



Volume 1, Issue 1
Quiz Time

Take this quiz:

How does your current employer stack up?

Processing

Does your current employer offer processing? If so, do the processors order your titles, appraisals, review the titles and appraisals for accuracy, run DO/LP and enter online sub prime loan submissions? Do they clear all the stips without hassles? Are your current processors ex-top loan officers and understand your issues? Does your processor take care of all compliance issues on closed files which frees you from time consuming paper pushing that literally steals money out of your pocket?

YES
NO

Marketing

Does your current employer offer any effective marketing support? Do they offer you turn key marketing packages to capture top producing realtors. Do they offer a call capture system that generate more real time leads. Do they offer a 3 year post closing follow up system that increases your loan referrals? Do they offer your clients rate watch marketing to increase your refinances?

YES
NO

Training

Does your current employer offer you over 57 hours of advanced state-of-the-art training? Do you receive basic and advanced LO training? Do you get training to build experience in a niche market which prevents rate and fees shopping? Do you receive salesmanship training? Do you have an experienced knowledgeable ops mgr for support?

YES
NO



INSTRUCTIONS

- Assign 1 point to each YES answer
- Assign 0 points to each NO answer
- When you're finished, tally all of the points and check the chart on the back of this issue for where your current company stacks up

Good Luck and Have fun!

Growth

Does your current employer offer you growth and advancement potential? Is your current employer poised to open offices in all 50 states? Do you have the ability of moving into a management position in a city of your choice?

YES
NO

Lenders

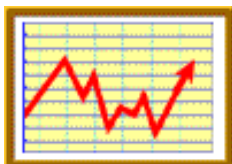
Does your current employer offer the availability to source over 73 residential and 137 commercial lenders? If so, do they offer FHA, VA and SBA loans. Do you have the ability to sell loans in more than 3 states? Do you have the ability to blast a loan to over 100 lenders with 1 keystroke?

YES
 NO

Technology

Does your current employer offer state of the art PC's with 17" flat screens? Do you have your own private/dedicated fax # into your eMail? Can you access your LOS from home. How about your eMail? Can you work virtually? Do you currently have automatic loan tracking capabilities? Do you know where each of your loans stands with a click of a button? Can you access all of your files electronically? Do they understand that convenience, time mgmt & effectiveness = more \$\$ for YOU

YES
NO



Did YOU know?

- The **TOP** producer in the US closed **309** loans and **earned** over 24 Million last year?
- The **TOP** producer in **OH** closed 559 loans and earned over \$450,000?
- The **TOP ROOKIE** in OH closed 134 loans with a Volume of over \$21 Million
- What did they all have in common?
- A great company that is dedicated to their success

TOTAL THIS PAGE:
POINTS

Assign 1 point for each YES answer and 0 points for each NO answer (6 points max)

Culture

Does your current employer offer you the following values:

- A team that believes in giving their best for the benefit of the customer, shareholders and colleagues
- A team that believes that success is shared
- Develop leaders from within
- Teamwork
- Taking pride in helping families achieve their homeownership dreams
- Fun and inviting workplace
- Career Development
- Balance of life & Work

YES

NO

Rewards

Does your current employer offer you monthly incentives and rewards?

Do you receive monetary and valuable prizes for reaching achievable milestones? Do you get to travel to exotic locations at the company's expense? Do you have the opportunity to join the President's club?

YES

NO



Income

Does your current employer offer an attainable tier structure paying up to 65%? Does your employer understand that their success is tied to YOUR success. Is your employer committed to helping you achieve a 6 figure income in your first year?

YES

NO



Benefits

Does your current employer offer you the following benefits:

- Top Healthcare
- 401K
- Life insurance
- Profit sharing
- Paid vacations
- Cafeteria Plan
- Flex benefits

YES

NO

YOUR RESULTS: _____ POINTS

Assign 1 point for each YES answer and 0 points for each NO answer (10 points max)

What do the results mean?

POINTS:

8-10 You work for a great company that cares and can support you. Stay where you are.

6-7 Your company is average. You may want to consider a move or at least investigate other options.

0-5 Your company is a fly by night and will not be around long. Run as fast as you can!

It's rare in this day and age to find a company that genuinely cares about its employees. Viva's commitment to good ethical business practices and the welfare of its workers has made it a star in the industry. It's more than state-of-the-art equipment or generous benefits programs. Our employees know they can rely on Viva to look out for their best interests.

You can count on Viva to offer you every point that is mentioned in this quiz and more. You will receive state of the art technology coupled with efficient processing and dynamic growth. Training is not an afterthought at Viva. Viva takes the time to train you in basic and advanced LO techniques married with effective sales training. We generously reward our associates with more than just a great income, benefits, contests and trips, but with a sense of pride and achievement. If nothing else take a look at how YOU could be living. Call us toll free **877-ASK-VIVA** or visit www.VivaAdvisor.com

YOUR Success is OUR Success