

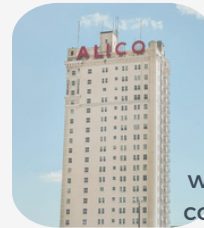
# NEWSLETTER

**DOWNLOAD OUR  
APP & CREATE  
NET SHEETS IN  
30 SECONDS!**



PalmAgent is a powerful mobile app designed to simplify and enhance the real estate transaction process by providing real estate agents with instant access to valuable financial tools. Create a professional and custom net sheet for your client in just 30 seconds! Whether you're calculating mortgage payments, estimating seller proceeds, or analyzing buyer affordability, PalmAgent delivers accurate figures in just a few taps.

**Let us know if you want more information  
or need assistance using PalmAgent!**



## COMMUNITY *updates*

Coming Soon! Stay tuned for more information on new quarterly events where you'll hear from Dillon on exciting community updates and developments!

## ZOCCAM

Is a cutting-edge platform that simplifies and streamlines the real estate transaction process, providing a secure and efficient way for all parties to send funds directly to the title company. Using ZOCCAM's mobile app, buyers, sellers, and real estate agents can easily initiate earnest money deposits with just a few clicks. The platform eliminates the need for in-person delivery or mailing, offering a faster, more convenient option that enhances the closing process.

## Staff Highlights: Terri Dutschmann & Lisa Jeffrey



Terri has been with FTC for nearly 22 years, with over 21 of those spent in the Escrow Department at the Waco Drive location, where she has played a key role in nearly every aspect of the department. Outside of work, she enjoys camping, fishing, hunting, and traveling, and loves spending time with her family, including her husband and three adult children, as well as hosting family gatherings for loved ones.

Lisa has been with FTC for 25 years and is a proud mom to two wonderful kids—her son, a recent graduate of Sam Houston State University, and her daughter, a junior at Texas State University. She loves spending time with her children and her fur babies, cherishing every moment together.

