mandatory requirements
 - i. Enrolled in pre-licensing courses to take state exam
 - ii. Attend 4 trainings per month assigned by manager
 - iii. Must shadow another agent twice a month for any of the following activities (assigned by manager)
 1. Open House (4 hours)
 2. Door Knocking (2 hours)
 3. Cold Calling (2 hours)
- (3) Meet with Manager at least 1 per month or semi-monthly or weekly

Corefact Elite Campaign Turn Key – Owner Occupied
Team up with your Manager & Intero Real Estate Services
From May 2017 to December 2017

Agent Responsibilities

- (1) Minimum 300 units, choose farm
- (2) Prepay for post cards, 8 months in advance through Corefact Elite- Package is set
- (3) Convert leads to transactions, Close transactions
- (4) Meet with Team/Manager at least once per month (phone appointments acceptable)

Example of cost for a farm of 300:

- Corefact postcards: Prepay for 2,400 (8 months of mailing & 1 time set up fee of \$399) = \$1,743
- Additional 2,400 packages for \$1,344

Manager/Intero Responsibilities

- (1) Negotiate best bulk deal with Corefact and obtain a minimum of 20 pre-purchased packages
- (2) Assist in setting up overall marketing plan, strategy, etc.
- (3) Order and forward all marketing data to Corefact
- (4) Obtain call & email list from Cole Realty, import into CRM and set up marketing campaign
- (5) Use in house telemarketer to call on farm 3 times over a course of 8 months, 15% referral fee to UC Intero branch for any closed transaction resulting from the in-house telemarketing
- (6) UC Intero will keep tracking of stats and results and announce results monthly

Corefact Elite Campaign Turn Key – Non-Owner

Team up with FGG (First Guardian Group) your Manager & Intero Real Estate Services

From May 2017 to December 2017

Agent Responsibilities

- (1) Minimum 300 units, choose farm
- (2) Prepay for post cards, 8 months in advance through Corefact Elite- Package is set
- (3) Convert leads to transactions, Close transactions
- (4) Meet with Team/Manager at least once per month (phone appointments acceptable)

Example of cost for a farm of 300:

- Corefact postcards: Prepay for 2,400 (8 months of mailing & 1 time set up fee of \$399) = \$1,743
- Additional 2,400 packages for \$1,344

First Guardian Group

Pay for 50% of the cost of Corefact mailing campaign

Assist in design of marketing pieces

Hold monthly workshops at UC Intero

Manager/Intero Responsibilities

- (1) Negotiate best bulk deal with Corefact and obtain a minimum of 20 pre-purchased packages (include owner occupied campaign)
- (2) Assist in setting up overall marketing plan, strategy, etc.
- (3) Order and forward all marketing data to Corefact
- (4) Obtain call & email list from Cole Realty, import into CRM and set up marketing campaign
- (5) Use in house telemarketer to call on farm 2 times over a course of 8 months, 25% referral fee to UC Intero branch for any closed transaction resulting from the in-house telemarketing
- (6) UC Intero will keep tracking of stats and results and announce results monthly



SEMI-CUSTOM MARKETING CAMPAIGN

COREFACT ELITE TIER 2 - INTERO REAL ESTATE GROUP SPECIAL

This Agreement, dated _____ (the "Effective Date") for Marketing Campaign Services (the "Agreement") is between Corefact Corporation, and _____ ("Client") (together known as the "Parties"), for the performance of said Marketing Design and Direct Mail Services by Corefact.

Upon execution of this Agreement, Corefact will provide the following services on behalf of Client:

1. 300 Jumbo size cards mailed monthly for 8 months at \$0.56 per card, plus \$399 Corefact Elite Service..
2. Provide design proof to Client for approval of postcard contact information, etc. (typically one week). Any changes (beyond standard online cards) requested by Client will be accommodated to the extent possible, but will be subject to change fees of \$100 per hour.
3. Corefact will process and deliver to USPS for mailing to Client's designated mailing list monthly.
4. Payment is due in full for Corefact Elite - Intero Real Estate Group Special campaign packages.

Fees:

300 Jumbo size cards at \$0.56 per card (mailed for 8 months = 2400 total), plus \$399 Corefact Elite Service. Total price: \$1743.

Additional postcard credit packages of 2,400 @ \$0.56 per card, total: \$1344: _____

**** This contract will not be processed until 20 campaign packages have been sold to Intero Real Estate - Union City office. Non-refundable / non-transferable once work has started. ****

By signing below, Client is agreeing to a minimum of eight consecutive mailings within this campaign, with additional mailing terms thereafter.

Client Signature: _____ **Date:** _____

Client Name: _____

CREDIT CARD AUTHORIZATION FOR SEMI-CUSTOM MARKETING CAMPAIGN

Please skip if you already have a Corefact account and do not need to update your payment information.

Type of Card: Visa ___ MC ___ AmEx ___ Discover ___

Name on Card: _____

Card number: _____ **Expiration Date:** _____ **Security Code (CVV):** _____

Billing Address: _____ **City, State, Zip:** _____

Phone Number: _____

I hereby authorize Corefact to charge my credit card for the amounts due under the campaign agreement.

Authorized Signature _____ **Date** _____

Corefact Corporation
20936 Cabot Blvd.
Hayward, CA 94545

Tel: 866.777.3985
Email: cs@corefact.com
Web: www.corefact.com

www.facebook.com/corefact
 www.twitter.com/corefact
 www.linkedin.com/corefact

UC INTERO HOLIDAY SCHEDULE- BOSTON LOGIC CAMPAIGN- 2018

Date	Weekday	Holiday Name	Holiday Type	Subject Line #1	Subject Line #2
1/1/2018	Sunday	New Year's Day	Federal Holiday	Happy New Year	Cheers to a better life and a bright future. Have a prosperous New Year!
1/15/2018	Monday	Martin Luther King Jr. Day	Federal Holiday	Happy Martin Luther King Day	The Time Is Always Right To Do What Is Right - Martin
2/16/2018	Saturday	Chinese New Year	Observance	Happy Chinese New Year	Happy Chinese New Year- It's All About The Food &
2/14/2018	Tuesday	Valentine's Day	Observance	Happy Valentine's Day	Are We Holding the Key to Your Heart?
2/19/2018	Monday	Presidents' Day	Federal Holiday		
3/11/2018	Sunday	Daylight Saving Time starts	Clock change/Daylight Saving Time		
3/17/2018	Friday	St. Patrick's Day	Observance		
4/1/2018	Sunday	Easter Sunday	Observance, Christian		
5/13/2018	Sunday	Mother's Day	Observance		
5/28/2018	Monday	Memorial Day	Federal Holiday		
6/17/2018	Sunday	Father's Day	Observance		
7/4/2018	Tuesday	Independence Day	Federal Holiday		
9/3/2018	Monday	Labor Day	Federal Holiday	Labor Day Weekend	Top Employers in the East
10/8/2018	Monday	Columbus Day	Federal Holiday	Happy Columbus Day	Happy Columbus Day
10/31/2018	Tuesday	Halloween	Observance	Happy Halloween	
11/4/2018	Sunday	Daylight Saving Time ends	Clock change/Daylight Saving Time	Daylight Saving time	Daylight Saving Time: Home Maintenance Checklist for Your Home
11/11/2018	Friday	Veterans Day (observed)	Federal Holiday	Happy Veteran's Day	To Those Who Honorably Serve Our Country
11/22/2018	Thursday	Thanksgiving Day	Federal Holiday	Happy Thanksgiving	Happy Thanksgiving
12/25/2018	Monday	Christmas Day	Federal Holiday	Merry Christmas	Count Your Blessings- Merry Christmas

Union City Contact Retrieval Procedure

DATA RETIEVAL – EMAIL “ucintero.contactinfo@gmail.com”

WE HAVE RECEIVED YOUR REQUEST FOR CONTACT INFORMATION. WE WILL RETURN THE INFORMATION AS SOON AS WE CAN, HOWEVER PLEASE ALLOW UP TO 24 HOURS FOR THE RESPONSE.

PLEASE SEE BELOW INSTRUCTIONS, YOUR REQUEST MAYBE DELAYED IF YOU ARE NOT FOLLOWING THE BELOW:

LANDVOICE:

* IF YOU ARE LOOKING FOR ONE SPECIFIC ADDRESS, PLEASE INDICATE THIS IN THE EMAIL

PROVIDE A FULL ADDRESS, INCLUDING ZIP CODE. YOU WILL RECEIVE A LIST AROUND THE SUBJECT PROPERTY

* PLEASE INDICATE IF YOU WOULD LIKE EXPIRED OR FSBO, PLEASE INDICATE CITY AND DATE RANGE

COLE REALTY RESOURCE (LIST INCLUDES CELL, HOME & EMAIL):

* PLEASE PROVIDE GEOGRAPHICAL RANGE, MUST PROVIDE STREET NAMES THAT CIRCLE THE AREA IN WHICH YOU WOULD LIKE TO RECEIVE YOUR LIST

* IF YOU ARE LOOKING FOR ONE SPECIFIC ADDRESS, PLEASE INDICATE THIS IN THE EMAIL

IF YOU DO NOT RECEIVE A RESPONSE BACK WITHIN 24 HOURS, PLEASE EMAIL:

emilyf@interorealestate.com & emilgate@interorealesrate.com



Provizio Training Now in 3 Locations

Daily email reminders
From Intero Fremont
About Eastbay Provizio
classes!

Eastbay – Fremont Office
Director Greg Nasol

INTERO REAL ESTATE GROUP		PROVIZIO EAST BAY		Art of Real Estate		March 2016	
10000 Wilshire Blvd, Suite 1000, Los Angeles, CA 90024		10000 Wilshire Blvd, Suite 1000, Los Angeles, CA 90024		10000 Wilshire Blvd, Suite 1000, Los Angeles, CA 90024		10000 Wilshire Blvd, Suite 1000, Los Angeles, CA 90024	
1	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm
2	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm
3	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm
4	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm
5	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm
6	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm
7	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm
8	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm
9	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm
10	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm
11	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm
12	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm
13	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm
14	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm
15	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm
16	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm
17	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm
18	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm
19	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm
20	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm
21	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm
22	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm
23	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm
24	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm
25	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm
26	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm
27	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm
28	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm
29	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm
30	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm
31	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm	1:30pm - 3:00pm

Full Size Schedules
Always Posted at the
Front Desk and updated
Monthly

Silicon Valley- Cupertino
Director Jason Traina

PROVIZIO		Silicon Valley Class Schedule		Intero Cupertino, 10275 N. De Anza Blvd.		March 2016	
Sun	Mon	Tue	Wed	Thu	Fri	Sat	Sun
6	7	13	14	20	21	27	28
13	14	20	21	27	28		
20	21	27	28				
27	28						

Peninsula- San Mateo Office
Director Dave Hobson

PROVIZIO		Peninsula Class Schedule		Intero San Mateo 1100 Park Pl. Suite 100, San Mateo, CA		March 2016	
Sun	Mon	Tue	Wed	Thu	Fri	Sat	Sun
6	7	13	14	20	21	27	28
13	14	20	21	27	28		
20	21	27	28				
27	28						

PLEASE MARK YOUR CALENDARS 2018



Union City Office Meeting Schedule for 2018

Lunch 12:30

Office Meeting 1pm-2pm

(Please be on time)

Wednesday January 10, 2018

Wednesday February 7, 2018

Wednesday March 7, 2018

Wednesday April 4, 2018

Wednesday May 9, 2018

Wednesday June 6, 2018

Wednesday July 11, 2018

Wednesday August 8, 2018

Wednesday September 5, 2018

Wednesday October 3, 2018

Wednesday November 7, 2018

Wednesday December 5, 2018



INTERO
REAL ESTATE SERVICES.

Ritu Bhalla, Vice President Cal Coast, UC Branch



Our Goals by end of year 2017!





Qualify for a mortgage
using 12 months of
**Bank
Statements**

Loans to **\$3M**
Cash Out Refi to **\$2M**

Available For:

- SFRs
- Condos
- PUDs
- 1-4 Units

**A SELF EMPLOYED
MORTGAGE PROGRAM**

We have a mortgage loan program designed specifically
for your self employed borrowers.

- No Tax Returns Required
- SFRs, Condos, PUDs and 1-4 Units
- Owner and Non-Owner Occupied
- Loan amount to \$3.0 million
- LTV up to 80%
- Adjustable and Fixed Rates Available
- Purchase and Refinance Options Available
- Gift Funds and Business Funds Allowed

FLEXIBLE PROGRAMS:

*Purchase
Refinance
Refinance with Cash Out*



EQUAL HOUSING
OPPORTUNITY

TYPES OF MORTGAGE PRODUCTS

FHA

- Loan limit for most U.S. counties - \$275,665
- High Balance loan limit - \$636,150
- Standard fixed rate terms – 30yr, 25yr, 20yr, 15yr, 10yr
- Adjustable Rate Mortgage (ARM) options - 5/1, 7/1, 10/1
- Down payments as low as 3.5%
- Up front and annual mortgage insurance

Ritu Bhalla

Sr. Mortgage Loan Officer

BRE#01941907 NMLS#689508

Email: ritu@calcoastmtg.com Cell: [408-203-1881](tel:408-203-1881)



TYPES OF MORTGAGE PRODUCTS

Jumbo

- Loan amounts up to \$5,000,000
- Interest only ARM options
- Interest only fixed options
- Standard fixed rate terms - 30yr, 25yr, 20yr, 15yr, 10yr
- Adjustable Rate Mortgage (ARM) options - 3/1, 5/1, 7/1, 10/1
- Down payments as low as 10%

Ritu Bhalla

Sr. Mortgage Loan Officer

BRE#01941907 NMLS#689508

Email: ritu@calcoastmtg.com Cell: [408-203-1881](tel:408-203-1881)



Goal Setting for Q4 and 2018

LETS START WITH QUARTER 4

- Review Year To Date Numbers
- Set 4th Quarter Goals and Commitments
 - A. Goals & Stretch Goals – F5
 - B. Financial Goal
 - C. Listings/Sales/Appointments Goals
 - D. Plan for Each Source of Business
 - E. Your Schedule



Business Plan Components

1. A Look Back...Understanding The Past

2. My Why?

Goals/Outcomes/Commitments/The
me for 2018

3. The Schedule...My Perfect
Day/Week/Month/Year

4. The Numbers...My P+L & Budget

5. My Activity Plan...The Pillars of my
business/Marketing

*Bonus: Areas to Work on/Excellence

General Discussion/Questions?



INTERO
REAL ESTATE SERVICES.