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## **Andy Ross and Tim Sawyer speak to Mortgage Bankers**

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More than 200 mortgage bankers, reeling from the impact of the subprime crisis and other mortgage lending challenges, attended four separate workshops, entitled "Tomorrow" and given at the recent New England Mortgage Banker's Conference by Andy Ross Group, headquartered in Hamden and Astonish Results, an online, digital marketing company targeted to the mortgage industry, headquartered in Cranston, R.I.

Speakers included Andy Ross, CEO of Andy Ross Group, Tim Sawyer from Astonish and Larry Avery from Birchwood Credit, who provided insights about the current credit landscape. Each speaker offered aggressive tools that mortgage bankers could use immediately, according to Sawyer.

Andy Ross, CEO of Andy Ross Group, outlined the challenges that lie ahead for the mortgage lending industry and sent a strong message about what mortgage lenders must do to be successful in the business. "These are rough times for our industry and professionals cannot afford to be too complacent," Ross said. "From the initial application to the release of the check, it is critical that we know the borrower and assess the risk levels.

"While subprime has developed a negative connotation, this kind of a rate can still be perfectly acceptable, provided the borrower's commitment, credit risk and payment record are consistent. In our organization, we ensure that our net branch owners are meticulous during the application process and are not afraid to counsel borrowers about what mortgage packages will work best for them."

According to one branch manager, "Mr. Ross did a great job outlining the challenges ahead and what we must do to be successful in the business. He has a great understanding of the industry. I was inspired and I left the presentation feeling good about what I'm doing."

"Andy is amazing and his words about the industry were inspirational," said Tim Sawyer of Astonish Results.

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