

# American Fidelity Titles' Insider's Edition

## "Personal Contact Is Stronger Than Passive Marketing" *by Jim Remley*

### "I'm going home to do my marketing."

Have you ever heard an agent say this while walking out the office doors?

It's easy to get caught up in the passive marketing side of the real estate business. What is passive marketing? Passive marketing includes any activity or advertising not directly connected to actually making personal contact with your clients. This can be a dangerous and expensive path for many agents and this is especially true when we are talking about your sphere of influence.

Things like bulk mailings, e-mails, advertising campaigns, and thank you cards are a perfect example of passive marketing, and many times these are used as the sole source of contact with an agent's sphere of influence. While all of these marketing pieces are an important and essential part of any successful agents marketing mix, they can never replace the most important ingredient – YOU!

You are the most powerful marketing tool you own! Your clients don't send referrals to postcards, or e-mails, they send their friends and neighbors to you! Why? Because they think you have something special to offer - and you do! You are a terrific agent, you work hard, and you do a fantastic job!

Even though contacting each of your sphere of influence members will take time and no small amount of effort there will be nothing more powerful than you actually reconnecting with your past clients, friends, and neighbors. All of the mailings and passive contact in the world won't be as powerful or memorable as a two minute conversation with one of your sphere members.

There is another side benefit to active contact with your sphere of influence, one that I really like. It's free! Talking to people on the phone or in person costs you absolutely nothing!

We spend too much money in real estate as it is, I always love to find something that is free!

Remember this key to becoming a marketing expert:

- Active Marketing is the most effective least expensive type of marketing.
- Passive Marketing is the most expensive least effective type of marketing.



*Amy E. Stark*  
Chief Operations Officer  
American Fidelity Title

Stay tuned for our upcoming client appreciation Halloween Party. This year's costume theme will be Circus Inspired, so put on your creative thinking cap and be ready to join us under the big top!

Regards,

*Amy*

## Septembers Hot Topic Spousal Joinder

A buyer is scheduled to close on a house before his/her divorce is final. She alone qualified for the financing and is taking title in only her name. The lender and American Fidelity Title insists her soon-to-be former husband sign the mortgage agreement. Why?

Answer: The mortgage agreement gives the lender the right to foreclose if the borrower defaults on the loan. However, a spouse who hasn't signed the mortgage agreement may be able to assert homestead rights, making foreclosure difficult.

Therefore, if property could be considered the buyer's homestead, most lenders require the non-owning spouse to sign the mortgage agreement for the sole purposes of waiving homestead rights. So, it's a good idea for the mortgage to include language stating that the spouse is signing only to satisfy the spousal joinder requirement contained in the Florida Constitution and that the spouse isn't assuming any liability obligation in the note or mortgage.

For more information, please contact your American Fidelity Title Marketing Representative at 954-492-5000

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The information contained herein is not intended to be legal or accounting advice

## Want to Win \$50????

### 1st Two People to Receive 100% on this months brainteaser

[Congratulations to our August Contest Winners—Steve Clifton, Paragon Mortgage and Dennis Gogonas, Century 21](#)

I have two arms, but fingers none. I have two feet, but cannot run. I carry well, but I have found, I carry best with my feet off the ground. What am I? \_\_\_\_\_

Add a few words to this equation to make it true. Hint: What units of measurement make this true:

$1 + 1 + 1 = 1$ ? \_\_\_\_\_

From the beginning of eternity, To the end of time and space, To the beginning of every end And the end of every place. What am I? \_\_\_\_\_

Pronounced as one letter, And written with three, Two letters there are, And two only in me. I'm double, I'm single, I'm black, blue, and gray, I'm read from both ends, And the same either way. What am I? \_\_\_\_\_

**Please fax your responses to 954 492 4529.**

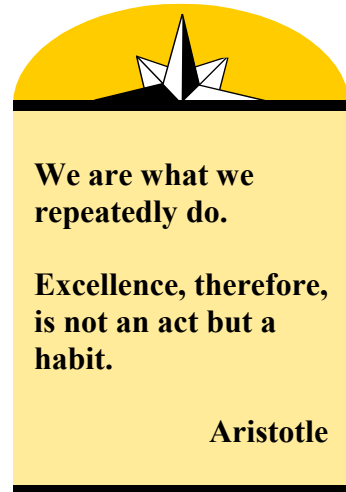
Name \_\_\_\_\_

Phone \_\_\_\_\_

The logo for American Fidelity Title consists of a green rectangular background with two white horizontal stripes. The text "American Fidelity Title" is written in white, bold, sans-serif font across the center of the green area.

**American Fidelity Title**

*Providing premier Closing & Title Services*



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