**TITANS OF MORTGAGE  
The Origin Story**

**Introduction**

This four-part video series explores the origins and mission of Titans of Mortgage, a program designed to help mortgage professionals achieve breakthrough success in their businesses and personal lives. The series delves into the challenges faced by loan officers in today's market, including high turnover rates, a transactional industry focus, and an overwhelming number of choices in resources and technologies. Titans of Mortgage offers a solution by providing a supportive community, expert guidance, and a focus on long-term growth and mindset development. The series also emphasizes the importance of consistent engagement, purposeful use, and a structured approach to maximize the benefits of the program.

## **What You'll Learn**

* **The Origins of Titans of Mortgage:** Understand the driving forces behind the creation of Titans of Mortgage and the specific challenges it aims to address within the mortgage industry.
* **The Titans Difference:** Discover what sets Titans of Mortgage apart from other programs, including its focus on transformational breakthroughs, mindset reshaping, and a safe and supportive community.
* **Who Titans of Mortgage is For:** Identify whether the program aligns with your goals and motivations, whether you're a seasoned veteran or new to the mortgage industry.
* **How to Maximize Titans of Mortgage:** Learn strategies for actively engaging with the program, implementing its principles, and achieving lasting success in your business and personal life.
* **Key Concepts for Success:** Understand the importance of consistent engagement, purposeful use, a structured approach, persistence, and note-taking in achieving your goals.

**Episode 1 - Why We're Doing This**

In this episode, Regan Hagestad and Warren Dow, founding partners of Titans of Mortgage, discuss the origins of the company and the problems they aim to solve within the mortgage industry. They highlight the high turnover rate and low retention rate for loan officers, emphasizing the need for better support and resources. The industry's current focus on transactions over building sustainable businesses is identified as a key challenge. Titans of Mortgage aims to provide a solution by creating a community of trusted advisors and offering accessible, high-quality resources to help loan officers thrive.

## **Key Concepts**

* **High Turnover and Attrition:** The mortgage industry faces a significant challenge with a high turnover rate of 38% annually and a 70% attrition rate for new loan officers within their first year.
* **Transactional Focus:** The industry's emphasis on transactions rather than building sustainable businesses contributes to the challenges faced by loan officers.
* **Commoditization:** The difficulty for consumers to distinguish between loan officers leads to commoditization, making it harder for individuals to stand out in the market.
* **Paradox of Choice:** The overwhelming number of choices in marketing, coaching, and technology creates paralysis and indecision for loan officers seeking to improve their businesses.
* **Accessibility and Community:** Titans of Mortgage aims to provide accessible, high-quality resources and a supportive community to help loan officers overcome these challenges and thrive.

## **Worth Repeating**

"We're building a community of trusted advisors... a rising tide lifts all boats."

This quote emphasizes the collaborative and supportive nature of Titans of Mortgage, highlighting the belief that collective success benefits everyone within the community.

## **Action Items**

1. Take 30 minutes to reflect and evaluate your business across all areas. Look at your branding, your marketing, your process, etc. Get as granular as you can and grade yourself on a scale from 1 to 10 in each category. Then take off your mortgage hat and pretend you’re a consumer, or if you want to go the extra mile, have a friend, co-worker, spouse, friend or family member do the same exercise.   
     
   Take a look at if there is a pattern: Did you and your friend both grade your marketing low, was marketing high but brand awareness low? Identify the area in which you need the most improvement in your business.
2. Now that you have the area where you think you have the most room to grow, go into your subscriptions and in the main courses section, filter by that area. Pick a Season to watch, use the study guide, and commit to the action items. This might take you 3 weeks or 3 months.   
     
   Either way, we know that if you commit to following these proven systems and you implement what you learn, you will see a massive improvement in the area you need to improve the most. This is not a quick fix or an instant gratification thing, this is a foundational element to have long-term success in the mortgage industry.

**Episode 2 - What's Different About Titans?**

In this episode, Regan Hagestad and Warren Dow delve deeper into what sets Titans of Mortgage apart from other programs and resources available to loan officers. They emphasize a focus on transformational breakthroughs rather than incremental improvements, achieved through a curated selection of "masterful thinking partners" and a commitment to reshaping mindsets rather than offering quick tips and tricks. Titans of Mortgage aims to be a safe and supportive community free of hidden agendas and ulterior motives, fostering an environment where loan officers can truly grow and develop as business leaders.

## **Key Concepts**

* **Transformational Breakthroughs:** Titans of Mortgage aims to facilitate significant shifts in mindset and business approach, leading to substantial and lasting improvements.
* **Masterful Thinking Partners:** The program provides access to a carefully selected group of industry veterans and experts who offer guidance and support.
* **Mindset Reshaping:** The emphasis is on changing how loan officers think about their business and themselves as CEOs, rather than simply providing surface-level tips.
* **Safe and Supportive Community:** Titans of Mortgage fosters a community free of hidden agendas and ulterior motives, allowing loan officers to connect and grow without feeling pressured.
* **Long-Term Growth:** The program prioritizes sustainable, long-term growth and development over short-term gains or instant gratification.

## **Worth Repeating**

"We're not in the incremental better business; we're in the breakthrough transformation business."

This quote encapsulates the core philosophy of Titans of Mortgage, emphasizing the commitment to facilitating significant and lasting changes for loan officers.

## **Action Items**

1. As you are working through your first Season, from the action item in Episode 1, take some time to reflect on your mindset. Remember Titans was not built for incremental improvement or based on the principle of “if I do X then I will get Y.” That’s the hamster wheel most Originators are currently on; they get a lead, or they buy a lead and they hope that in return they close a loan. By committing to Titans, you are now in the business of breakthroughs and doing things that will pay dividends today, tomorrow and forever.  
     
   This is a mindset of, “if I do X then I will get Y and Z and possibly even A, B and C in the future.” Ask yourself, do you currently have a belief system that is 1 to 1, or is it a system of 1 to many? Do you have beliefs that are holding you back, or do you approach the strategies you’re learning in a way that will have little to no impact? Start thinking big, meaning think about the big picture as you implement these strategies and think about big results. As you learn and implement, expect success, expect big results, and approach everything new in this way.
2. The Power of your Titans subscription comes from the community and the creators, and it is a business lifestyle change. Any lifestyle change from diets to workout plans to breaking bad habits isn’t something that can be done overnight. It’s something that requires you to reshape your mindset, something you need to do consistently every day, and you need to retrain how you approach every day.  
     
   If you want to lose weight, eating healthy 2 days a week won’t do it, or going to the gym once a month won’t show you any results. The same goes for Titans, and studies show that having a change in habit takes 21 days in a row. This will reset your old mindset, remove the old habit, and replace it with the new, healthier habit.  
     
   For 21 days, log in, track your data, follow your seasons, implement what you’ve learned, follow the action items, and make Titans part of your daily routine. At the end of the 21 days, be honest and ask yourself if you feel like you are running a better business, do you have a sense of achievement each day? Think about some of the old things you do, think about wins you’ve seen based on the Titans strategies. Don’t just look at production since no one becomes an $100M originator in 21 days. Look the big picture and ask yourself if you feel like you are better than you were before. Are you more focused, do you have a better plan, do you feel more confident that you will be able to reach your goals now?

**Episode 3 - Who Is This For?**

In this episode, Regan and Warren discuss who the Titans of Mortgage program is designed for. They emphasize that it's not just for loan officers seeking to increase their transaction volume, but rather for any mortgage professional looking to achieve substantial breakthroughs in their business and personal development. They highlight that Titans of Mortgage caters to individuals at all levels, from newcomers to seasoned veterans, who are committed to long-term growth and reject short-term gimmicks or quick fixes. The program is designed to help individuals become the best versions of themselves, leading to increased success in all aspects of their lives.

## **Key Concepts**

* **Holistic Approach:** Titans of Mortgage is not just about increasing loan volume; it's about overall business growth and personal development.
* **Inclusivity:** The program caters to mortgage professionals at all levels, from beginners to top performers.
* **Long-Term Growth:** The focus is on sustainable, long-term success rather than quick fixes or short-term gains.
* **Personal Development:** Titans of Mortgage emphasizes becoming the best version of yourself, leading to improvements in all aspects of life.
* **Rejection of Shortcuts:** The program discourages the pursuit of shortcuts or gimmicks, instead promoting a focus on mindset, strategy, and continuous improvement.

## **Worth Repeating**

"If you're looking for shortcuts... quick hacks... do not join Titans of Mortgage. We're not in that business."

This quote underscores the program's commitment to sustainable growth and development, rejecting the instant gratification mindset prevalent in the mortgage industry.

## **Action Items**

1. Whether you are a new originator or a veteran originator, something has shaped your view on growth. In some cases, it’s external factors such as what everyone else in the industry or your company is doing. Sometimes, it’s asking a mentor how they did it, in other cases, it’s internal. Maybe you have succeeded in something else and are taking those principles into your quest for growth in mortgage. Do you currently look at growth the right way? Are you looking for the shortcut, a quick fix, a hack, a lead, or something else that will yield 1 to 1 results?  
     
   The Titans platform and the strategies you’ll learn are the opposite of 1 to 1 results. The results you will see from Titans are things that will pay you for the rest of your career. Be very clear with your vision and identify if you’re approaching growth the right way. Just because everyone else is doing something doesn’t mean it’s good. Commit to the principles you’re going to learn in Titans even if it goes against the grain, even when it feels different than your peers. In most cases, this means you’re on to something and about to have a breakthrough.
2. Take 30 minutes and write down exactly what you want to get out of your Titans subscriptions. Don’t just say, “I want to close 1,000 loans this year.” Think bigger picture, “I want to increase my production by 30%, work 5 hours a week less, not work on weekends, lose 10 pounds, and feel like I’m in control of my day.” Write it in a way that talks about the feelings you want to have in your business, not just the closed loans total. This should be about your life, not just production or your business. Write down exactly what you want to get out of Titans so you can have measurable results. As you progress through the seasons and courses, you’ll want to be able to look back and measure if you’re improving or if you’re staying the same in a certain area and identify why this is happening. Growth in business and life is constantly evolving, most people just let it take them wherever it wants to go. If you have specific things you want to achieve through Titans, you’ll now be able to measure your progress and chart your course rather than letting the wind take you wherever it wants to go.

**Episode 4 - Reshape How You Think**

In this episode, Regan and Warren shift the focus to how members can maximize their experience and benefits from Titans of Mortgage. Warren introduces his "DAK" strategy (Decide, Act, Keep Going) to emphasize consistent engagement and implementation of the program's principles. Regan expands on this by stressing the importance of using Titans for a clear purpose, avoiding information overload, and taking a structured approach to learning and implementation. He encourages members to stay committed and push through challenges, emphasizing that breakthroughs often occur just when persistence is most needed.

## **Key Concepts**

* **Consistent Engagement:** Regularly using the Titans of Mortgage resources, rather than sporadic visits, is crucial for maximizing benefits.
* **Purposeful Use:** Titans of Mortgage should be used for active learning and implementation, not just passive consumption of content.
* **Structured Approach:** Taking a methodical approach to learning and implementation, rather than overwhelming yourself with information, is key.
* **Persistence:** Staying committed and pushing through challenges is essential for achieving breakthroughs.
* **Note-Taking:** Writing down key takeaways and insights helps solidify learning and provides a valuable resource for future reference.

## **Worth Repeating**

"Make [Titans of Mortgage] part of your daily, weekly, monthly... business... It's going to absolutely do wonders. It's going to... power your business."

This quote highlights the importance of actively integrating Titans of Mortgage into your business routine to achieve significant results.

## **Action Items**

1. Book Titans into your schedule. When someone has a resource but doesn’t use it, then it becomes wasted. Don’t waste the subscription you have, commit to opening Titans every day for the first 30 days you have your subscription. Block off at least 2 hours a week to watch seasons or implement action items from each episode. When you have Titans as part of your daily and weekly routine, the results will follow.
2. Make sure you don’t use Titans as intellectual entertainment! This isn’t some 10x your business podcast or webinar that sounds cool, gets you excited for 2 hours, and then you forget everything you heard. This is truly a business breakthrough platform, and to get the most out of it, you have to use it consistently. The content library and Seasons are the best ever assembled in the history of the mortgage industry. The Titans team is the most respected, well-known, and most accomplished in the industry. Don’t learn from your peers, learn from legends! The action items in each success track make it easy to watch the video and then provide you with a clear plan of attack. You won’t watch a video and think, “that sounds great, so what do I do next?” We’ve already done that for you. Watch the video, understand the concepts, go the action items for your next steps, and start implementing. When you have questions, you can always refer back to the video or connect directly to the Titans through our community. Make the most of your subscription, be consistent with how you use it, implement the proven strategies and watch your business grow.

**TITANS OF MORTGAGE  
Rules of the Game | The 3% Rule**

**Introduction**

This video series explores the 3% Rule, a powerful business principle that can transform your mortgage business. The series breaks down the rule into three easy-to-understand parts: what it is, how to leverage it, and why it matters. Through real-world examples and actionable advice, you'll learn how to implement the 3% Rule in your own business to attract more clients, build stronger relationships, and ultimately achieve greater success.

## **What You'll Learn**

* **The Fundamentals of the 3% Rule:** Understand the core concept and how it applies to the mortgage industry.
* **Segmenting Your Audience:** Learn how to divide your potential clients into distinct groups based on their readiness to buy.
* **Targeted Marketing:** Develop strategies to effectively communicate and nurture relationships with each segment of your audience.
* **Content Creation:** Discover how to create valuable content that resonates with potential clients at every stage of the customer journey.
* **Building Relationships:** Master the art of establishing trust and rapport with potential clients, particularly those in the crucial 7% segment.
* **The Benefits of the 3% Rule:** Experience a more efficient and fulfilling work life by attracting clients who are already prepared to work with you.
* **Achieving "Utopia":** Become the only logical choice for clients when they're ready to buy, eliminating the need to compete on rates or chase leads.

**Episode 1 - Introducing the 3% Rule**

This episode introduces the 3% Rule, a business principle that suggests that only 3% of your target audience is ready to buy now. The remaining 97% represents potential clients at various stages of readiness. The 3% Rule encourages businesses to segment their audience and tailor their marketing and communication strategies accordingly.

## **Key Concepts**

* **The 3%:** This segment of your audience is ready to buy now and should be your primary focus. Your efforts with this group should be on converting them into customers.
* **The 97%:** This group represents potential clients who will be ready to buy in the future. By nurturing relationships with them now, you can ensure that you are the only logical choice when they are ready.
* **Segmentation:** The 3% Rule emphasizes the importance of segmenting your audience and tailoring your marketing and communication strategies to each group.
* **The Holy Grail:** The ultimate goal of the 3% Rule is to become the only logical choice for clients when they enter the 3% segment.

## **Worth Repeating**

“The holy grail of the 3% rule...is that by the time buyers move up the scale...and they pop into the 3%...you are the only logical choice for them.”

This quote highlights the transformative potential of the 3% Rule, emphasizing that the goal is not just to serve the 3% who are ready to buy now but to cultivate relationships with the 97% so that you become the only option they consider when they are ready.

## **Action Items**

1. We get it as an originator you’re constantly getting pulled in multiple directions, and too often that creates a lack of focus on what truly matters. Originators need to put first things first and focus on the 3% of people who could actually buy a home, refinance a home, or be part of a real estate transaction. The first step is to retrain your habits to work on what matters most: the 3%. Most Originators start their day, and then their day starts. It pulls them here and there, shiny objects pop up, distractions happen, and the next thing you know, it’s 1:00 pm, and you haven’t talked to that client who has an offer out.  
     
   It’s a simple fix: for the next week or two, when you start your day, ask yourself a question, “Is there anyone who might get in contract today or anyone who might lock a refinance today?” If so, make a list and work on their files, call those clients, and put them first. The other 97% will still be there when you get done, and remember, they aren’t closing now, even if they are making the most noise. Start each day with the 3%, get in the habit of focusing on the 3% first, and give them your full attention. After this time frame reflect, do I feel more accomplished with my day, did I lock any loans, do I feel like I’m not behind and ahead of my day?
2. Originating is not just about locking loans today, it’s about actually generating business today and in the future. Now that you’re in the habit of prioritizing the top 3%, what do you do with the other 97%? The answer is simple, you segment your database and move each section up the buyer's pyramid. Take 30 minutes, an hour, or as long as it takes to segment your database in the categories described in this episode.  
     
   Titans has a great season called “It’s All About The List,” where we dive deep into databases and CRMs that can be helpful with organizing your most important asset. You want to have a tag, status, or something that shows you exactly where each person is in the buyer's pyramid. This will allow you to reach out to each segment differently and specifically to them. The goal is to constantly be moving people up the pyramid since today’s 3% will move to the bottom after they close, and you need someone to replace them. When you are constantly cycling your buyer's pyramid and moving buyers up the pyramid, you’ll guarantee that you always have clients at the top that could buy, refi, and close at any given point in time.
3. You now have your entire database segmented based on where they fall in the buyer’s pyramid, but this isn’t enough. Each section of the pyramid needs to be talked to differently since each segment is in a different stage.  
     
   *For example*, if a client closed last week, what sense does it make to send them an email about preparing for their next home purchase? It doesn’t, so now that your database is segmented, it’s time to learn how to move each segment up.  
     
   Every LO will have different messaging and phrasing based on their brand and their style, so you have to build your own. Think of it this way, the section of clients just below the 3% need to be preparing for their loan, and you need to help prepare them. Create a follow-up or contact system that focuses on preparation and planning. You also want to make sure they are giving you status updates so you can move them into the 3% when the time comes. The next segment is all about education, there is no better way to help a client want to get prepared than by educating them. What emails, conversations, and materials can you provide them that will educate them on mortgages, purchasing a home, and treating a home as a financial investment?  
     
   Spend time building this out, it could be a combination of things from procedural to strategy to success stories. The more you educate, the more clients will want to take the next step and get prepared. The final sections in the pyramid are all about relationships. These clients are not closing tomorrow or even next month, but too many Originators forget about them. Originators leave them to move up the pyramid on their own, and when they do, they will most likely not call you because they had to do it on their own. Focus on relationship messages, share success stories, call just to check in, and continue the human connection. Focus on a relationship with them as a person, not a loan or buyer; it will pay huge dividends long-term. Craft your messages and follow-up schedule around events in the market, around their birthdays, closing anniversaries, etc… Anything that builds a connection and relationship with them is an opportunity to connect.
4. We’ve talked about the tactics and things you can do to implement the 3% rule, but we want you to really understand the goal. These steps are not just a way to manage a database, there is a bigger picture behind it. Take some time and think about this… The goal of the 3% rule is that when the time comes for the client to make a decision, you are the only logical choice. It’s not about being top of mind, it’s not about the client owing you something because of your effort. It is all about you being the only logical choice in their minds.

**Episode 2 - Leveraging the 3% Rule**

This episode focuses on how to leverage the 3% Rule in your mortgage business. It discusses practical strategies for nurturing relationships with potential clients at each stage of the customer journey, emphasizing the importance of providing value and building trust. The episode also explores how to segment your audience and tailor your messaging to their specific needs and interests.

## **Key Concepts**

* **Utopia:** The ultimate goal of the 3% Rule is to become the only logical choice for clients when they are ready to buy.
* **The 60%:** This segment of your audience is not ready to buy now, but they may be interested in learning more about the home-buying process or other related topics.
* **The 7%:** This group is actively considering buying a home and should be a primary focus of your efforts.
* **The Handshake:** The 7% is where you should focus on building relationships and establishing trust.
* **Value Exchange:** The key to nurturing relationships with the 60% is to provide them with valuable information and resources that are relevant to their needs.
* **Personalization:** The more data you have on your clients, the better you can personalize your communication and outreach.
* **The Layup:** By the time clients reach the 3% stage, they should already be familiar with you and your services, making it an easy conversion.

## **Worth Repeating**

“The whole pyramid revolves around the 7% because I want it to where when they jump up to the three, it's like, 'Hey, Regan, found a house, what do we need to do?'”

This quote emphasizes the importance of focusing on the 7% who are actively considering buying a home. By nurturing relationships with them now, you can ensure that you are the only logical choice when they are ready.

## **Action Items**

1. In the first steps, you segmented, started building your messages, and learned the ultimate goal of the 3% rule. Now it’s time to get granular with the 7% of people who will quickly become your next 3%. The first thing to understand about this 7% is that this category should not be part of email blasts or stock messaging. This group of clients are your next closings, so why would you send them anything that could be considered spam? Take 30 minutes to build out a follow-up schedule for them that covers the next 90 days. We recommend connecting with each of these clients in some way every 10 to 14 days.  
     
   Schedule out personal phone calls and emails that you personally send that provide some sort of value. Do not reach out and say, “Hey, just checking in. Are you ready to buy yet?” Most LOs don’t know what to say, so before you reach out to these clients every day, take 15 minutes and read something real estate or market-related. There is always news; read it, understand it, and when you call or email, you can at least speak about something and inform them. If something happens where a new program rolls out, loan limits change, etc... that’s a huge opportunity to connect. Set up your schedule for 90 days for each client and make sure each of these communications is personalized.
2. We need to focus on value in this segment of the 3% rule. Remember, our goal is to make it to where you are the only logical choice when it comes time for them to buy. Think about different values you can provide that are not just rate or payment-related. Most LOs become an FAQ desk; clients reach out when they have a question, and while that’s fine if your only value is that you can answer questions, so can the internet, other LOs, and AI.   
     
   Answering questions is no longer a value add, it’s simply part of the job. Do you have a relationship with a moving company, a handyman, a contractor, or a design company? Think about any industry that people need when they buy a new home. For Refinances, could people also use a wealth advisor or an attorney to create a trust? Think outside the box. What services can you partner with, and as you connect with this segment, offer to make introductions? Provide any value add that you can above and beyond just answering questions or answering the phone. Spend 30 minutes to an hour strategizing who you know in these connected industries, make phone calls, and let them know what you are doing to promote their business. Then, spend time crafting messages, whether template emails or phone calls, and offer these connections to clients.

**Episode 3 - Why Put The 3% Rule into Practice?**

This episode explores the "why" behind the 3% Rule, emphasizing the transformative impact it can have on your mortgage business. It highlights how implementing this rule can lead to a more efficient and fulfilling work life by attracting clients who are already prepared to work with you. The episode also provides actionable advice on aligning your marketing efforts with your desired clientele and underscores the importance of creating valuable content that resonates with each segment of your audience.

## **Key Concepts**

* **The 3% Rule as a Treasure Map:** It serves as a guide for your business strategy, helping you understand and cater to your target audience at every stage of the buying process.
* **Content Creation:** The 3% Rule helps you generate relevant content ideas by focusing on the specific needs and interests of each audience segment.
* **Current State vs. Desired State:** Analyzing your current client base and comparing it to your ideal clientele helps you identify areas for improvement and tailor your strategies accordingly.
* **Attracting Ideal Clients:** The 3% Rule helps you attract the type of clients you want to work with by building relationships and establishing yourself as the go-to expert in your market.
* **The Power of Invisibility:** By effectively implementing the 3% Rule, you can make potential clients "invisible" to your competitors by establishing strong relationships early on.

## **Worth Repeating**

“...you end your day excited with a smile on your face because you did activities that moved it for the clients you worked with. They wanted to work with you. You didn't...sell them on working with you. They've chosen to work with you. That is a really cool way to be in business.”

This quote highlights the positive impact the 3% Rule can have on your work life and overall job satisfaction. It emphasizes that by nurturing relationships and providing value, you attract clients who are genuinely interested in working with you, leading to a more fulfilling and less stressful experience.

## **Action Items**

1. We’re now moving on to the strategy behind the 3% rule. Remember that the tactical side of business is the how, but the strategy is the why. We live in a go, go, go world, and oftentimes Originators just want to move on to the next client, the next deal. Take a minute to look at how you talk to clients, the time you dedicate to each client, and the questions you ask them. Are you just checking a box on a sheet, or is there intention behind what you are doing?  
     
   For the next month, as you go through your day and before you talk to a client, create a social post, or do anything else, ask yourself, “What is my purpose for doing this?” Remember, the end purpose is that when it comes time for clients to make a decision, you are the only logical choice. With each communication you have, there needs to be a purpose that ultimately leads them to only look to you. Take time to make sure you have intention and purpose with everything you are doing each day. This isn’t something you time block, this is something you need to live and focus on every day.
2. Now that you’re in the mode of purpose and intention with your messages, follow-ups, conversations, and your day. Take time and ask, “How can these intentions and purposes be turned into content?” Most people think content means social media posts, but content is much bigger than that. Content means anything you put out there into the world about you and your business. How can these categories be turned into things you post on social media, put in newsletters, create clients with referral partners, attract new clients, and make you the only logical choice in your entire market? Can you make yourself the only logical choice in each category of the buyer's pyramid?  
     
   What if a past client told one of their friends a year away from buying about you and you had a specific purpose with the conversation… You provided them something upfront that no one else did, and then you stuck with them as they moved up the pyramid. Do you now have a completely different client than you normally have? Do you have a client that is invisible to your competition because they don’t even look for a second opinion? What kind of life and business would that be where every client, when they get into contract, is already committed to you? It doesn’t happen when they are in the 3%, it happens because of what you did, how you did it, and how intentional you were when these clients were in the other segments of the buyer's pyramid.

**TITANS OF MORTGAGE  
Rules of the Game | The 80/20 Rule**

**Introduction**

This video series explores the 80/20 rule, also known as the Pareto Principle, and its profound implications for achieving success in the mortgage industry. Through engaging discussions and real-life examples, the series reveals how understanding and implementing this powerful principle can transform your business and unlock exponential growth. The series covers the following key topics:

* **Introducing the 80/20 Rule:** This episode explains the concept and origins of the 80/20 rule, emphasizing its relevance in various aspects of life and business.
* **Utilizing the Rule for Growth:** This episode delves deeper into the application of the 80/20 rule, highlighting the importance of identifying and focusing on the 4% of activities that generate the most significant results.
* **Routines of the Rule:** This episode focuses on the importance of routines in maximizing the 80/20 rule, sharing personal anecdotes and examples to illustrate how incorporating routines that prioritize the most impactful activities can lead to significant business growth.

## **What You'll Learn**

* **The 80/20 Rule:** Understand the core principle that 20% of your efforts produce 80% of your results.
* **Pareto Principle:** Learn about the formal name for the 80/20 rule and its origins.
* **Applicability:** Discover how the rule applies to various aspects of life and business, including the mortgage industry.
* **Importance in Business:** Recognize the significant impact of the 80/20 rule on business success.
* **Focus on the 20%:** Identify and prioritize the 20% of activities that yield the greatest results.
* **Identifying the 4%:** Apply the 80/20 rule to itself to identify the 4% of your inputs that generate 64% of your output.
* **Success Leaves Clues:** Analyze past successes and failures to identify the activities that contribute most to your achievements.
* **Consistency and Repetition:** Understand the key role of consistency and repetition in implementing the 80/20 rule for long-term success.
* **Elimination and Focus:** Learn to say no to less productive activities and prioritize the 4% that truly matters.
* **Routines and the 80/20 Rule:** Establish routines that prioritize the 20% of activities that yield the greatest results.
* **Learning from Successes and Failures:** Regularly review your experiences to identify areas for improvement and refine your routines for better results.
* **Developing Routines:** Create routines to nurture the 20% of clients, partners, or activities that generate 80% of your desired outcomes.

**Episode 1 - Introducing the 80/20 Rule**

This episode introduces the 80/20 rule, also known as the Pareto Principle, which states that 20% of your activities or inputs are responsible for 80% of your output or results. The hosts discuss how the rule applies to various aspects of life and business, emphasizing its importance in the mortgage industry. They stress the need to identify and focus on the 20% of activities that generate the most significant results to achieve success.

## **Key Concepts**

* **The 80/20 Rule:** 20% of your efforts produce 80% of your results.
* **Pareto Principle:** The formal name for the 80/20 rule, named after Italian economist Vilfredo Pareto.
* **Applicability:** The rule applies to various aspects of life and business, including the mortgage industry.
* **Importance in Business:** Understanding and utilizing the 80/20 rule can significantly impact business success.
* **Focus on the 20%:** Identify and prioritize the 20% of activities that yield the greatest results.

## **Worth Repeating**

“Don’t dismiss [the 80/20 rule] even if you understand it.”

## **Action Items**

1. Take 30 Minutes to review the past 6 months of funded loans. Look at them and backtrack the source of the initial lead. Get granular with this: was this a realtor referral? If so, which realtor? Was this a past client, was this a past client referral, etc…? Most Originators don’t take time to understand where their business really comes from. We know Originators that, after doing this analysis, realize that a realtor who sells 8 homes a year sends them 7 loans that close, and a realtor who closes 30 homes a year sends them 2 loans a year. It’s incredibly important to understand where your actual closed loans come from and their initial origination source. If you need more data, go back 12 months, but you need to compile enough data so you can start seeing a pattern. Once you’ve built this out, take another 30 minutes to think about that file and what activities you did initially that produced this result. Was it a coffee with a realtor, was this a 1-year anniversary call to a past client, was this a marketing plan you did? In this Step, identify where your closed loans come from and what activities created that contact. Write them down and create a list.
2. When you do this, you’ll see a pattern. You can look at the lead source, but to be really effective, focus in on the activity that created that lead source. If you got 30% of your funded loans from a specific referral partner, how did you initially get that referral partner? Was it a cold call? Was it a referral from a friend? Identify the activity you did and backtrack this loan to the beginning. Let’s say you closed a loan from a Realtor/Wealth Advisor who is a great partner. Don’t just stop there. How did you get connected with them? Did you meet them at the golf course, did you go to school with them, did your friend introduce you? Get to the root of the lead to fully understand the life cycle of each closed loan. And write that activity down.
3. You now have a list of activities that have paid off. Look at your typical work week and be honest with yourself. How much time do you spend doing these activities? If you find that you close 1 loan a month from people you went to school with, or their kids play on your kid's sports teams, or from lunch and learns you put on years ago at companies, are you still doing these? Most Originators have huge assets already in their business that they “used to do,” but they don’t realize these are their best sources of business. When you realize what these activities are, can you re-integrate them into your normal routine?  
     
   *For example*, if you get 1 loan a month from a client whose kid goes to school with your kid, can you sponsor events or teams at the school? Can you get in front of more people that fit the same criteria as the clients you are currently closing? If it comes from a marketing piece you do or a social media post, can you double down on that? Understanding the profile and source of your closed loans will show you what activities actually work. 20% of your activities produce 80% of your results, so understand what the 20% is so we can leverage it later in this course.
4. Now, it’s time to look at your week or day and think about where you spend your time. Take a week and every hour write down what you did that hour. Get a true ledger of your daily activities, get granular, and don’t just say, “looked at email.” Write down exactly what you did. Based on the first two action items, you know what you need to do. What about all the stuff you don’t need to do? How much time per day do you spend doing things that don’t produce results? How many activities do you do a day, or a week, that didn’t close a loan in the past 6 months? Look back at the first list you created, and if you have activities that don’t fall into any category, are they even worth doing? Can you delegate these activities? Can you delete them altogether? The 80/20 rule is all about focusing your efforts on the activities that produce results. Identify any items that have not produced a result (i.e. closed loan) in the past 6 months and be honest: is it even worth the time?

**Episode 2 - Utilizing The Rule For Growth**

This episode explores the 80/20 rule in greater depth, emphasizing its practical application for achieving business growth. The hosts highlight the importance of identifying and focusing on the 4% of activities that generate the most significant results. They also discuss the compounding nature of the rule and how it can lead to exponential growth. Additionally, the episode emphasizes the importance of consistency and repetition in implementing the 80/20 rule for long-term success.

## **Key Concepts**

* **The 80/20 Rule in Context:** The rule is not a standalone solution but an important pillar within a comprehensive business framework.
* **Identifying the 4%:** Applying the 80/20 rule to itself reveals that 4% of your inputs yield 64% of your output, and further refinement shows 1% of your inputs can generate 51% of your results.
* **Success Leaves Clues:** Analyzing past successes and failures can help identify the activities that contribute most to your achievements.
* **Consistency and Repetition:** The key to maximizing the 80/20 rule is to consistently focus on the most impactful activities.
* **Elimination and Focus:** Learning to say no to less productive activities allows you to prioritize and dedicate more time and energy to the 4% that truly matters.

## **Worth Repeating**

“80% of what you do is a total waste of time.”

## **Action Items**

1. As the Titans reveal in this episode, 4% of your time yields 64% of your production. This step is mental, not an action you can take. What if you did an audit of a friend's business and found that out of an 8-hour day, 32 minutes created 60% of his closed sales… What would you tell that friend to do more of? Now, from a big picture that’s over 2 ½ hours a week they are doing something really productive, and that might make them pretty successful. But if they are working a 40-hour week, that means 37 hours they are doing something that produces no significant results. What would you tell them? This isn’t just about production, this is about doing things that matter.  
     
   This principle applies to $100M Originators as well. Just because they close 20 loans a month doesn’t mean that a majority of their time isn’t wasted. Sure, some of their “wasted” time produces some results, but it’s not nearly as much as the 20% that is extremely effective. Identify your “must haves,” the things in your business, the activities that you “must have” on a daily basis. Then, double the amount of time you currently spend on them.
2. If you’re going to double the time on productive activities, that means you have to cut something out. Otherwise, you’ll just work more, and that is never the answer. Working more or working longer hours is a hamster wheel that might work short-term, but it’s never a long-term solution. In our example, 2 ½ hours were spent on your really productive activities, and if you’re going to move that to 5 hours a week, you have to get rid of 2 ½ hours of wasted time. Look through the list you created earlier, are there activities you can delegate? Delegating is always the first answer because any action is at least an action, so see if someone on your team can handle it, or you could hire someone or a friend. Can you keep the same number of activities going but not actually spend your own time on them? If not, is there something you can delete to get to the 2 ½ hours needed? Spend time on what yields results and be conscious about this.

**Episode 3 - Routines of the Rule**

This episode focuses on the importance of routines in maximizing the 80/20 rule. The hosts share personal anecdotes and examples to illustrate how incorporating routines that prioritize the most impactful activities can lead to significant business growth. They emphasize the importance of identifying and focusing on the 20% of clients or partners who generate 80% of the results. The episode also highlights the value of learning from both successes and failures to refine routines and achieve better outcomes.

## **Key Concepts**

* **Routines and the 80/20 Rule:** Establishing routines that prioritize the 20% of activities that yield the greatest results is crucial for maximizing the 80/20 rule.
* **Identifying the 20%:** Identify the 20% of clients, partners, or activities that generate 80% of your desired outcomes.
* **Focus and Prioritization:** Dedicate more time and effort to nurturing relationships and activities that fall within the 20%.
* **Learning from Successes and Failures:** Analyze your experiences to identify areas for improvement and refine your routines for better results.
* **Consistency:** Regularly review and adjust your routines to maintain focus on the most impactful activities.

## **Worth Repeating**

“The seeds of your prosperity are frickin’ everywhere. You just got to find them and put them in the ground. And then water. Routine. Water, water, water…”

## **Action Items**

1. This final step is the easiest and the hardest step. Be consistent!!!!! When we talk strategically, you won’t see results immediately. However, the originators who stick with it will see results. There is a famous quote that most people quit on the 1-yard line because they don’t realize they are on the 1-yard line. They spent all of this time and effort moving the football down the field 99 yards, but unlike sports where there is a visual to see how far you need to go, business has no visual. So, people quit just before they are about to score. Be consistent and don’t quit on your goal. If you give it time, are consistent, and are dedicated to it, the results will come.
2. The final concept will blow your mind if you let it sink in. Every 6 months repeat this process, every 6 months and re-apply the 80/20 rule to your business and daily activities. Over time, you’ll find that you’ll be delegating or deleting things that in your first iteration were the things that produced the most business. That is crazy, right?!!!  
     
   In month 1, you looked at something and said, “This produces most of my business,” and then 2 years later, you’re looking at the same thin,g and it’s now part of the 80% on the chopping block. When you implement the 80/20 effectively, you become so efficient that you spend your time on only activities that produce results. You get to a point where there is no wasted time and only a decision on what produces the most. You wonder how people do $100M? They’re not better, but every activity they do each day produces something, there is no wasted effort or time. It takes time, it takes patience, and it takes focus. Spend your time on what matters the most in your business.

**TITANS OF MORTGAGE  
All About The List**

**Introduction**

This video series emphasizes the critical importance of building and maintaining a high-quality list in the mortgage industry. It challenges the common notion of a list as merely a collection of names and reframes it as a mortgage professional's most valuable asset. The series provides actionable insights and strategies for cultivating, segmenting, and leveraging your list to generate referrals, nurture relationships, and achieve sustainable business growth. It also cautions against the pitfalls of over-relying on automated systems and generic content, emphasizing the power of personalization and genuine engagement.

## **What You'll Learn**

* **The Importance of a List:** Understand why a list is your most valuable asset in the mortgage industry.
* **Building Your List:** Learn effective strategies for building a high-quality list that includes clients, referral partners, and your sphere of influence.
* **Content Creation:** Discover how to create valuable and engaging content that attracts people to your list and keeps them interested.
* **Segmentation:** Master the art of segmenting your list to deliver targeted messages and offers that resonate with specific groups.
* **Leverage and Communication:** Explore various methods for leveraging your list to generate referrals, nurture relationships, and grow your business.
* **Avoiding the Automation Trap:** Understand the dangers of over-relying on automated CRM systems and generic email templates.
* **Personalization:** Learn how to personalize your communication to build stronger relationships and create a loyal following.
* **Community Building:** Discover how to use your list to foster a sense of community and create a network of engaged contacts.

**Episode 1 - The #1 Asset in Your Business**

This episode emphasizes the importance of building and maintaining a database of clients and contacts. It highlights that a list is a mortgage professional's most valuable asset, often overlooked and underutilized. The episode encourages viewers to think deeply about why a list is essential and the opportunities it presents for business growth.

## **Key Concepts**

* **The List as Your #1 Asset:** Your database is not just a list of names; it's a goldmine of potential business. It represents your network, your sphere of influence, and your past clients.
* **Building Your List:** Actively cultivate your list by including everyone you can potentially build a relationship with, from clients and referral partners to neighbors and social connections.
* **Maximizing Opportunities:** A well-maintained list allows you to nurture relationships, generate repeat business, and leverage referrals.
* **Efficiency vs. Effectiveness:** Focus on doing the right things, not just doing things right. Building your list is the most impactful activity you can do to grow your business.

## **Worth Repeating**

"The list is so important. Let me start with this, because it's the number one asset in your business, but 99% of people don't treat it that way."

## **Action Items**

1. Take 30 to 45 minutes and asses your current database or list in the following categories: How comprehensive is it? Meaning, do you have everyone you should in there? All past clients, everyone you’ve ever talked to about work, your family, friends, co-workers, people you know from your kid's school, or a club you are a member of. Your “list” should encompass everyone, not just old applications. The second question is how organized is it? Do you have a database, a spreadsheet, or a notebook with handwritten names? The final thing you need to assess is in your current list. Do you have the data you need? How good of a job have you done at capturing information in your list, or is it just a name and a phone number? Do you have detailed notes or an AI transcription from all the calls you’ve had with them? Do you have reminders on birthdays or their favorite sports team? Rank your List in each category on a scale from 1 to 10.
2. The second step is building your list, and we don’t just mean data entering. We are talking about starting with asking whether your current CRM or Database gives you the ability to do everything you want to. This doesn’t need a million shiny objects, integrations, or pre-made marketing. Does your current CRM check these boxes? Can you access it easily? Is it simple? Can you enter the client information that you want in there? Will you use it? Someone once said the best CRM is the one you’ll actually use. To build your List, the first step is making sure the place you’re putting your list is adequate for today and can develop with you over time. The thing you do not want to do is constantly be changing where your list lives. Take the time now and assess if this CRM or Database is the right one. Does it work now, and will it work later as you build it out further? You have to make this decision since every Originator is different; some love simple CRMs, some love more tech-savvy programs, and others like form over function. In this step, you need to think about, research, and pick where your data is going to live.
3. Step 3 is to continue to lay the foundation for your ultimate list. You know what you’ve done well and what you’ve done poorly with your list. You have the database/CRM that your list is now going to live in. Take this step to go into the CRM/Database and make sure you have the following available. Names, Phone numbers, Emails, Date Reminders, Referral Source (i.e., where did this come from), A notes section (could be typed or audio), Custom fields so as you have ideas later you can continue to refine your list. If you are transferring your current list from a CRM to this new one, make sure all of this is in the import. If you don’t have an import or are using your existing CRM, make sure that all of this data is available and that you have updated it. Download your entire list, you want to get as close to 100% as possible with information.  
     
   *For example*, when you download your list and you realize you have 100% of phone numbers, only 80% of emails, and 10% of referral source, that’s a problem. Go through and fill in all the blanks. The more complete the list you have now, the better the final steps will be, and the more you can leverage your list.

**Episode 2 - How Do You Build Your List**

This episode focuses on the "how" of building a valuable list in the mortgage industry. It emphasizes providing value and creating shareable content to attract people to your list. The episode also cautions against relying on generic, company-provided email templates and encourages viewers to segment their lists for targeted communication.

## **Key Concepts**

* **Value Exchange:** Offer valuable content, such as lead magnets, checklists, or informative articles, in exchange for people joining your list.
* **Content is King:** Create high-quality, engaging content that addresses the specific needs and interests of your target audience.
* **Segmentation:** Divide your list into distinct groups (e.g., first-time homebuyers, investors, referral partners) to tailor your messaging and offers.
* **The "Who Cares?" Test:** Before sharing any content, ask yourself if it's something your audience will genuinely find valuable and interesting.
* **Storytelling:** Use storytelling to connect with your audience and make your content more engaging and memorable.

## **Worth Repeating**

"There's nothing so useless as doing efficiently that which should not be done at all." - Peter Drucker

## **Action Items**

1. In Episode 1, you laid the foundation for having a good list, now it’s time to actually build your list. In this step, we’re not focused on the logistical aspect of your list, we are now focused on the “who” is in your list. This is where most LOs make a mistake, and they think that their list is their list. Whoever they have in there must be who should be in there, and that’s a mistake. Start with the easiest part first.   
   - Do you have every funded loan that you’ve ever closed in your list?  
   - Do you have every client who you have ever taken an application on in your list?  
   - Do you have every client who called you but didn’t apply in your list?  
   - Do you have every referral partner in your list?  
   - Do you have every business contact in your list? This means people that my not refer you business, but you know them and have sent them clients or have some sort of business connection.  
   - Do you have all of your neighbors in your list?  
   - Do you have all of your friends in your list?  
   - Do you have everyone from your cell phone contact list in your list?  
   - Do you have all of your social media friends in your list?  
   - Do you have friends from the golf course, your kid’s sports teams, clubs you belong to, or charities you’re in?  
     
   Your list needs to be everyone you have any sort of connection with. I know it seems like you’re building a spam list but not at all. Trust us, take the time to build out this list completely with as much information as you can on each person.
2. Once you have a master list, it’s now time to segment your list. You should be able to sort by any category (i.e., referral source, friends, family, funded loan, etc...) Go through your list and make sure the referral source is completed, the group they would be in (i.e., business partner, funded loan, application taken, call-in with no application, etc…). You need to be able to segment everyone based on the category they should be in. Some messages you want to send to your Realtors, other messages you want to send to your funded loans, some messages will be just for people who have taken an application but haven’t closed. One of the biggest keys to getting business from your list is being able to tailor messages specifically to a group of people. If you can’t, then your messages will become spam. Go through your list and fill in as many missing spaces as possible for everyone in your list so you can segment easily.
3. The next step is to create an easy opt-in system so new people can easily opt into your list with no strings attached. This should be on your website, in your email signature, in your newsletter, on your social media, on Yelp, etc… anywhere that you communicate with clients, you need to give them the ability to opt in or forward so their friends can opt in. Look at your business and all of your sources of communication, and make sure people can opt in. This isn’t getting them to take a full application, this is a no-strings-attached way for them to get your information, and all they have to supply is their name and contact details.

**Episode 3 - Leverage the List**

This episode explores the concept of leverage and how a well-built list can amplify your reach and impact in the mortgage industry. It highlights the importance of being an active member of your community and using your list to spark conversations and generate referrals. The episode also emphasizes the value of adding detailed notes to your database to personalize your interactions and create unique opportunities.

## **Key Concepts**

* **Leverage:** A list provides leverage by allowing you to communicate with many people at once, increasing your efficiency and reach.
* **Community Engagement:** Being active in your community expands your network and creates opportunities for organic conversations that can lead to new contacts for your list.
* **The Power of "Why":** Understanding the deeper reasons for building a list helps you appreciate its potential and leverage it effectively.
* **Portability and Ownership:** Your list is a portable asset that you own, regardless of brokerage changes, providing stability and long-term value.
* **Detailed Notes:** Adding specific details about your contacts (e.g., hobbies, interests, family) allows for personalized communication and creates unique opportunities for engagement.

## **Worth Repeating**

"Your database is like—if your business is a three-legged stool, it's easily one of the legs of the stool. It's not an afterthought, it's a before, during and afterthought."

## **Action Items**

1. Now that you have the technical aspect of your list completed, it’s time to start thinking big with your list. With a good list, you can leverage it, meaning you can communicate with many people at once, and you can communicate a specific message to a specific group. Take 30 minutes to think about how you leverage your list, think about “why” a list is so important and how you can set reminders for personal contact points, how you can communicate quickly with many people at once, and brainstorm any ideas you have to maximize your list. Write these ideas or concepts down, no idea is a bad idea at this stage. This is a brainstorming session to create ideas for the future.
2. Look at community engagement as a way to continue to build your list. Remember, your list is your greatest asset; you own it, it’s portable, and you are the only one who has a connection to it. If someone else took your list, it would not be as effective as you using your list. The other person has no connection to it. For them, it’s just data. Sure, it can be useful if it was built correctly, but ultimately, you are deeply connected to this list.  
     
   In turn, look at community events, sponsorships, and local events that you can be involved with. Most Originators look at these events as a way to get their next deal. How often has that worked out for you? How many events have you gone to where the next day, you had a new loan? Very few times does it work that way, so start looking at this community engagement as a way to build your list. Add more personal connections to your list and build out a specific plan so every time you are in your community, you are adding to your list.
3. The final step in this episode is to make list-building a habit. Too often, Originators focus on the result, not the journey. Think of it this way: if Originator A has 500 people in their list and Originator B has 10,000 people in their list. Which originator do you think will close more loans this year? The answer is pretty simple, and when you look at it this way, you will be motivated to make list building a habit. Whether it is daily, weekly, or immediately, start forming your habits and interactions around building your list, not closing a deal. As your list gets bigger, the number of closed loans will automatically increase. As you build this list and get in the habit, make sure you are taking personal notes. Make sure that you don’t just update when you connect with a certain client. Make sure you note any personal information they shared and take notes on what you discussed. Anything you can do to personalize the list will pay big dividends later.

**Episode 4 - The Automation Trap and Segmenting**

This episode delves into the potential pitfalls of over-reliance on automated CRM systems and generic email templates in the mortgage industry. It emphasizes the importance of creating valuable, personalized content and segmenting your list to deliver targeted messages that resonate with your audience. The episode also provides practical tips on how to segment your list effectively and leverage it for deeper engagement and stronger relationships.

## **Key Concepts**

* **The Automation Trap:** While automation can be helpful, relying solely on generic, automated CRM systems can lead to impersonal communication and missed opportunities.
* **Content is Key:** Valuable, personalized content is essential for building relationships and generating referrals.
* **Segmentation:** Segmenting your list allows you to tailor your messaging and offers to specific groups, increasing engagement and effectiveness.
* **The "Who Cares?" Test:** Before sharing any content, ask yourself if it's something your audience will genuinely find valuable and interesting.
* **Personalization:** Personalizing your communication shows your audience that you care and helps build stronger relationships.

## **Worth Repeating**

"If you want to produce at the level everyone else is producing, do it. They do. Yeah. If you wanna be a titan in produce at levels that are much above them, you got to do something different."

## **Action Items**

1. We’re not reaching a point where it’s time to start talking about how you use your list to close more loans. It starts with getting out of the automation trap. I know CRMs have already created stock communications for clients. While that was great at one point to stay top of mind, it has turned into noise. How many automated spam emails do you get a day? Do you read those, or do you just glance and delete? You need to make sure that you don’t become one of these emails and that when you communicate, people assume there is value. Automated campaigns put you in the spam category, this doesn’t mean you can’t automate your communication, just make sure it’s not stock, make sure there is meaning and value to everything you send out. We had a realtor tell us that he received the exact same email from 5 originators at the same day and same time. Clearly it was an automated email sent out from the corporate office with a different LO’s name and picture. All of those LO’s became spam to this realtor so why would you do that? Take an hour and look at everything you send out, are going to send out and make sure it doesn’t look stock, doesn’t look generic. You can personalize things with just a little wording changes, we love automation because it’s efficient as long as the message is customized.
2. Take an hour to build a monthly, quarterly and yearly CRM calendar. Meaning write out how and when you’re going to communicate to your list.  
     
   *For example*, I’m going to send out a monthly newsletter to everyone in my database. I’m going to send out a weekly newsletter to just my realtors talking about this week and the market or highlight a specific product. I’m going to reach out to all of my funded loans every 6 months, I’m going to send out a happy birthday email to all of my funded clients, I’m going to send a specific message to all wealth advisors once a quarter.  
     
   Build your communication calendar in a strategic way, you’ll be surprised how many meaningful communications you can come up with. By having this calendar you can now automate your communications in a personalized way. You’ll likely communicate more often than with the stock communications and each communication will have meaning and value.
3. Now that have your communication calendar, it’s time to start building out your content. Some content you’ll be able to build now other pieces of content you’ll need to build out in real time.  
     
   *For example*, if you’re going to send a newsletter to your entire database on the 1st of every month set a calendar reminder to write this newsletter on the 25th of every month. If you’re going to communicate to all realtor partners on Friday, set a calendar reminder to write this every Thursday. If you’re going to send out happy birthday emails you can write this now and save it as a template. If you’re going to send out a message to every funded loan for their yearly mortgage review, you can write this template now. Make sure everything from your communication calendar is now either written as a template and set up to send out or you’ve scheduled a reminder to write the personalized real time communications.

**Episode 5 - Communicating With & Implementing Your List**

This episode focuses on the importance of consistent and valuable communication with your list. It emphasizes that a newsletter is just one way to communicate and encourages viewers to explore various methods, such as podcasts, videos, or even old-school mailers. The episode also highlights the importance of building relationships and fostering a sense of community with your list.

## **Key Concepts**

* **Consistent Communication:** Regular communication keeps you top-of-mind and strengthens relationships with your list.
* **Variety of Methods:** Explore different communication channels beyond just newsletters, such as podcasts, videos, or mailers, to cater to different preferences.
* **Authenticity:** Choose communication methods that align with your personality and brand to ensure genuine and engaging interactions.
* **Relationship Building:** Focus on building relationships and fostering a sense of community with your list to create a loyal and engaged audience.
* **Value-Driven Content:** Provide valuable content that addresses your audience's needs and interests to maintain their engagement and interest.

## **Worth Repeating**

"You're in the relationship-building business, you're in the list-building business, you're in the community-building business. You're not in the mortgage business. The mortgage is what? How you. How you fulfill a demand that, once it's known, can be fulfilled."

## **Action Items**

1. Take an hour to ask yourself and others what your strong suit is when it comes to communication. Are you a great writer? Are you great at speaking from the heart on video? Are you good at podcasts? Do you present information clearly and concisely, or are you a more emotional communicator? Identify how you communicate well, it could be multiple ways, too.  
     
   Now that you’ve established your best ways of communicating, go back through the calendar and content that you built out in the previous episode. Are you communicating using your strong suit, or are you just communicating for communication’s sake? If you’re great on video and you’ve planned to write a newsletter, can you change this to a monthly market update video? Go through each communication you have set and try to align it with your personal style and where you excel.
2. Go back through your communication calendar and ask yourself, “Are you varying your method of communication?” Meaning, are you only sending emails? Are you only posting on social media? You need to alternate styles, and you need a variety of communications.  
     
   *For example*, some of your communications can be sent out via email and also posted on social media. Other communications are going to be better as text messages, some will be personalized emails to the client. Look at your plan and drill into each communication you’ve scheduled and ask yourself, “Is there a better method of delivery? Can I deliver this in multiple ways?” Every person on your list will receive information differently; some are on their phones all of the time, others always check their email, and some check social media. Make sure you are covering all of your bases with your scheduled communications.
3. The final step is to implement and monitor. You have your list, you have your plan, and you have your content, so now start sending it out. Don’t become a robot and just send it. Send it with a purpose.  
     
   Take 30 minutes before each message is going to be sent and read it yourself. Is it meaningful? Does it add value? Start sending out your communications and then schedule time once a month to take 30 minutes and evaluate your responses. Check your open rates on email, check your likes/comments on social media, see how many text messages responses you received, how many referrals did you get? Monitor ,and you’ll start seeing patterns. This is the fun part of marketing and communication. You never know which message or which method of communication will resonate with your audience until you do it. As you start seeing patterns, double down on those.  
     
   *For example*, if you get 10 responses every time you do a video and only 1 response when you write an email, then start focusing on more videos. If your social media is on fire, but your emails get no response, then focus on social.  
     
   Every Originator will be different. This is part of your uniqueness, and it’s exactly what you’re looking for. Too many Originators say, “Well, social media works for this other person, it must work for me.” Then, when they don’t get success, they get frustrated and quit communicating altogether. Find out what works for you, double down on it, adjust, and continue to implement your strategy in a way that works well for you.

**TITANS OF MORTGAGE  
Opposites Attract: Why a Contrarian Mindset is the Key to Success**

**Introduction**

This three-part video series explores the power of contrarian thinking in achieving business breakthroughs. The series challenges the status quo and encourages mortgage professionals to adopt an "opposite" mindset to stand out from the competition and achieve greater success. Through real-world examples and actionable advice, the series provides a framework for developing a unique value proposition, building a sustainable business, and communicating with authenticity and conviction.

## **What You'll Learn**

* Discover how to break free from conventional thinking and embrace a contrarian mindset to stand out in the mortgage industry.
* Learn how to identify and challenge the status quo to uncover hidden opportunities and achieve breakthroughs in your business.
* Master Dan Kennedy's six steps for business breakthroughs to create innovative strategies and achieve significant growth.
* Develop a deep understanding of the importance of prioritizing strategy over tactics in building a successful mortgage business.
* Create a unique value proposition that resonates with your target audience and sets you apart from the competition.
* Gain the knowledge and skills to build a sustainable mortgage business that thrives on self-generated leads and referrals.
* Communicate with authenticity, confidence, and conviction to build trust and establish yourself as a leader in the mortgage industry.

**Episode 1 - Breaking Free From the Status Quo**

This episode explores the concept of breaking free from the status quo, a critical factor in achieving significant success in business. The hosts emphasize the importance of a contrarian mindset, using examples of leaders like Steve Jobs, Jeff Bezos, and Elon Musk who have disrupted industries by thinking differently. They also discuss the 80/20 rule, noting that 20% of people achieve greater success because they are doing things differently than the rest. The hosts use Southwest Airlines as a prime example of how a company can succeed by adopting a contrarian approach in every aspect of its business, from operations to customer service. They encourage originators to apply this mindset to their own businesses, suggesting that they can stand out by approaching every interaction and challenge from a unique perspective.

## **Key Concepts**

* **Contrarian Mindset:** Thinking differently than the majority is crucial for innovation and success.
* **80/20 Rule:** 80% of people follow the status quo, while 20% differentiate themselves and achieve greater success.
* **First Principles Thinking:** Questioning assumptions and starting from scratch to solve problems in new ways.
* **Opposite Thinking:** Approaching problems from the opposite direction of prevailing thought can lead to breakthroughs.
* **Disruption:** Challenging traditional ways of doing business can lead to significant industry changes.

## **Worth Repeating**

"Breakthroughs come not by doing more of the same thing."

## **Action Items**

1. The action items in this season are a little less tactics-focused and more strategic-focused. You will need to expand your mind and your thought process in order to execute on each Action item. Let’s start with the understanding that 80% of the people in the Mortgage Industry do the exact same thing while 20% differentiate themselves and approach the business differently. Titan’s has a great season on the 80/20 rule and how to use it across your entire business, but for now, let’s use it by taking a contrarian approach. If 80% of Originators do basically the same thing, then what would cause a client to work with them? This is essentially the definition of a commodity, and when your business is a commodity, it’s simply a race to the bottom.  
     
   Start by taking 30 minutes and looking at your business, anything you have out in the world that clients can see. Your Yelp page, review websites, Linkedin, social media, your email signature, your website, etc… Anything that a client or referral partner can see. Then, pull up a couple of other loan officers in your area. If you have dual monitors, put yourself on one screen and the other LO on the other screen. How many things do you say the same? Do you see anything that is identical or similar to them? Is it your language or phrasing? Is it your value proposition? Identify everything that a consumer could conclude is the same between you and the other LO.
2. Now it’s time to question your assumptions about the Mortgage Industry in General. You have a list of things that you’ve put out in the world that is close enough to another LO that a client could reasonably assume you’re the same. Why is that? Clearly, you had a reason for putting out what you did, and so did the other LO. There is clearly an assumption in mortgage that made multiple people put this similar thing out there, but why? Most likely, it’s because that’s what you think a client or referral partner wants to hear, or maybe it’s because everyone else does it, so you think it looks the part.  
     
   It’s time to remove that line of thinking and think opposite; stop following the herd and separate yourself. Titans has a great season called Brand Identity that takes a deep dive into creating authentic, unique brands that can help with this. For now, start at the end and reverse engineer the thinking that got you to this point. What is a client's biggest challenge or fear about a mortgage? What is the reason you decided to be an Originator in the first place? What experiences or skills do you bring to the Industry that makes you valuable for your clients? Are the traditional assumptions you have or have heard about what clients want true? Look at the list of things you wrote down in step one and ask yourself, “Do people even care about these things?” Go through it line by line and deeply think if this will make an impact on a client's decision when it comes time to choose the lender they are working with.
3. Take 30 minutes to an hour and look back at challenges you have with clients, conversations that didn’t go the way you wanted, meetings with referral partners that never amounted to anything, or even your overall brand. Write all of these things down, then write down how you handled these situations or how you currently handle them. Ask yourself, “What if I did the exact opposite?” In many instances, the exact opposite isn’t going to work, but it will force you to think about the situation differently.  
     
   *For example*, if a client who was in contract called you and said, “I am talking to a different lender but wanted to get a 2nd quote,” and you responded, “I don’t do that, go with your current lender.” Clearly, that is unadvisable, but it is the opposite of how you’d normally respond.  
     
   Then ask yourself, is there a way that is in between how I’d normally respond and the total opposite? Would that change the tone of the conversation or the opinion a client has about me? Is there a way that is different from what I currently do that would be more effective? In some cases, you’ll realize the opposite actually works, in other cases, it’s somewhere in between your current response and the opposite response. If you meet challenges, problems, or things you struggle wit,h that means what you currently do in those instances isn’t working. What does it hurt to approach it differently? You are already struggling in these situations, so it can’t get worse. Look at it differently, change how you respond and you’ll change your results.

**Episode 2 - Business Breakthroughs - Not What You Think**

This episode explores the concept of business breakthroughs and how they are often achieved through counterintuitive actions. The hosts emphasize that breakthroughs rarely come from simply doing more of what you're already doing. Instead, they suggest that originators need to shift their mindset and approach their business differently. They use the example of Navy SEAL training, where the key to surviving a challenging situation is to do the opposite of what most people would instinctively do. The hosts also discuss Dan Kennedy's six steps for business breakthroughs, which all involve doing something different from the norm. They encourage originators to think outside the box and look for ways to disrupt the status quo in their market.

## **Key Concepts**

* **Breakthroughs:** Significant improvements or advancements in business that often come from doing something different than what's currently being done or what's been done in the past.
* **Opposite Thinking:** Approaching problems from a different perspective than prevailing thought, which can lead to breakthroughs.
* **Paradigm Shift:** A fundamental change in approach or thinking.
* **Dan Kennedy's Six Steps for Business Breakthroughs:** A framework for achieving breakthroughs by focusing on doing things differently. The steps include:
  + Selling to a different customer.
  + Selling in a different location.
  + Selling in a different way.
  + Selling at a different price point.
  + Selling a different product or service.
  + Selling something that appears different.
* **Navy SEAL Training:** The importance of mental and physical resilience, particularly in the "drownproofing" exercise, which requires SEAL candidates to remain calm and in control under duress.

## **Worth Repeating**

"If what you were doing was going to get you where you wanted to be, then you'd already be there."

## **Action Items**

1. Take an hour and do a deep dive into Dan Kennedy’s Six Steps for Business Breakthroughs. Write out each step Dan presents and then ask how this can be applied to your business. Can you sell to a different customer? Meaning, is there a typical client you see (i.e., 1st time buyer, retired client, etc…)? Can you sell or get in front of a different group of people, and if so, can you leverage any existing relationships to help get in front of a different group? Can you open a new market or area that is close to your current market but a place where you currently don’t get much business? Can you approach your message in a different way that will speak to people in a way that attracts more or different clients? Can you sell to a different price point? If you do mostly Jumbo now, can you sell to Veterans and do VA loans or find a market with more conforming? Can you look at other products, such as reverse mortgages or ARMs, and become an expert at those so that when you talk to clients, you have more options that you’re knowledgeable about? Can you do what you’re currently doing but frame it in a different way so it appears to be better or different? Every market and every Originator will have different answers to each question, but it’s important to take the time to think about these six principles and then write down your answers and ideas. These will be the foundation of a shift in your business.
2. Your mindset and your attitude dictate the results of most scenarios. As described in the Navy Seals' drownproofing exercise, they found that the opposite of natural instincts is the most effective way. Are there areas in your business where you go off gut instincts and not thoughtful plans? Is your mindset limitless, or do you have naturally built-in limiting beliefs? Most of the time, we can figure this out when we look at our past. Take some time and look at your old goals, look at old emails that you’ve sent to clients, or look at old notes you’ve taken about your business. Pay very close attention to the wording.  
     
   *For example*, if a client didn’t qualify, did you say to them, “I’m sorry you don’t qualify, and here is why.” Or did you say, “good news, bad news. The bad news is that because of XY and Z, you don’t qualify toda,y but the good news is that over time, we can help you fix these and help you buy your dream home.”   
     
   One approach has a limiting belief system while the other has no limits. Have you set goals that, as you look back, were way too easy to attain or even possibly way too high to reasonably reach in the period of time you set? Clearly, you did this based on a gut instinct, not the most effective way possible. Evaluate how you approach things, your overall mindset, and how you react when a challenge occurs. Take notes on this and train yourself to approach things differently than you have always approached them.

**Episode 3 - Strategy is More Important Than Stuff**

This episode focuses on the importance of strategy over tactics in achieving business success. The hosts argue that many loan officers get caught up in the "stuff" of their business – the flyers, the social media posts, the latest marketing gimmicks – without having a clear strategy in place. They emphasize the importance of understanding your "why" and developing a unique value proposition that sets you apart from the competition. The hosts also discuss the importance of building a sustainable business that doesn't rely solely on lead buying and instead focuses on developing your own lead generation and marketing capabilities. They use the analogy of a house with no kitchen, arguing that relying solely on lead buying is like relying solely on restaurants for your meals – it's expensive, not always sustainable, and doesn't give you control over your own business.

## **Key Concepts**

* **Strategy vs. Stuff:** Strategy refers to the "why" behind your business, while "stuff" refers to the tactics and tools you use.
* **Value-Driven Marketing:** Providing value to your audience before expecting anything in return.
* **Direct Marketing Principles:** Focusing on understanding your target audience and their needs, and tailoring your message accordingly.
* **Lead Generation vs. Business Building:** Developing your own lead generation capabilities rather than relying solely on lead buying.
* **Authenticity and Conviction:** Communicating your message with confidence and sincerity.

## **Worth Repeating**

"It's all about them, never about you, but speak specifically to their education and be valued first to market."

## **Action Items**

1. People care more about what something means to them than what you have. Take an hour and go through all of your social media, the presentations you send to clients, how you approach new referral partners and ask yourself, “Are you presenting yourself or are you presenting what it means to them?” 80% of Originators out there talk about themselves, just look at a sampling of Linkedin profiles. It’s all about their stats, their years in the business, and what they do for clients, but very few talk about what it means to the client. Go through everything the world sees about your business and rephrase everything in terms of what it means to a client. How do you solve people's fears and challenges, and what does it mean to someone if they work with you? Make everything you do about them, not about you. This is the first step in being a magnet versus throwing out a fishing line in the middle of the ocean.
2. If you buy leads and pay money to have business come in the door, you will always be dependent on someone else for your success. Even if you don’t do this, is your success in any way attached directly to someone else? If you have 2 large realtor referrals that generate 80% of your business, what happens if they retire or if their source of business dries up? This won’t happen overnight, but you need to start laying the foundation of being a magnet for new business and not being dependent on others.  
     
   In order to be a magnet, you have to master the 3 M’s, which are Message, Market, and Media. If you’ve already watched the Titan’s Season called “Brand Identity” or Rene Rodriguez’s Season “What Makes You Unique,” you’ll already have a clearly defined message to clients. If you haven’t, that’s ok. Take some time to go through these courses, but for now, it’s important that you have a Message that resonates with consumers, that tells your story with conviction, that highlights your unique value proposition, and that differentiates you from the crowd. This message needs to be authentic, clear, and concise so there is no question about what you do or who you are. You need to have the right market, meaning your message is landing on ears and eyes that are potential customers.  
     
   *For example*, if you had the best car ever created, it only cost $1,000, and you sold it by passing out flyers to 1st graders, you would never sell a car. The market that your message lands in is equally as important as the message itself.  
     
   The final step in creating a magnet is your media, simply meaning how do you deliver this message. You need to research and understand where your clients shop or get information. If you have a product designed for retired people or senior citizens and use social media as your main source of marketing, would anyone see it? Understand and identify where your client base gets their information. This will be some trial and error, but to be a magnet, you have to master all of the M’s. If you’re missing one of the M’s, the magnet doesn’t work. As you go through this process, don’t get discouraged and think that it’s not working. You might just be missing 1 of the M’s so don’t scrap the entire thing. Keep refining, keep testing, and once you finalize the 3 M’s, you’ll be a magnet and your business won’t be reliant on anyone else.

**TITANS OF MORTGAGE  
Brand Identity**

**Introduction**

This video series explores the essential topic of personal branding for mortgage professionals. Through insightful discussions and real-world examples, Regan and Warren dispel common misconceptions about branding and provide actionable steps to help viewers build a strong and authentic brand. The series emphasizes that branding is not just about marketing or having a fancy logo, but about showcasing your true self and connecting with your target audience on a deeper level. By being genuine and consistent in your actions and communication, you can create a brand that attracts clients who align with your values and sets you apart from the competition.

## **What You'll Learn**

* **The importance of authenticity in branding:** Why being true to yourself is the foundation of a successful brand.
* **How to identify your target audience and craft a brand message that resonates with them:** Understanding your ideal client and tailoring your message accordingly.
* **Actionable steps to build your brand:** Concrete strategies to implement immediately, regardless of your budget or experience.
* **The role of consistency in reinforcing your brand identity:** Why consistent actions and communication are crucial for building trust and recognition.
* **How to leverage your unique personality and interests to create a brand that stands out:** Differentiating yourself in a crowded market by showcasing what makes you unique.
* **The importance of understanding your competition and the broader market:** Recognizing the challenges and opportunities in the current landscape.
* **How to create a brand that attracts clients to you, rather than constantly chasing leads:** Building a magnetic brand that draws in your ideal clients.
* **The impact of branding on your long-term success in the mortgage industry:** Why a strong brand is essential for sustained growth and client loyalty.

**Episode 1 - The Basics, Why, What, and How to Build Your Brand**

In this episode, Regan and Warren discuss the importance of branding for businesses of all sizes, including individual mortgage loan officers. They emphasize that branding is not just about having a logo or tagline, but about authentically communicating who you are and what you stand for. By being genuine and allowing your personality to shine through, you can create a brand that resonates with your target audience and sets you apart from the competition.

## **Key Concepts**

* **Authenticity:** The foundation of a strong brand is being true to yourself. People can spot inauthenticity a mile away, so don't try to be someone you're not.
* **Mindshare:** The goal of branding is to occupy a space in your target audience's mind so that when they're ready to buy, they think of you first.
* **Differentiation:** In a crowded market, it's essential to stand out from the competition. Your brand should communicate what makes you unique and why someone should choose you over everyone else.
* **Polarity:** It's okay to have opinions and take a stand for what you believe in. This can help you attract like-minded clients and build a loyal following.

## **Worth Repeating**

"The smartest guys in the room understand. Brand is everything."

This quote emphasizes the importance of branding for business success. In today's competitive market, it's not enough to simply offer a good product or service. You need to create a brand that resonates with your target audience and makes you stand out from the crowd.

## **Action Items**

1. The first thing you need to do when building a brand is identify your brand. Most people come up with cliches or a tagline and while these can be useful they are not a brand. In order to succeed your brand also needs to be unique. So the question is, how do you define and build your brand? You already have these answers; it’s just a matter of recognizing them.  
     
   Take an hour and write down who you are as a person. These could be experiences you’ve had, your past, why you are in the mortgage industry, what you enjoy doing. This could be phrases, a paragraph or key words that describe you as a person. There is a great Titans Season from Rene Rodriguez entitled “What Makes You Unique” that can be a great resource for defining who you are.
2. The next step is to define what you stand for in life and in mortgage. Are you a naturally caring person, are you an educator by nature, have you had past experiences that you don’t want others to have? Write down everything you strongly believe in and why you believe in it. Don’t write down what you think people want to hear; write down what you actually believe with all of your heart. These should be non-negotiables in your life and in your belief systems.
3. Take the notes, phrases, keywords from Step 1 and Step two and bring them together. Take them from sentences or trains of thought and turn them into a paragraph. AI can be a helpful tool to wordsmith these, but be careful of using AI and then losing your message or creating a bunch of word salad. This is your mission statement and something you’ll always refer back to when it comes to branding. You should have a paragraph that describes who you are as a person, what you believe in, and this doesn’t mean write a sales pitch to clients. This is a detailed description of you, and when you create this, it will be uniquely yours. No other Originator has had the same life as you, no other Originator believes exactly what you believe, and no other Originator has had the same experiences as you. In turn, you have just created a unique brand that represents you, what you believe in, what you stand for, and it will be easier to convey because it’s authentic and it’s the truth. Brands fail because people are trying to be something they are not; they are trying to tell someone else’s story. This is your story, your brand, and you will use it for everything going forward in this season.
4. Now that you’ve established your brand, it’s time to convey a clear and concise message. Don’t worry about turning people away, you will never be able to make everyone happy or attract everyone. The goal of branding is to attract people who think and believe like you do. It is to attract people who are searching for what you believe in and offer. It’s not about products or services; people are attracted to people who they connect with. Decision making is an emotional decision, and connection is created not off statistics or rates. It is created from beliefs, perceptions, and communication.  
     
   This message needs to convey everything you created in the prior steps. You can create taglines, short sentences to convey why you are in the mortgage industry. It can be stories of how you helped clients who believed in you, it could also be your entire story. You are building your collateral catalogue for your entire brand in this step. Everything must be based on what you created in the first three steps, but you’ll use this on your website, in your social media posts, in conversations with clients, in connections with new referral partners. Now that you have created your brand, you must be consistent with it in everything you do. Even little things, such as the wording you use in a response to a client must remain on brand.

**Episode 2 - I Can't Build a Brand…YES YOU CAN!**

This episode tackles the misconception that building a personal brand is a long and expensive process reserved only for those with big marketing budgets. Regan and Warren challenge this idea, emphasizing that authenticity is the key to building a strong brand, regardless of your resources. They share examples of how individuals can leverage their unique personalities and interests to connect with their target audience on a deeper level. Even small, consistent efforts to showcase your true self can make a significant impact in attracting clients who align with your values and building a loyal following.

## **Key Concepts**

* **Authenticity over Budget:** Building a brand isn't about spending a fortune; it's about being genuine. Your personality and values are your biggest assets.
* **Leveraging the Underdog Advantage:** As a smaller player, you can use your authenticity to connect with clients who value personal attention and relatability.
* **Mindshare through Consistency:** Even small, consistent efforts to showcase your authentic self can create a lasting impression on your target audience.
* **Warmer Leads through Connection:** When your brand resonates with people, the leads you attract are more likely to be genuinely interested in working with you.

## **Worth Repeating**

"It's not a 100 to 0 thing... It's as simple as just projecting your authentic self in the universe and you're going to get your share of interested people down."

## **Action Items**

1. At the beginning of this season, you established and built your brand. At least you have built all of the key elements and concepts. It’s uniquely yours because it is based on you and your story, which no one else has. So the question is, how do you use this to build a business? Most people don’t think they have a brand or can build a brand. When people think of a brand, they think of Nike or Apple or another major corporation and feel like they’ll never be able to do that. That is not a brand. That is what a brand becomes when enough people believe in the same things you do.  
     
   Take 30 minutes and write down how your brand and what you believe in helps homeowners and homebuyers.   
     
   *Here is an example*: Let’s say you had a family member make a poor financial decision later in life and it got them in debt, and one of your beliefs is that your home is a great asset that should always be secure and maximized in retirement. You would convey a message about how you help retired clients or people looking to retire in the next 5 years make sound financial decisions so that in retirement, their home is always secure. Remember, this has to be authentic and based on your brand, it’s not a sales pitch, it’s purely telling people what you believe based on your brand. These can be big picture or about a specific situation. Feel free to tell success stories about how your brand helped a client in the past. This is a powerful part of building your brand and reinforcing it over time.
2. Take an hour a week, it could be all at once or 15 minutes at a time. Spend an hour a week for 1 month sharing your brand, your stories, what you believe in, everything you’ve built up to this point. This could be on social media, this could be emails to your database, or this could be at a lunch and learn. Anywhere you can tell the world about your brand, you need to tell the world about your brand. There is always a little reluctance to do this, but this is your stor,y and others need to hear it. The people that don’t respond wouldn’t have worked with you anyway, so you have nothing to lose. Most LOs don’t realize that the reason they haven’t achieved their goals has nothing to do with the people who won’t work with them. It has everything to do with the people who will work with them, but they just don’t know what you stand for.
3. Take an hour and go through everything you put out in the world, your Yelp, your LinkedIn, your social media, your website, your marketing materials, etc... Does this convey your brand, or is it just stock word salad that every other LO puts out in the world, too? Everything you put out there needs to be on brand, needs to be authentic—and it’s easy to be authentic when you follow the brand you built in the previous episodes.  
     
   There is also nothing wrong with being vulnerable, and too often, people take this as meaning something negative or sharing something personal. While that is true, and we encourage you to do it, don’t be afraid to share the wins too. This doesn’t mean posting a video that says, “Hey, another successful closing where I got a commission check.” This means sharing how you’re feeling. “It’s been a great week, and I’m really excited about how we just helped a family close on their dream home. I’ve been feeling grateful this week, seems like one of those weeks where everything went our way. I’m sure I’ll have other weeks that aren’t this good, but I wanted to share how excited I am to be in the mortgage business and serving families in our community.” When you talk about your feelings, stay on brand in a positive or even personal and honest way, you’ll be shocked at the responses you get.

**Episode 3 - Your Biggest Competition Isn't Who You Think**

This episode challenges the common belief that your biggest competitors are other businesses in your industry. Regan and Warren argue that in today's digital age, your biggest competition is actually the constant battle for consumer attention. With the average consumer bombarded by thousands of messages daily, it's crucial to cut through the noise and create a brand that resonates on an emotional level. They advocate for a shift away from traditional advertising tactics and towards building a strong brand that attracts customers organically. By focusing on authenticity and genuine connection, you can build a loyal following that seeks you out, rather than constantly chasing after leads.

## **Key Concepts**

* **The Attention Economy:** In today's digital world, attention is a scarce resource. Your biggest competition isn't just other businesses, but everything else vying for your target audience's attention.
* **Cutting Through the Noise:** With consumers bombarded by thousands of messages daily, it's crucial to find ways to stand out and be heard.
* **The Power of Emotion:** People make decisions based on emotion, not just logic. Your brand should connect with your target audience on an emotional level.
* **Attracting vs. Chasing:** A strong brand attracts customers to you, eliminating the need to constantly chase after leads.

## **Worth Repeating**

"It's better to be sought after than being found."

This quote by Seth Godin perfectly encapsulates the essence of this episode. Instead of chasing after customers with traditional advertising tactics, focus on building a brand that makes you stand out and attracts customers to you organically.

## **Action Items**

1. You now know your brand, you are now telling your story, and you have an authentic and unique value proposition to clients. What’s next? Clients. What’s next? It’s now time to look at branding through a different lens. It’s time to look at it through the lens of how you are delivering this message. As the Titans outline, your competition isn’t other Originators in your market, *the main competition is attention*.  
     
   In today’s market, everyone and everything is fighting for consumers’ attention. This makes it even harder to get consumers’ attention because they are guarded; they are waiting for the sales pitch. With your new brand and everything you put on social media, the words you use with clients or referral partners ask yourself this: “Are you adding to the noise or are you getting someone’s attention?"  
     
   Take 30 minutes to an hour, go back through everything you have put out there since you started your Branding journey, and ask if it’s just noise or if it makes people pause and think. In order to gain results with Branding, it’s not just the message or brand you are delivering, it’s about how, where, and who you are delivering it to. Ask yourself or ask friends if they would stop and read your post, ask them how they would respond or what they feel when they see an email you sent or a conversation you had. Ask if it seems like just another message, if there are any parts that make them stop and think, or if anything you’ve done makes them feel a certain way. Take a look at the positive responses you get from them and yourself and double down on those. Anything that you wish you had back or just adds to the noise, stop doing and try it differently.
2. Take 30 to 45 minutes and go through the last 6 months or even a year of funded loans, depending on how many of them you had. Write down these things about your clients:  
   - Their age, type of buyer (1st time buyer, move up buyer, investor etc..)  
   - Their employment status (i.e. salaried, commissioned sales, self-employed, retired)  
   - Their document type (i.e. full docs, non-qm, bank statement etc..)  
   - Their down payment and their lead source (i.e. realtor referral, past client referral, marketing call in, wealth advisor referral etc...)  
     
   We recommend doing this on a spreadsheet so it’s easier to see patterns. Look for patterns in your client base and who is actually closing loans with you. We’ve seen many originators think they cater to a specific buyer, but when they do this exercise, they realize the clients they close have a totally different profile.  
     
   Write down the 3 most common traits your closed loans have so you can identify who is attracted to you. Once you’ve done this, go through your marketing, social media posts and ask yourself if there is any way you can customize your branding message to speak directly to this segment of people. It’s clear that they are already drawn to you and closing with you. Can you focus in on that segment of people with your brand message to increase the number of people that raise their hand wanting information? A great brand doesn’t just generate leads, they generate leads that actually close.
3. The hardest part of Branding isn’t building it or getting it out to the world, it’s having the patience and perseverance to see it work. Branding is not an instant-gratification business, it’s an annuity that will continue to pay you for the rest of your career. It takes time to get a brand going, it takes time to have brand recognition in your community, so be patient. Be persistent and stick with your brand at all costs.  
     
   We know it’s easier said than done, so take 30 minutes to look at your last 6 months or even a year of past clients. Ask yourself, did these people call in one day, and then we closed 30 days later? Look at how long your normal cycle time really is from the time you connect to the time you close. When you understand your current cycle times, it will make it easier to be patient with your Brand and learn to play the long game. A Brand will pay you for your career, a lead will pay you today.

**Episode 4 - Five Things to Do to Build Your Brand**

In this episode, Regan and Warren shift gears from discussing the "why" of branding to the "how." They provide five actionable steps that viewers can take immediately to start building their own authentic brand. These steps involve introspection and asking yourself key questions about your beliefs, values, passions, and purpose within the mortgage industry. By answering these questions honestly, viewers can gain a deeper understanding of themselves and how they want to be perceived in the marketplace. The episode emphasizes that building a brand is about aligning your actions, communication, and online presence with your true self, ultimately attracting clients who resonate with who you are.

## **Key Concepts**

* **Introspection:** Building a brand starts with understanding yourself. Asking key questions about your beliefs, values, and passions is crucial.
* **Authenticity:** Your brand should be a reflection of your true self, not a manufactured image.
* **Value Alignment:** Attracting clients who share your values leads to stronger relationships and better business outcomes.
* **Actionable Steps:** The episode provides concrete steps viewers can take immediately to start building their brand.
* **Self-Reflection:** Regularly reviewing your online presence and client interactions helps ensure your brand remains aligned with your authentic self.

## **Worth Repeating**

"Get into their worldview 100% and then reverse engineer all of that from their perspective and choose your path accordingly."

This quote encourages viewers to step into their customers' shoes and understand their needs, anxieties, and desires. By empathizing with their target audience, they can tailor their brand message and service offerings to better resonate with their clients' needs.

## **Action Items**

1. Take 30 minutes and go back to the video where the Titans pose 5 questions. Take time to thoughtfully answer all 5 questions and write them down.
2. In the last episode, you built out a spreadsheet with characteristics of clients that you’ve recently closed. It’s time to do a deep dive into your client’s mindset before they speak with you. You’ll want to do this for the types of clients you have success with and also for the types of clients you don’t have success with. Take an hour and build out a profile on all of the types of clients that come across your desk (i.e., 1st time buyers, rate shoppers, realtor referrals, large down payment buyers, retired clients, etc..) To build this profile, ask yourself what their biggest fear is, what you think their current outlook on financing or lenders is, what experiences they have had before, if any, and what their true goals are, not just what they’ve read online. Step into their shoes, not from a numbers side of things, but put yourself in their emotional shoes. If you’ve purchased a home before or made a huge financial commitment elsewhere, draw on those memories and emotions or questions you had. If you can get into their shoes and understand their worldview, their reservations, or fears, you can then reverse engineer the solution to their problems. Refine your brand messaging further by integrating these solutions into your message while still staying authentic to your Brand and what you believe in.
3. The final step, now that you’ve built your Brand, refined your Brand, and targeted your messaging, is to get feedback. You could be the smartest person in the room with the best Brand and best message, but you can’t tell someone else how they are going to receive or interpret your message.  
     
   Find friends, co-workers, mentors, and leaders within your company to give you honest feedback. Don’t explain your brand to them or pitch them on your brand. Tell them that you’ve rebranded everything, give them a list of things to look at (i.e. website, social media, or anything you’ve changed during the rebrand), and have them write down what it means to them. Ask them if it makes them feel a certain way, ask them to tell you what your brand is, and ask them to list the top 3 things they like and the top 3 things they don’t understand. Notice we didn’t say “dislike” because not everyone will like your message and that’s ok.  
     
   Part of Branding is attracting people who want to work with you and repelling people who would never work with you. You want feedback on what connects with them emotionally, what stands out to them in a positive way, and what they don’t understand so you can re-word, re-phrase, or clarify what might be clear to you but unclear to someone else. Once you’ve compiled all of the feedback, go through everything you’ve built to this point. Spend an hour or two hours re-phrasing for clarity, looking at the top 3 things they liked, and adding those in places you may have missed. You are finalizing your brand in this step and maximizing its results through feedback.

**Episode 5 - Everything You Do Is Your Brand**

This episode emphasizes the importance of consistency in branding. Regan and Warren highlight that everything you do, say, and project contributes to your overall brand image. They stress the importance of aligning your actions and communication with your core brand values to create a cohesive and authentic impression. The episode encourages viewers to consider every interaction and touchpoint as an opportunity to reinforce their brand identity and build stronger connections with their target audience.

## **Key Concepts**

* **Holistic Branding:** Branding is not just about marketing materials; it encompasses every aspect of your business and how you present yourself to the world.
* **Consistency:** Maintaining consistency across all touchpoints is crucial for building a strong and recognizable brand.
* **Authenticity:** Your brand should be a true reflection of your values, personality, and how you want to be perceived.
* **Attention to Detail:** Every interaction, communication, and visual element contributes to your overall brand image.
* **Building Trust:** Consistency and authenticity build trust with your audience, leading to stronger relationships and business growth.

## **Worth Repeating**

"Everything you do is your brand, everything you say, how you say it, where you say it, how it looks, how it feels, how it's understood."

This quote encapsulates the core message of the episode, emphasizing that branding is not just about visual elements like a logo, but about every aspect of how you present yourself and your business.

## **Action Items**

1. The last step in Branding is living your Brand. Branding is a consistent set of actions over a long period of time. Branding does no good if you don’t have brand recognition in your community. The Brand is not for your ego, the brand is for others to understand what you do and be attracted to it. In order to develop this brand recognition, it takes time, and you have to commit to doing it even when you don’t instantly see results.  
     
   Commit to the next 6 months of living your Brand; this means in every interaction you have. The way you talk to people (i.e. if your brand is about education and you don’t educate, you're not living your brand. If your brand is about financial planning with real estate and you don’t give advice, you’re not living your brand.) The optics of Branding (what you wear, the office décor, your logo, email signatures, etc...) All of the messages you’ve built, all of the changes you’ve made, you need to commit to 6 months of living your brand. This isn’t selling a product, this is living your business based on the things you believe in, what you care about, and your purpose in business. This is YOUR brand, no one else’s, so it should be easy to live it if you commit to it.
2. At the end of 6 months, do an assessment, and don’t just look at production. Ask yourself: “Do I feel like I am better off or worse off than before? Do I have better conversations, and has anything changed with the amount of new people reaching out to me for loans or the types of people reaching out to me for loans? Have I built any new relationships or had any new opportunities as a result of my brand?”  
     
   The final step is to look at production, but as we said, production from Branding is a long game. It’s an annuity or retirement plan, not a quick, impulsive cryptocurrency trade. When you assess your brand, focus on the journey, the actions that are happening daily, not the results alone. As you assess your brand, take note of what is really working well. Are there areas you could improve? Write all of this down in a Brand journal so you can refer back to it later. You should do this assessment every 6 months, do it the same way every time, and don’t be afraid to look back at what you wrote in the past. Schedule this 6 month Brand review on your calendar so it doesn’t become out of sight, out of mind over time.

**TITANS OF BUSINESS  
Michael Browne**

**Introduction**

This video series features Michael Browne, co-founder of Costa Brown Wines, sharing his insights on various aspects of business and life. Michael discusses his journey from humble beginnings to winemaking success, emphasizing the importance of continuous learning, adaptability, and building strong relationships. He also shares valuable lessons learned from his childhood and early adulthood experiences, highlighting the importance of practice, hard work, dedication, and showmanship. The series provides viewers with a unique perspective on achieving success, drawing parallels between the complexities of winemaking and other industries.

## **What You'll Learn**

* The importance of starting small and gradually building a business.
* The value of learning from mistakes and adapting strategies based on both successes and failures.
* The significance of branding and marketing in effectively communicating brand identity and message.
* The importance of continuous learning and seeking guidance from experienced mentors.
* The power of practice, hard work, and dedication in achieving mastery.
* The value of embracing risk and failure as opportunities for growth.
* The importance of showmanship and creating a memorable experience for customers.
* The significance of authenticity, building relationships, and awareness in achieving success.
* The importance of giving back to the community and contributing to causes you care about.

**Episode 1 - Art of Synergistic Partnerships**

Michael Browne, co-founder of Costa Brown, shares his journey from humble beginnings to winemaking success. Starting with limited resources and a used barrel, Michael and his brother, Dan, embarked on their winemaking venture. Despite initial setbacks, they persevered, learning from their mistakes and gradually refining their craft. Michael emphasizes the importance of various factors in winemaking, including picking fruit at the right maturity, understanding the vines and vineyard, and effectively branding and marketing the final product.

## **Key Concepts**

* **Starting Small:** Michael and Dan began their winemaking journey with minimal resources, demonstrating that passion and determination can outweigh financial limitations.
* **Learning from Mistakes:** The brothers experienced setbacks and produced “terrible wines” in the early years, but they viewed these as learning opportunities, ultimately leading to improvement.
* **Importance of Timing:** Michael emphasizes the critical role of picking grapes at the optimal maturity level, highlighting how this influences the final taste profile of the wine.
* **Vineyard Management:** Understanding the vines, canopy, and overall vineyard health is crucial for producing high-quality grapes and, consequently, exceptional wines.
* **Branding and Marketing:** Michael stresses the significance of branding and marketing in the wine industry, recognizing the need to effectively communicate brand identity and message to consumers.

## **Worth Repeating**

“Wine is very much like music. Very much like music, with different tones.”

This quote highlights Michael's unique perspective on winemaking, drawing a parallel between the complexities and nuances of wine and music.

## **Action Items**

1. **The School of Hard Knocks.** Embrace the “learn by doing” mindset. Don’t be afraid of making mistakes and failing – keep learning. Ask yourself – what are you afraid of doing in your business? What makes you very uncomfortable just thinking about it? (Examples: Public Speaking, Cold Calling, etc.) If you want to instantly improve your business – do the things you don’t want to do. Seek these things out – this is where the “growth” lives! Who cares if you don’t get it right the first time – keep moving forward. This element exists in every single success story in every business across every industry. Make it part of yours.
2. **Branding is everything:** Wines are commodities. Until they’re not. Meaning, that the ones that stand out have built a brand – a reputation that precedes them and stands for something. Michael Browne built one of the most successful wineries in the World from scratch. A big part of his success was understanding the “brand” part. You’ve got to have an “ownable difference” in the market. What is yours? Find it. Make it part of your mortgage DNA. Create a USP – a unique selling proposition. What makes you unique in mortgage? Figure it out. Create it. INVENT IT. Then own it. If done correctly, it will magnetize the market, and clients will be attracted to you, versus you chasing clients all the time.

**Episode 2 - Learn As You Go**

In this episode, Michael Browne continues his discussion, emphasizing the importance of continuous learning and adaptation in business. He shares his experiences of learning on the job, making mistakes, and adjusting strategies based on both successes and failures. Michael also highlights the importance of nurturing a business, comparing it to caring for a human being, and stresses the need for constant attention and adaptation to maintain success.

## **Key Concepts**

* **Learning by Doing:** Michael underscores the value of hands-on learning, acknowledging that not everything can be learned from books or formal education.
* **Adaptability:** He emphasizes the need to constantly adapt and adjust business strategies based on changing circumstances, highlighting that even successful approaches can become outdated.
* **Nurturing a Business:** Michael compares nurturing a business to raising a child, suggesting that it requires constant care, attention, and a balance of strictness and love.
* **Importance of Feedback:** He stresses the significance of feedback, whether from customers, industry peers, or even the product itself, in guiding business decisions and improvements.
* **Passion and Respect:** Michael's passion for winemaking is evident throughout the episode, and he encourages listeners to respect their craft and the people involved in it.

## **Worth Repeating**

“You take what didn't work and don't do it again. You take what did work and work on that. But you can't rest on what worked because it might change.”

This quote encapsulates Michael's philosophy of continuous learning and adaptation, emphasizing the need to constantly evaluate and adjust strategies for sustained success.

## **Action Items**

1. **Leverage OPM – Other People’s Media.** Go find one blog that you could write a guest article for or one podcast that you could get an interview to discuss what you know best – the mortgage business! Find an interesting spin or perspective in the world of property finance – make that your “interesting” calling card. Leverage this to get yourself featured in OPM – other people’s media. It’s the fastest way to build your professional reputation and your BRAND! Don’t overthink it – just do it. Who cares if you have never written or been on a podcast – just go do it. Once you do your first, find another and do it again. Soon, your professional reputation will precede you in the market (the a-ha branding moment), and you’ll be viewed as a trusted authority in the mortgage business.
2. **Find a hole in the market.** Become a well-versed expert in a subsection of your market – a niche area of the finance world. Something that no one else is really talking about. Make sure it connects in some small way to what you do, but make it your own. This will help you create “mortgage conversations” out of thin air – you start talking about “this,” and it leads to “that.” Approach this from an educational, adding-value perspective – your goal is not to be the smartest guy/gal in the room. Rather, you want to enlighten people on things that could be useful and valuable to them if you tell them about it (i.e. Wow, I never knew that I could do xyz…kinda thing). You’ve enlightened them – this will make them remember you in ways traditional marketing can’t. Because what you’ve done for them is remarkable. Keep doing this. Apply it to the OPM above.

**Episode 3 - The Opposite of Instant Gratification**

In this episode, Michael Browne discusses the importance of hard work, perseverance, and mentorship in achieving long-term success. He emphasizes that there are no shortcuts to success and that instant gratification is not a sustainable approach. Michael also highlights the importance of taking risks, learning from failures, and connecting with mentors to gain valuable insights and guidance.

## **Key Concepts**

* **No Shortcuts to Success:** Michael emphasizes that hard work and dedication are essential ingredients for achieving lasting success.
* **The Value of Mentorship:** He stresses the importance of seeking guidance from experienced mentors who can offer valuable insights and advice.
* **Learning from Failure:** Michael encourages embracing failures as learning opportunities and using them to refine strategies and approaches.
* **Connecting the Dots:** He shares Steve Jobs' quote about connecting the dots, emphasizing that the path to success is not always linear and that experiences, both positive and negative, contribute to the overall journey.
* **Overcoming Challenges:** Michael highlights the importance of perseverance and resilience in navigating challenges and setbacks, emphasizing that these experiences contribute to personal and professional growth.

## **Worth Repeating**

“You can't connect the dots looking forward. You can only connect them looking backward. So you have to trust that the dots will somehow connect in your future.”

This quote by Steve Jobs, as shared by Michael Browne, emphasizes the importance of trusting the journey and recognizing that experiences, even those that seem insignificant in the moment, can contribute to future success.

## **Action Items**

1. **Think “Frequency” + “Consistency.”** In keeping with the 80/20 rule – what growth activators in your business can you triple down on with frequency and consistency? You’re playing the long game – think and act accordingly. As the cliché goes, “haste makes waste,” and patience is a virtue. Focus on the things that are driving your business growth – stay relentlessly consistent with these.
2. **The million-dollar lesson.** Michael Browne started with nothing, owned no land, grew no grapes, yet somehow managed to create the number one wine in the U.S. out of 70,000 wines. How is this possible? It’s all in the small but pivotal decisions made over time – learning from failures, staying committed to the process, networking, multiplying relationships, partners, and growing the brand. Instead of chasing instant gratification, he did the opposite. Remember, all breakthroughs in business have this DNA – they do the opposite of the status quo. This is what you need to do in your mortgage business. Start today!
3. **Decide, Act, Keep Going.** That’s a one-sentence business plan. Be decisive, act without overthinking, and keep going. The market will tell you if you’re winning or losing – just don’t wallow in the “now.” Keep moving forward. Dare yourself to fail at something in your business – it's the fastest way to learn and progress. Embrace the humility, and grow from it. Finally, you need to put in the work! No magic short-cuts thinking here – put in the work.

**Episode 4 - It Started with a Bang**

In this episode, Michael Browne shares his experiences as a child and young adult, highlighting the valuable lessons he learned through his involvement in various activities, including playing with black powder, participating in a youth circus, and working in the restaurant industry. Michael recounts specific anecdotes, such as a childhood mishap with black powder and his journey from being a shy kid to a skilled circus performer. These experiences taught him the importance of practice, hard work, dedication, failure, risk, reward, and showmanship, all of which contributed to his success later in life.

## **Key Concepts**

* **Learning through Experience:** Michael's childhood and early adulthood experiences underscore the value of learning through hands-on involvement and overcoming challenges.
* **The Power of Practice:** His dedication to practicing unicycling, fire eating, and other circus skills emphasizes the importance of consistent effort in achieving mastery.
* **Embracing Risk and Failure:** Michael's willingness to try new things, even those involving risk, highlights the importance of stepping outside one's comfort zone and learning from both successes and failures.
* **The Importance of Showmanship:** His experience as a circus performer taught him the value of showmanship, which he applies to his current role as a winemaker, recognizing the importance of creating a memorable and engaging experience for customers.
* **Connecting the Dots:** Michael's diverse experiences, from playing with black powder to working in a Chinese restaurant, demonstrate how seemingly unrelated experiences can contribute to personal and professional growth.

## **Worth Repeating**

“I learned about practice. I learned about hard work. I learned about dedication. I learned about failure. I learned about risk. I learned about reward. I learned about showmanship. All those things. The starting blocks of all those things that helped me later in life.”

This quote encapsulates the valuable lessons Michael learned through his childhood and early adulthood experiences, emphasizing how these experiences shaped his approach to life and business.

## **Action Items**

1. **Who are you? Why are you in the mortgage business? What’s your worldview?** This is the story you need to tell the market. You’re not a “loan calculator, or commodity – don’t act that way. People (loan consumers) are attracted to “people like them” – this is the essence of relationship building, but you’ve got to get out of your own way and not be afraid to be vulnerable and share your story. Remember the wise words of Jay Abraham, “If you want people to be interested in you, be interested in them.” Apply this to every mortgage sales conversation you have immediately – ask about “their story.” This is how they’ll remember you and choose you if you’re genuinely interested.
2. **Perspective + polarizing.** A good combination when done right. What’s your unique perspective of the market? Of loan products? Of loan practices? What bothers you about this industry? Show up in the market with your own perspective and don’t be afraid to be polarizing – this is how you differentiate.

**Episode 5 - Three Key Traits of Success**

In this episode, Michael Browne shares three key traits that he believes contribute to success: authenticity, building relationships, and awareness. He emphasizes the importance of being genuine in interactions, nurturing strong relationships with clients and colleagues, and cultivating awareness of oneself and others. Michael also discusses the significance of giving back to the community and highlights the role of philanthropy in personal and professional growth.

## **Key Concepts**

* **Authenticity:** Michael emphasizes the importance of being true to oneself and others, highlighting that authenticity is crucial for building trust and establishing strong relationships.
* **Building Relationships:** He stresses the value of nurturing relationships with clients, colleagues, and partners, recognizing that strong relationships are essential for long-term success.
* **Awareness:** Michael highlights the importance of cultivating awareness of oneself, others, and the surrounding environment. He believes that awareness enables individuals to better understand and respond to the needs of those around them.
* **Philanthropy:** He discusses the significance of giving back to the community and emphasizes the role of philanthropy in personal and professional growth.
* **No Shortcuts:** Michael reiterates the importance of hard work and dedication, emphasizing that there are no shortcuts to achieving lasting success.

## **Worth Repeating**

“The wisest of all men realize they know nothing.”

This quote, shared by Michael Browne, emphasizes the importance of continuous learning and maintaining a humble attitude, recognizing that there is always more to learn and discover.

## **Action Items**

1. **The #1 rule in marketing = authenticity.** Be authentic in everything you do and say. You’re not playing a role in a mortgage movie! You’re a financial craftsman who enables people to own the lifestyle of their dreams! Don’t follow the leader, be yourself. Again, this is how you distinguish yourself in the market and build a brand. It can’t be said enough, but 80% of LOs are trying to be someone else, thinking the market will view them in a higher light – big mistake.
2. **The best listeners have a competitive advantage in the market.** Stop talking and start listening. Ask questions. If you think that your job is to give your clients your lowest rate, get them approved for the loan, and handle the paperwork, you’re in the wrong profession. You’re in the relationship business, not the loan business. Trust is what people buy. There are steps in the “trust process” – none of which include rates, underwriting, loan products, etc. When your clients understand that you are “in their service” to help them solve a problem, you will be viewed as a trusted advisor.
3. **Understand the lifetime value of your customer.** Hint: It’s not one loan. Jay Abraham is a master of understanding and leveraging lifetime value – and he has generated over $32 billion in value because of it. Your action item today is to Google or ask ChatGPT about “Lifetime Value of a Customer” and take at least two pages of handwritten notes. Keep these notes on your desk at all times and never out of sight! When you understand this concept and leverage it in every way possible, you’ll never run out of business! It’s the gift that keeps on giving. It’s referrals on steroids. But you need to create a plan to execute it. The good news is that it all starts and ends with follow up and communication – back to frequency and consistency (the magic ingredients to success). Have fun!

**TITANS OF BUSINESS  
Wing Lam**

**Introduction**

This video series features Wing Lam, co-founder of Wahoos Fish Taco, sharing his insights on building a successful brand and navigating the business world. Through personal anecdotes and real-world examples, Wing emphasizes the importance of creating synergistic partnerships, giving back to the community, and adapting to challenges. His entrepreneurial journey and unique teaching philosophy offer valuable lessons for anyone looking to thrive in today's dynamic business environment.

## **What You'll Learn**

* **The Art of Synergistic Partnerships**: Discover how strategic partnerships can help you reach a wider audience, build brand recognition, and achieve exponential growth.
* **Turning Crisis into Opportunity**: Learn how to adapt, innovate, and find opportunities even in the face of adversity.
* **The Power of Community Engagement**: Understand the importance of building relationships, giving back to your community, and becoming an ambassador for your industry.
* **Creative Problem-Solving**: Develop your ability to think outside the box, find innovative solutions, and overcome challenges with limited resources.
* **Real-World Application**: Gain practical insights and actionable takeaways that you can apply to your own business or career.

**Episode 1 - Surf Taco Power Partnering**

Wing Lam, co-founder of Wahoos Fish Taco, shares his journey of building a successful brand by creating synergistic partnerships. He emphasizes the importance of building relationships and becoming part of the community. Wing's story highlights how strategic partnerships can lead to exponential growth and brand recognition.

## **Key Concepts**

* **Building a Brand Beyond the Product**: Wing emphasizes that building a successful brand is about more than just the product or service you offer. It's about creating a community, fostering relationships, and becoming part of something bigger.
* **Strategic Partnerships**: Wing's success story highlights the power of strategic partnerships. By partnering with key players in the action sports industry, he was able to quickly gain brand recognition and build a loyal following.
* **Giving Back to the Community**: Wing believes in giving back to the community and building relationships with those who share similar values.

## **Worth Repeating**

"It's all this access. And the person in the middle of all this is this guy making tacos, right?"

This quote highlights how Wing's strategic partnerships and involvement in the community made him a central figure in the action sports industry. It emphasizes the importance of building relationships and creating a brand that is bigger than just the product or service you offer.

**Action Items**

1. **Create a list of potential partnerships in your target market.** Figure out other businesses that could benefit from access to your client / partner list. What happens after the close of escrow – what do your clients buy or need next? Find the alignment, make the connection, and be the “mortgage” spoke in that wheel. Meet with one potential partner per month to strategize how you can work together to the benefit of all parties.
2. **Become an Active Part of the Scene:** Don't just sell mortgages; become actively involved in your target niche's activities and events. Sponsor a local sports team, attend community gatherings, or volunteer for their causes. The goal is to build genuine relationships and become known for “something” outside of mortgage where you can be of service, add value, and the business will follow.
3. **Offer More Than Just Mortgages:** Identify ways to provide value beyond just loan products. Can you offer financial literacy workshops for first-time homebuyers in your niche? Provide access to resources relevant to their specific circumstances. This sets you apart as a trusted advisor.
4. **Build Reciprocal Relationships:** Once you've built a relationship, explore ways to help your niche partners and clients with their needs and goals. Can you connect them with other helpful professionals? Promote their businesses or events? This creates a "mutual admiration society" and strengthens your bonds.
5. **Focus on Community Impact**: Partner with a local charity or non-profit relevant to your niche and regularly contribute or volunteer. Highlight your community involvement in your marketing materials and demonstrate your commitment to giving back. This builds goodwill and strengthens your brand.

**Episode 2 - From Crisis to Opportunity**

Wing Lam, co-founder of Wahoos Fish Taco, shares how he turned the COVID-19 crisis into an opportunity to give back to the community and strengthen his business. By creating the California Love Drop program, he was able to provide meals to frontline workers while also keeping his restaurants afloat. Wing's story demonstrates the power of resilience, adaptability, and community support in the face of adversity.

## **Key Concepts**

* **Turning Crisis into Opportunity**: Wing's response to the COVID-19 pandemic exemplifies how businesses can adapt and find opportunities even in challenging times.
* **The Power of Giving Back**: Wing's initiative to provide meals to frontline workers not only helped the community but also generated positive publicity and support for his business.
* **Community Support**: The California Love Drop program gained momentum through community support, highlighting the importance of collective action in overcoming challenges.

## **Worth Repeating**

“We were the little silver lining. We were doing something good for the community.”

This quote emphasizes the positive impact that businesses can have on their communities during difficult times. It highlights the importance of social responsibility and the potential for businesses to become a source of hope and inspiration.

## **Action Items**

1. Ask this one question to everyone you speak to every single day: ***What do you need help with today?*** Ask this to your network, past clients, friends, agents, local businesses – everyone. This can be your “one thing” that differentiates you and the rule of reciprocity will kick in.
2. **Get involved with one local charity.** Develop a community-focused initiative to raise awareness and support a local cause. Consider donating a portion of each closed loan to their mission. Promote this effort through social media, email, and local media to build goodwill and positive brand association. Remember,   
   “*a rising tide lifts all boats.”*
3. **Find guest speaker opportunities in your community**. Seek out opportunities to share your expertise and build your brand. Offer to be a guest speaker at local events, workshops, or webinars. Reach out to local podcasts or popular YouTube channels to offer your insights on mortgage-related topics. This increases your visibility and credibility.

**Episode 3 - Professor Wing**

Wing Lam, co-founder of Wahoos Fish Taco, shares his experience teaching marketing at the university level. He discusses his unique approach to teaching, which involves real-world case studies, hands-on projects, and an emphasis on networking and collaboration. Wing's teaching philosophy highlights the importance of creativity, problem-solving, and community engagement in the business world.

## **Key Concepts**

* **Real-World Experience**: Wing's teaching style emphasizes the value of real-world experience and practical application of business concepts.
* **Collaboration and Networking**: He encourages students to work together and build relationships, recognizing the importance of teamwork and networking in achieving success.
* **Creative Problem-Solving**: Wing challenges students to think outside the box and find innovative solutions to business problems, even with limited resources.
* **Community Engagement**: He emphasizes the importance of giving back to the community and incorporating social responsibility into business practices.

## **Worth Repeating**

“You're going to have to incorporate politics. You're going to have to learn how to get along. And more important today than ever, social skills. Because you got to learn how to get along with people.”

This quote highlights the importance of interpersonal skills and the ability to collaborate effectively with others in the business world. It emphasizes the need for strong communication and relationship-building skills to navigate the complexities of the workplace.

## **Action Items**

1. **Solve your “problem of zero.”** Don’t get caught up in a scarcity mindset (like “I don’t have the budget for this or that.) Instead have an abundance mindset – that will allow you to solve any “problem of zero” – no budget, etc. Write down your skill sets, what you're good at, and something you can do to add value – doesn’t have to be business-related. Then go find partners you can trade / barter with. You need a new website – go help the web developer with something he needs, etc.
2. **Build your network.** Solve the “problem of zero” for others. For example, you can partner with a wealth advisor – find out what they need or are looking for – be the connection point. Keep doing this and you’ll build a large network in no time. If you want people to be interested in you and what you offer, then be interested in them first. Take the initiative, be of service, and you’ll be surprised by how many more “mortgage conversations” you’ll have organically.
3. **Think people, not mortgages.** Start with the “WHO” first, before the “WHAT.” Who can you help? Who can you put in touch with someone else that needs help? You’re in the relationship-building business – not the mortgage business. Relationships are financial capital. You don’t need actual dollars to trade, barter, partner, etc. to exchange value. The “consideration” part of the value exchange can be anything – get creative!

**Episode 4 - Success Leaves Clues**

Wing Lam, co-founder of Wahoos Fish Taco, discusses the importance of preparation, resilience, and adaptability in navigating challenging times. He shares real-life examples of individuals who found success by recognizing opportunities and taking action. Wing emphasizes the need to look for signs, adjust strategies, and find creative solutions to overcome obstacles and thrive in any market.

## **Key Concepts**

* **Preparation and Mentorship**: Wing highlights the value of having mentors and learning from past experiences to anticipate and prepare for future challenges.
* **Adaptability and Repositioning**: He emphasizes the need to adjust strategies and reposition oneself in response to changing market conditions.
* **Opportunity Recognition**: Wing encourages individuals to look for signs and recognize opportunities that may arise during difficult times.
* **Creative Problem-Solving**: He stresses the importance of finding creative solutions and thinking outside the box to overcome obstacles.

## **Worth Repeating**

“You can't break new ground with an old shovel.”

This quote emphasizes the need for innovation and adaptability in navigating challenges. It suggests that old approaches may not be effective in addressing new situations and encourages individuals to embrace new ideas and strategies.

## **Action Items**

1. **Find your “Trash Strike.”** Remember the story that Wing talked about the struggling real estate agent in the valley who turned a local trash strike into an opportunity to be of service and it exploded his personal brand overnight. Because he found a creative way to solve the neighborhood’s problem, he quickly became the number one agent in that neighborhood. Again, leading with value.
2. **Find the clues in your target market.** They are everywhere! What little corner of the market can you own? It’s not about mortgages, it’s about finding a simple, small, and narrow “hole in the market” and being the change agent and catalyst to add value, solve a problem, or reduce constraints, etc. Do this and you’ll own a position in the consumer’s mind, and it will directly translate into more and more business and accelerate over time.
3. **Act your way into a new way of thinking.** Don’t be a victim of the market. It doesn’t matter what interest rates are doing – don’t focus on that. Everything can be reframed and positioned based on a historical perspective. Be a student of the business game. Connect the dots outside of your industry – find the problems, the market clues – be the solution. Your breakthrough starts today with changing how you think about your business, because only then, can you start acting differently within your business. One of my favorite quotes from Jay Abraham – “Change your strategy, change your results.” Give yourself permission to change your paradigms and you’ll unlock a breakthrough immediately in your business and how you approach everything.

**Episode 5 - Story Time With Wing**

Wing Lam, co-founder of Wahoos Fish Taco, shares personal anecdotes that highlight the power of building genuine relationships and creating a positive impact. He recounts experiences with notable figures in sports and entertainment, emphasizing the importance of community engagement and creating memorable experiences. Wing's stories illustrate how building a strong network and giving back to the community can lead to unique opportunities and lasting connections.

## **Key Concepts**

* **Building Authentic Relationships**: Wing's stories emphasize the importance of building genuine relationships with people from all walks of life.
* **Community Engagement**: Wing's involvement in charitable events and community initiatives highlights the importance of giving back and creating a positive impact.
* **Creating Memorable Experiences**: Wing's anecdotes about creating unique experiences for his friends and community demonstrate the power of going above and beyond to foster connections and build a strong network.

## **Worth Repeating**

“You get to hang out with amazing people...You don't get invited to these scenes because you're just the average Joe. You're invited because you can make a difference.”

This quote highlights the importance of offering value and contributing to your community. It suggests that building genuine relationships and making a positive impact can lead to unique opportunities and meaningful connections.

## **Action Items**

1. **The proximity rule.** This is Tony Robbins' #1 rule and Wing has used this rule magically for three decades to create his taco and networking empire. Proximity is power – this about who you surround yourself with. Take a moment and think about all the people you have proximity to, whether through your business, family, work, or in the community. How many of them are operating at a higher level than you? Surround yourself with people who are out of your league – do this immediately! Why? Because you become who you spend time with. This is the fastest and easiest way to level up your business. Do this now, keep doing this – make this part of your business and life process.
2. **Find your power partners.** Use the same proximity rule here. Who are the #1’s in your market? Your community? Go find them. Start putting these people together – helping each other. Wing has been using the power partnering strategy perfectly and built a huge network of power players in every industry – pro sports, entertainment, food and beverage, etc. Why do you think we brought a “taco guy” to Titans of Mortgage? It’s about proximity, it’s about the clues of success, it’s about thinking outside your industry, expanding your mind, and changing your worldview.   
     
   This is a critical thing in your business. It’s going to come down to WHO you know, WHO you partner with, WHO refers your business, WHO is in your network, WHO is in your database, etc. It’s not about YOU. You are literally one or two relationships or partnerships away from doubling your business every single year for the next five years. But only if you start with an abundance mindset and change your thinking. Have fun!

**TITANS OF MORTGAGE SHOW  
Battle Tested with Shant Banosian**

**Introduction**

This video series features a conversation with Shant Banosian, a top-performing mortgage originator, who shares his insights and experiences on achieving success in the mortgage industry. Throughout the series, Shant discusses the importance of hard work, dedication, and a competitive mindset, while also emphasizing the value of building relationships, continuous learning, and maintaining a positive attitude. The series provides valuable lessons for mortgage professionals at all levels, offering practical advice and inspiration for achieving and maintaining success in the industry.

## **What You'll Learn**

* **Embrace Unexpected Opportunities:** Learn how seizing unexpected chances can lead to a fulfilling career in the mortgage industry.
* **The Power of Hard Work and Dedication:** Understand the importance of consistent effort and commitment in achieving success.
* **Cultivate a Competitive Mindset:** Discover how a competitive mindset can drive you to excel in the mortgage business.
* **The Value of Helping Others:** Recognize the importance of finding satisfaction in assisting clients and contributing to their financial well-being.
* **Overcoming Knowledge Gaps:** Learn how to actively seek out information and resources to fill knowledge gaps and stay ahead in the industry.
* **Building a Strong Network:** Understand the value of networking and building relationships with industry professionals.
* **Persistence and Hard Work:** Recognize the importance of persistence and hard work in achieving success, even in the face of challenges.
* **Adaptability and Resilience:** Learn how to adapt to changing market conditions and overcome obstacles with a resilient mindset.
* **Motivation and Drive:** Discover the importance of having a strong internal drive and motivation to succeed in the mortgage business.
* **Family Support:** Understand the crucial role of family support in achieving and maintaining success.
* **Building a Strong Team:** Learn how to build a cohesive and high-performing team by delegating effectively and hiring individuals with diverse skill sets.
* **Mindset Over Market Conditions:** Recognize the importance of focusing on what you can control, such as your mindset and work ethic, rather than external factors.
* **Continuous Improvement:** Understand the importance of always seeking to improve your skills and knowledge, regardless of your current level of success.
* **Finding Solutions for Clients:** Recognize the importance of focusing on being a solution provider for your clients, especially during challenging times.
* **Maintaining Perspective:** Learn how to keep a healthy perspective on success and the challenges that come with it.
* **Staying True to Yourself:** Understand the importance of staying authentic and true to your values, even when faced with external pressures.
* **Personal Well-being:** Discover the importance of taking care of your mental and physical health, especially in a high-pressure career.
* **Continuous Reinvention:** Recognize the importance of continuous learning and growth, even when you're at the top of your field.

**Episode 1: From Bouncer to Billions**

In this episode, host Josh Pitts sits down with Shant Banosian, a top mortgage originator, to discuss his journey to success. Shant shares his unexpected path from working as a bouncer to becoming a leader in the mortgage industry. He emphasizes the importance of hard work, dedication, and a competitive mindset in achieving and maintaining success.

**Key Concepts**

* **Embrace Unexpected Opportunities:** Shant's career path highlights the importance of being open to unexpected opportunities. His transition from studying for law school to working in the mortgage industry demonstrates how seizing unexpected chances can lead to a fulfilling career.
* **Hard Work and Dedication:** Shant emphasizes that there are no shortcuts to success. His consistent hard work and dedication have been key factors in his rise to the top of the mortgage industry.
* **Competitive Mindset:** Shant's background in sports instilled a competitive mindset that has driven him to excel in the mortgage business. He views the industry as a competitive landscape where continuous improvement and a drive to win are essential.
* **Helping Others:** Shant finds deep satisfaction in helping people achieve their financial goals through his work in the mortgage industry. This passion for assisting others has contributed to his success.

**Worth Repeating**

“I knew right away that's what I was supposed to be doing.”

**Action Items**

1. Reflect on your goals, short term goals, long term goals, big picture goals. The first step is to start with the most tangible goal which is your production. Use the My Locker feature in your Titans of Mortgage subscription to enter where you are and where you want to be.  
     
   Our proven system will clearly map out how you can go from where you are to where you want to be. These are proven metrics from over a decade of data. This breaks down the activities and actions that you need to take on a two week basis. Win weeks, then win months and win the year. This interactive goal planner will walk you step by step through what you need to do to increase your production. It allows you to track your performance and see measurable results and how much you’re growing as an originator.
2. Set long term goals for your career and write them down. Where do you want to be in 2 years, 5 years and don’t write down production. That’s what Step 1 is for. This is where you write down what your business looks and feels like.  
     
   *An example is*: “In the next 2 years I want to show up to work knowing what every day is going to look like with a consistent stream of business, work 35 hours a week, have a team that handles all of the things I don’t enjoy and never miss one of my kids’ events.” This is about the look and feel of your career not a production figure. Think through it, write it down, put it on your desk and look at it every day.
3. Embrace opportunities and walk through unexpected open doors. Most originators have a similar mindset or hard wired qualities. They’ve got it figured out, they’re smart, they’re confident, it’s hard for them to take advice. A lot of those qualities is why Originators are good at sales but those are also the qualities that will hold them back.  
     
   Shant was going to law school, the only reason he took the job as a loan officer was to pay for law school. It was an unexpected open door that wasn’t walked through with the intention of being the #1 Originator in America.  
   - How many open doors do we not walk through because we’ve predetermined if it will work?  
   - How many events did we not go to because we couldn’t possibly meet someone there that would help our business?  
   - How many things did we think about posting but didn’t because we didn’t think it would work?  
     
   Doors open every day. These can be big or small doors. Commit for the next 120 days to walk through every door that opens.
4. Identify what motivates you. Everyone says “Find your why” and that’s a big open question. Narrow it down. What motivates you? It can be simple things. Is it helping others, achieving personal goals, the thrill of competition, or something else?  
     
   People often feel tired, or have a hard time pushing through when things get tough. It’s not that they're tired they’re just unmotivated. When you understand what motivates you, write it down and when things get tough in Mortgage (which it will) go back to what motivates you. It’s a simple thing but its one of the most effective ways to win when others don’t.

**Episode 2: Where Do You Start When You Have Nothing?**

In this episode, Shant Banosian delves deeper into his journey to becoming a top mortgage originator. He discusses the challenges he faced starting his own branch with limited knowledge of the mortgage industry and how he overcame those obstacles through hard work, networking, and a relentless pursuit of knowledge. Shant also emphasizes the importance of having a strong mindset and a willingness to adapt and learn in order to succeed in the mortgage business.

**Key Concepts**

* **Overcoming Knowledge Gaps:** Shant's experience starting his branch highlights the importance of continuous learning and development in the mortgage industry. Despite his initial lack of knowledge, he was able to succeed by actively seeking out information and resources.
* **Building a Strong Network:** Shant stresses the value of networking and building relationships with industry professionals. His efforts to connect with realtors and other professionals in his community played a crucial role in his early success.
* **Persistence and Hard Work:** Shant's story underscores the importance of persistence and hard work in achieving success. Despite facing challenges and setbacks, he remained focused on his goals and continued to put in the effort needed to grow his business.
* **Adaptability and Resilience:** Shant's ability to adapt to changing market conditions and overcome obstacles demonstrates the importance of resilience in the mortgage industry. His experience during the 2008 financial crisis taught him valuable lessons about navigating challenging times.

**Worth Repeating**

“I'm not even close to being done. I'll tell you that.”

**Action Items**

1. Even as the #1 Originator in America Shant is continuously learning. Identify knowledge gaps that you currently have. Many times we don’t know what we don’t know, so take an hour this week and really ask yourself what you’re missing.  
   - Do you know everything about VA loans, are you an expert in Reverse Mortgages, do you understand tax laws surrounding a 1031 exchange?  
   - You’re already on Titans to fill knowledge gaps on how to build your business, what other areas are you missing something?  
   - Can you learn more about markets or real estate laws?  
   - Would these help you advise clients appropriately?  
     
   Identify areas you can learn and grow then set up a calendar for how you are going to fill these gaps over the next 6 months.
2. If you were going to start a restaurant or clothing store what would be the first thing that you’d do? Most people would say that they would build a business plan. They identify how much the rent would be, how much they’d have to allocate for goods, they’d set their menu or their prices. They’d determine how many things they’d need to sell to break even and they’d establish their potential profits. They’d figure out how they were going to create traffic, how much they’d spend on marketing, are they going to sell online or be local foot traffic…   
     
   The list goes on and on, but undoubtedly they would build a plan, they wouldn’t just open the doors. Have you ever done this for your business? Most Originators haven’t, or if they did it was years ago and they’re just showing up to work doing what they do and hoping for good results. Take a couple of hours this week, build your business plan as if you were opening a new store. Get granular and then spend the next 90 days implementing your business plan as if it were a grand opening.
3. Do you like challenges or do you shy away from them? Hate to break it to you but the mortgage industry isn’t easy, you will always have challenges even in the best markets. The challenges will be different from market to market, they will be different from day to day and client to client.  
     
   The one thing that every great originator has is the mindset that a challenge is an opportunity. It’s not a barrier, just a speed bump you have to slow down to get over. If you talked to every top originator and asked them do they have challenges, they’d all say yes. If you ask them do they like challenges, they will also answer yes. It’s because top originators and top business people have figured out that in challenges is when you learn the most. It’s when you’re forced to learn, forced to get better that you become more prepared for the easy situations. Next time you face a challenge don’t shy away from it, don’t just fix the issue and move on, take it as an opportunity to learn, put another tool in your tool belt, and become a better Originator.

**Episode 3: Motivation and The Secret That Isn’t A Secret**

In this episode, Shant Banosian discusses the importance of motivation, family support, and building a strong team in achieving success in the mortgage industry. He shares personal experiences and insights on how these factors have contributed to his career journey and emphasizes the importance of having a strong support system and a dedicated team in achieving and maintaining success.

**Key Concepts:**

* **Motivation and Drive:** Shant emphasizes the importance of having a strong internal drive and motivation to succeed in the mortgage business. He shares how his passion for helping people and his competitive mindset have fueled his career journey.
* **Family Support:** Shant acknowledges the crucial role of family support in his success, highlighting the understanding and encouragement he received from his wife throughout his career.
* **Building a Strong Team:** Shant emphasizes the importance of building a strong team and highlights how delegating tasks and hiring people with complementary skill sets has been crucial to his success.

**Worth Repeating:**

“There's no secret sauce. There isn't anything there. It's what it is, it’s the discipline, the consistency, and the commitment, the hard work, the attitude, the mindset, the focus, the grind, like the way to overcome adversity, and being able to move on when things are hard and just keep going, right?”

**Action Items:**

1. Everyone has a different motivation, everyone has a different level of competitiveness, and every Originator has something different that drives them. Sure there are some common themes but if you are an Originator you have a certain level of competitive spirit and you definitely have something that motivates you. If you didn’t then you wouldn’t pick a job that is 100% commission based and you wouldn’t be on Titans learning how to grow your business.  
     
   As Shant says, “There isn’t a secret sauce” he’s simply tapped into what motivates him. After that, it’s hard work, discipline and consistency. Write down the reason you haven’t quit being an Originator, get deep with yourself, and don’t just write money. Write down the first thing that comes to mind, then expand on it, with one sentence. Then expand on that sentence with 2 sentences, then expand on that with 3 more sentences. Combine all of these things and you will understand what motivates you. From there commit to the next 90 days of being disciplined with your work, consistent in your efforts and work your hardest for those 90 days. You’ll be shocked at what you accomplish without spending any additional money.
2. Create and Access a support system. No Originator who has ever been successful or reached their goals has done it alone. There is always someone, something or a group that has helped them. Take an hour and write down areas you could improve on, then anyone you know that is good at those areas. Sometimes it’s another Originator, sometimes it’s a leader at your company, sometimes it’s your spouse, sometimes it’s an old friend or a referral partner.  
     
   Build an entire support system that encourages your dreams, supports your goals and is willing to talk things through, help you, give advice and be honest with you. When you have a support system that keeps you accountable, encourages your dreams then going to work becomes more fun, more fulfilling and you can’t help but improve from where you are today.
3. Shant talks about building a team, and while we believe every Originator should have a dedicated team it’s not always possible immediately. That’s fine, whether you have the production/resources to build a team or you don’t here is your action item. Spend a week working and every time you get frustrated write down what you were working on that frustrated or upset you. During this week, every time you find yourself drifting off, scrolling on social media, day dreaming, etc… write down what you were doing work wise just before you drifted off.  
     
   What’s going to happen is you’re going to have a list of things, these are the things you don’t enjoy doing. These are the things that de-motivate you, these are the things that take your day off track, these are the things that make work feel like work. Maybe it’s reading a guideline, maybe it’s calculating income, maybe it’s doing a social media post, maybe it’s answering emails.   
     
   When you understand what you don’t like doing you can go out and find someone who is good at doing the things you don’t like. Building a team is not about getting 8 people who are just like you. It’s about finding people that enjoy doing what you don’t like doing. If you can’t build a team right now, that’s fine. Find someone at your company willing to do these tasks. If you can’t find someone at the company level find a team within your company that has someone who will do these and join that team. Bottom line, when you spend your day doing what you like doing and what you’re good at everything changes.

**Episode 4: Economic Outcomes Are Not Based On Economics**

In this episode, Shant Banosian discusses the importance of mindset and resilience in navigating the ever-changing economic landscape of the mortgage industry. He emphasizes that success is not solely dependent on favorable economic conditions but rather on one's ability to adapt, persevere, and maintain a positive mindset regardless of external factors. Shant shares personal experiences and insights on how he has overcome challenges and maintained a high level of performance throughout his career, even during times of economic uncertainty.

**Key Concepts:**

* **Mindset Over Market Conditions:** Shant emphasizes the importance of focusing on what you can control, such as your mindset, work ethic, and the strategies you implement, rather than external factors like interest rates or market fluctuations.
* **Resilience and Adaptability:** Shant highlights the importance of being adaptable and resilient in the face of challenges and setbacks. He shares how he has navigated difficult market conditions by adjusting his approach and staying committed to his goals.
* **Continuous Improvement:** Shant emphasizes the importance of always seeking to improve your skills and knowledge, regardless of your current level of success. He shares how he continually invests in personal and professional development to stay ahead in the industry.
* **Finding Solutions for Clients:** Shant emphasizes the importance of focusing on being a solution provider for your clients, especially during challenging times. He shares how his commitment to helping his clients achieve their homeownership goals has been a key driver of his success.

**Worth Repeating:**

"I don't work harder than I was working back when I first started my business now. I'm way more efficient. I actually don't waste any time, whereas I probably wasted some time then, but yeah, the effort has never lagged."

**Action Items:**

1. Shant talks about the power of a positive mindset and how your mindset is more important than market conditions. Every day you can control your mindset, your work ethic, and what you spend your time doing. The market doesn’t dictate that but often times Originators let external factors impact the internal factors they control.  
     
   Here is a simple yet effective tactic to stay positive. Everyone has someone in their lives who makes them laugh, makes them smile. When you find yourself feeling beat up or nervous about a call you have to make. Take 5 minutes, call the person who always makes you smile and laugh, and just catch up with them. By the end of that call your mindset will be completely different and then don’t wait, pick up the phone and have the call you were dreading. Your results will be significantly different than if you called them while you were feeling beat up.
2. For the next 90 days spend 30 minutes a day learning. Warren Buffet was famous for reading the newspaper for 30 minutes every day before he started work. With all of the media outlets today we have to be careful what we consume but learning is still learning. Don’t read social media or gossip sites. Spend 30 minutes a day reading about the market, the economy, guidelines, products, or a business book. Spend time every day for 3 months learning, it only takes 30 minutes but you’ll notice a huge difference in your conversations with clients, how you approach business, and how you approach your day.
3. There is an old saying in business “If you don’t solve someone’s problem then you are their problem.” Do you solve people’s problems or do you give them rates and payments? Do you even ask about their fears, concerns, problems, or preconceived notions that they have?  
     
   For the next 10 client consultations you have, ask more questions than advice you give. Get to know your clients and what they are thinking, the problems they think they might have, and the results they are looking for. The entire conversation and your approach will change when you really understand the person you’re talking to versus just giving them a rate and payment.
4. The one thing Shant wishes he had done early in his career was invest in himself not leads. You’re investing in yourself now just by being on Titans. Sometimes this means investing money for personal coaching, other times it means investing time into your business, and in some cases, it means investing outside of work and living the life you want to live.  
     
   Write down the areas of your business and your life that you want to improve. Spend the next 4 months investing in 2 of those areas. You are going to see massive improvement in those areas but you have to commit to doing it and commit on a daily basis.

**Episode 5: Heavy Is The Head That Wears The Crown**

In this episode, Shant Banosian addresses the pressures and expectations that come with being a top performer in the mortgage industry. He discusses the importance of maintaining perspective, staying true to oneself, and prioritizing personal well-being while striving for excellence. Shant shares his personal experiences and insights on how he manages the challenges of leadership and high performance while maintaining a healthy work-life balance.

**Key Concepts:**

* **Maintaining Perspective:** Shant emphasizes the importance of keeping a healthy perspective on success and the challenges that come with it. He shares how his family and personal life help him stay grounded and focused on what truly matters.
* **Staying True to Yourself:** Shant discusses the importance of staying authentic and true to your values, even when faced with external pressures and expectations. He encourages listeners to avoid compromising their integrity in the pursuit of success.
* **Personal Well-being:** Shant emphasizes the importance of taking care of your mental and physical health, especially when faced with the demands of a high-pressure career. He shares his own practices for maintaining a healthy work-life balance.
* **Continuous Reinvention:** Shant highlights the importance of continuous learning and growth, even when you're at the top of your field. He encourages listeners to embrace new challenges and opportunities to stay relevant and avoid complacency.

**Worth Repeating:**

"The reason that people in companies and all that kind of stuff come and go and don't have longevity is because they don't do the things they need to do to stay relevant."

This quote exemplifies Shant's unwavering drive and determination to continue excelling in the mortgage industry, highlighting his commitment to long-term success.

**Action Items:**

1. Write down your top 5 priorities in life and then organize them by importance to you. This is not business this is life. Is it family, friends, production goals, hobbies, religion, physical or mental health? Write down the most important 5 things in your life and ask yourself are you spending time in the right place? If you’re spending 90% of your time on the 5th ranked thing you’re out of balance. No successful Originator has an imbalance of priorities but it’s easy to get out of balance. This isn’t a one-time thing, this is a constant reminder you need to make to yourself. When your priorities are in balance and your life is in balance you will do your best work.
2. Prioritize your own well-being not production. In some cases, production is part of your well being and in a perfect balance you’ll find that you are your best at work and your most healthy. It’s easy for the scales to tip, get overloaded in one area or another and when you are out of balance nothing is optimized.  
     
   For the next 60 days, start each morning and reflect on the list you made in Step 1. Make sure you are putting 1st what is 1st and spending time in a balanced way. The byproduct is you will be the best version of yourself at work and your results will be better than before.

**JAY ABRAHAM**

**Mapping Your Path to Greatness**

**Introduction**

"Mapping Your Path to Greatness" is a video series designed to help mortgage professionals achieve preeminence in their field. Led by industry expert Jay Abram, the series explores the core principles of preeminence, emphasizing a client-centric approach and a commitment to providing genuine value. Through insightful commentary and actionable strategies, Jay guides viewers on how to build a business that prioritizes client needs, fosters trust, and ultimately leads to sustainable success.

## **What You'll Learn**

* **The Preeminence Mindset:** Understand the philosophy of preeminence and how it differs from traditional sales-focused approaches.
* **Client-Centricity:** Learn how to deeply understand your clients' perspectives, challenges, and motivations to build authentic relationships.
* **The "Reason Why":** Discover the power of articulating the reasons behind your actions to motivate your team and compel your market.
* **Concrete Goal Setting:** Translate abstract goals into measurable steps with clear milestones and deadlines.
* **Building a Preeminent Business:** Apply preeminence principles to all aspects of your business, from marketing and sales to customer service and follow-up.

**Episode 1: Introduction**

**Episode Summary:** In this introductory episode of *Mapping Your Path to Greatness*, Jay Abrams sets the stage for a transformative journey in the mortgage industry. He emphasizes the importance of strategic thinking, layered learning, and immediate action. Through this session, he provides insights into how mortgage professionals can elevate their mindset and business approach, regardless of their current level of experience or business scale.

**Key Concepts:**

* **Strategic Learning:** Success requires continuous learning and layering knowledge over time.
* **Action-Oriented Mindset:** Implementation is just as critical as knowledge acquisition.
* **Business Growth Strategies:** Insights into improving business performance at any stage.
* **Mindset for Success:** The role of perspective and focus in achieving greatness.

**Worth Repeating:** "The ability to run with it right away—literally right away—is what separates those who succeed from those who stay stagnant."

**Action Items:**

1. Make an honest assessment of your business and rank your current business from 1 to 10 in the following categories. Marketing, Brand Awareness, Lead Flow (i.e. do you have enough people raising their hand, not buying leads) Operations/Processes (i.e. is your loan process efficient, do you have the right support staff to deliver an amazing client experience) Product knowledge, Sales Skills, Personal Life, Personal Health, and any other area that you’ve been thinking about that might be lacking.
2. You can’t grow if you already know everything. You need to commit to adopting a growth mindset. It starts by understanding that your present skillset, knowledge, and mentality have gotten you to where you are. If you want to get to the next stage, you’ll need more. Start with the area you ranked lowest in step 1. Look in the mirror and say “I ranked myself low at X and I need to equip myself with more knowledge, more resources and I will improve in this area.” This can be researching that area, don’t just get stuck watching mortgage LOs on YouTube or social media, go outside the industry, read books, and leverage your Titans subscription by going deep into the areas you need improvement.
3. Act Immediately. The #1 killer of progress is inaction. Too often people wait for everything to be just right before they act but guess what, there is never a perfect time which is why most LOs don’t act. As you watch this Season of Titans with Jay, take notes and take one strategy that stands out to you, and implement it into your daily routine immediately. Keep implementing this every day for an entire month and see the results you get. Do this again the following month, and so on and so on. The most successful LOs are the ones who act. Sure they try some things that don’t work but that doesn’t stop them from continuing to act.
4. Clearly define your goal for the next 30 days. Write down what you’re going to do, how it will improve your business, and why you are doing it. Put this at your desk, in your car, in your bathroom, and make this prominent in your daily routine so you are always focused and reminded of what you’re doing and why.
5. Engage with others to help you achieve your goal. Share your goal, your strategy, and your reasoning behind it with friends, family, business mentors, and co-workers and get their feedback. Don’t listen to the negative Nellys of the world, find a group that supports you, helps you stay accountable, and engage with your goal through a community, not just on an island by yourself.

**Episode 2: Preeminence + Greatness**

**Episode Summary:** In this episode of *Mapping Your Path to Greatness*, Jay Abrams delves into the concepts of preeminence and greatness in the mortgage industry. He explains how professionals can position themselves as the most trusted and sought-after experts in their market. By embracing a mindset of leadership and value creation, mortgage professionals can elevate their influence and create long-term success.

**Key Concepts:**

* **Preeminence in Business:** Becoming the go-to authority in your market.
* **Value-Driven Leadership:** Prioritizing clients' best interests to build trust and credibility.
* **Perception of Greatness:** Cultivating a strong personal and professional brand.
* **The Power of Differentiation:** Standing out by offering unparalleled expertise and insight.

**Worth Repeating:** "You want to become the only viable choice they can make—the preeminent choice, the most trusted advisor in your category."

**Action Items:**

1. Clearly define the unique value proposition you have in your market. What separates you from other lenders, what is different about you? Don’t think rates/products/turn times etc… This is about YOU, the reason YOU are in the business, and what YOU believe in. Titans has a great Season from Rene Rodriguez that helps bring clarity to who YOU are as a business person and how to convey that to clients.
2. Formulate a plan that builds trust in the market and with your clients. What guidance or valuable insight can you send out to database, put on social media or weave into every conversation you have? This could be your opinion on markets, a current event and how you see it impacting real estate, a success story for a client you helped that had a great result. Educating and telling stories is how you go from being a loan officer to a trusted advisor.
3. Refine and Define your brand. Titans has multiple courses that deep dive into creating a brand, but you have to define what your brand is and then refine it. Start by making sure that your messaging in all marketing, client interactions, referral partner conversations, etc… aligns with what you do and is consistent. Your Brand cannot be about rates or anything that can be commoditized so shopped. Your Brand is uniquely yours and should evoke an emotional response from the client. When they think of you or they talk to you they feel a certain way and they know why they are talking to you.
4. Retrain the way you think and look at the long-term value of a client or a referral partner. Too many Originators look at a transaction only, “How much am I going to make today?” versus viewing it as a long-term source of revenue. As you’re pricing loans, having conversations are you only thinking about the here and now? Start thinking about how much revenue this relationship could be worth over the next 10 years, not just the commission check today. This will immediately change the amount of time you spend with each client, the relationship you build and lead to greater success long term.
5. Take a trip back in time and think about when you first started in the business. When you didn’t know anything, you barely knew the difference between a fixed or an arm. What did your day look like? Did you spend time reading, learning guidelines, learning about products or how to sell? Most likely you did allocate time to learning but too often Originators forget that they need to learn. They reach a point where they think they know what they need to know to do their job. That’s fine but remember your current performance is a reflection of your current knowledge. If you stop learning our performance will stop growing. Be a consistent learner, whether that is becoming a master of a new product, sharpening your sales skills, focusing on self-improvement or work-life balance. Keep learning and your performance will keep growing.

**Episode 3: Strategy Of Preeminence**

**Episode Summary:** This episode delves into the "Strategy of Preeminence." Jay Abram emphasizes that preeminence isn't about immediate sales but about consistently providing value to clients. It's about becoming a trusted advisor who prioritizes their needs and offers solutions that genuinely benefit them, even if it means not always making a sale.

**Key Concepts:**

* **Preeminence as a Foundation:** Preeminence should be the core principle guiding all business interactions, from marketing and sales to customer service and follow-up.
* **Client-Centric Approach:** Understand and appreciate your clients' perspectives and challenges to build trust and authenticity.
* **The Three Ps:** Preeminence is built on a higher **Purpose** beyond profit, **Passion** for that purpose, and a clear vision of the **Possibility**.
* **Concrete Goals:** Translate abstract goals into concrete, measurable steps to achieve success.

**Worth Repeating:** "Preeminence really is the ultimate upside leverage gear that you could possibly pull."

**Action Items:**

1. People always talk about their “why” and it’s such an overused and misunderstood term. Every Originator has a reason they work beyond making money. Identify your higher purpose, what positive impact do you want to have on your clients, and why do you show up to work? This could be to provide a stable life for your family because maybe you didn’t have one. Maybe a family member got bad advice and lost their home, so you want to stop that cycle. Maybe it’s something totally different but there is always a reason that you do what you do and it’s always greater than they paycheck. Really drill in, not just surface level, go deep with yourself and understand what is really driving you. Write that down and make it your battle cry in your market.
2. Research your ideal client, what their pain points are, their needs, and their motivations. If you have a great relationship with past clients call them and interview them. Find out why someone chose you over the rest, ask what they really need or were looking for in a lender, what struggles did they face, what really motivates them. Too Often originators assume these things, but spend time researching and finding out what really makes your clients tick. When you understand this, your messaging, marketing and conversations will completely change.
3. Everyone focuses on the finish line but most people don’t look at running the race. Utilize the *My Locker* tool on Titans and be religious about it. With decades of data, we know what it takes to reach any goal. The *My Locker* tool will take your finish line goal and break it down into smaller measurable steps. Focus on winning two weeks at a time, plan those two weeks, execute on those two weeks and pretty soon you’ll be winning months, then years. This is how growth happens and this is how goals are achieved.
4. Do a preeminence audit on yourself. Evaluate your current business, how you market, and how you have conversations with clients or partners. Is your messaging, wording, and everything you do done in a way that makes you the only logical choice in the market? Or do you leave the door open for others to step in? Preeminence is not about having clients never talk to other lenders, it’s about them viewing you in a way that when they talk to someone else they quickly realize you are the only logical choice. Use all of your notes from this Season to build scripts, principals, etc… that make you the only logical choice.

**Episode 4: The Reason Why (The Wonder Drug)**

**Episode Summary:** Episode 4 introduces "The Reason Why" as a driving force in decision-making and achieving preeminence. Jay Abram highlights the importance of understanding and articulating the reasons behind every action, whether it's for personal choices, business strategies, or customer interactions. By integrating "reason why" into all aspects of your business, you create a deeper understanding and connection with your team and your market.

**Key Concepts:**

* **The Wonder Drug:** "Reason Why" is presented as a powerful tool that influences decisions and drives success.
* **Clarity and Purpose:** Understanding the "why" behind your actions brings clarity and purpose to your endeavors.
* **Motivation and Buy-In:** Communicating the "reason why" to your team fosters motivation, alignment, and a sense of shared mission.
* **Customer Connection:** Explaining the "reason why" to your market builds trust, credibility, and compels them to take action.

**Worth Repeating:** "Whatever you do, incorporating reason why in everything you do, say, teach, communicate, the more powerful you will be."

**Action Items:**

1. In Episode 3 you’ve already drilled into your personal “why” but have you ever taken it a step further and asked yourself why am I doing a specific task? For example, if a client asks you for a few scenarios on a home they are looking at what do you do? Most likely you send them a couple of options and show rates and payments. What would it look like if you stopped and asked yourself “why do they want scenarios?” When you respond back what problems are you solving for them? What value are you providing them? Are you just being a human calculator? What else is going on with them or where are they at in their decision-making process? If you stop and think about this before you respond the response you send will be more impactful and it will mean more to the person receiving it.
2. Too often originators become a question and answer center and Originators don’t communicate with any sort of purpose. This is your time to retrain how your mind works, how you approach your client interactions. Here is a thought; If all you do is answer questions then can you do that better and faster than AI? The reality is probably not, but the secret weapon you have is your mind, your emotional intelligence. When you communicate do it with a purpose, sure you can give the answers people are looking for but do it in a deeper way that means more to someone.
3. Every 2 weeks when you are filling in your goal tracking under the Titans My Locker take 30 minutes and assess whether your actions over the past 2 weeks are aligned with your “why.” Have you been going deeper, are you reinforcing what you do in everything that you do? Or have you just been going through the motions? By doing a self-assessment every 2 weeks you’ll stop yourself from getting completely off course or reaching a point of no return. It’s ok, we’re all human, sometimes we make mistakes and that’s ok. If you stumble for a 2 week stretch, catch yourself and get back to where you need to be and you will never get off course in your business.

**JAY ABRAHAM  
Building a Limitless Business**

**Introduction:**

This three-part video series, "Building a Limitless Business," offers a comprehensive guide for mortgage loan officers looking to achieve exponential growth in their business and personal lives. Through a combination of insightful concepts, practical strategies, and actionable steps, the series aims to empower loan officers to break through limitations and reach new heights of success. The series emphasizes the importance of preeminence, greatness, and leveraging key principles to unlock exponential growth.

**What You'll Learn:**

* **Achieving Greatness:** Discover a four-step framework for defining and achieving greatness in your business and personal life.
* **Overcoming Limitations:** Learn how to identify and overcome the "log jam" – the critical factor that's hindering your growth.
* **Preeminence and Leadership:** Understand the power of preeminence and how to establish yourself as a leader in your market.
* **Exponential Growth:** Grasp the concept of exponential growth and how to achieve it in your business by leveraging key principles and strategies.
* **Beyond Exponential Growth:** Explore advanced concepts like tetration and hyper operations as pathways to achieve even greater, beyond exponential results.
* **Levers and Fulcrums:** Learn how to identify and leverage key levers in your business to create a multiplier effect on your performance and profitability.

## **Episode 1: Why Greatness? The 4-Steps**

**Episode Summary:** This episode lays the foundation for the series by exploring the concept of greatness and its importance in achieving business success. It introduces the four quadrants framework for defining greatness, assessing your current position, and creating a path toward achieving your goals. The episode also highlights the significance of identifying and addressing the "log jam" – the critical factor hindering your progress.

**Key Concepts:**

* **Defining Greatness:** Understanding what greatness means in the context of your professional and personal life.
* **The Four Quadrants Framework:** A tool to help you define greatness, assess your current position and chart a path toward achieving your goals.
* **Identifying the "Log Jam":** Recognizing the critical factor or obstacle that is hindering your progress toward greatness.
* **Prioritization and Hierarchy:** Understanding the importance of prioritizing areas for improvement and addressing them in a strategic order.

**Worth Repeating:** "If you don't have time to be preeminent, [and] I don't have time to be great, then you're basically sentencing yourself to a life of mediocrity and frustration."

**Action Items:**

1. Sit Down and Define What Greatness means to you. Every Originator will define greatness differently. Define Greatness in your career, your finances, health, relationships and personal growth. What do YOU define as greatness each category? This isn’t about production goals, this is an overall look at each category and how you would define success. In some cases, Originators can miss their production goal but achieve greatness in each category. Let that sink in and understand what is most important. Is it the volume you closed or achieving financial freedom while being in the best shape of your life and having strong relationships with everyone around you? When you search for greatness everything else falls into place.
2. Once you’ve defined what greatness looks like in the above categories organize them from the most important to the least important. This will vary from Originator to Originator. Then rate yourself on a scale from 1 to 10 where you stand today in achieving greatness in each category. Be honest with yourself.
3. Identify the 2 areas where you scored yourself the lowest. These are areas where you can make the quickest and biggest impact to achieving all-around greatness. This is where you are going to focus your attention. Sit down and determine why you scored yourself low in these categories. Look at your definition of greatness in these categories, and write out everything that is different between your definition and what you do today.
4. You’ve now broken down all of the ingredients to go from your current state to your definition of greatness. This is taking a large issue and breaking it down into smaller bite size steps. Build a plan based on a weekly view. I’m going to commit to doing X three times per week because I’m not doing it now and if I do it then I’ll get closer be considering myself great in this category. Spend 90 days doing these things on a weekly basis, don’t skip or sporadically do it, and commit to consistency.
5. At the end of 90 days give yourself an honest assessment and re-score yourself in the two categories you have been working on. We know you’ll see improvement, and then repeat this step with two new categories. Keep track of your scores and after 1 year look at how far you’ve come in your journey to greatness.

**Episode 2: Growing Beyond Exponentially**

**Episode Summary:** This episode challenges the traditional notion of exponential growth and introduces the concept of achieving performance beyond exponential levels. It emphasizes the importance of constantly examining and measuring your business performance, identifying areas for improvement, and leveraging innovative strategies to achieve breakthrough results. The episode also explores the concept of tetration and other hyper-operations as a way to achieve beyond exponential growth.

**Key Concepts:**

* **Exponential vs. Beyond Exponential Growth:** Understanding the difference between traditional exponential growth and the concept of achieving even greater, hyper-exponential results.
* **Tetration and Hyper Operations:** Exploring advanced mathematical concepts like tetration, pentation, and hexation as frameworks for achieving beyond exponential growth.
* **Continuous Examination and Measurement:** Emphasizing the importance of constantly evaluating and measuring business performance to identify areas for improvement and growth opportunities.
* **Innovative Strategies and Principles:** Highlighting the need to seek out and adapt innovative strategies and principles from outside your industry to achieve breakthrough results.

**Worth Repeating:** "A business that's not constantly examined, measured, re-examined on all the different performance areas... is a business not worth owning."

**Action Items:**

1. Set aside time and research Tetration and exponentiation. What does it really mean mathematically, what industries have used this, and how? The goal of this research is to understand how 1 + 1 can equal more than 2. In some cases, this is with sales, in other cases with operations. When you understand the theory you’ll be able to apply it to your business.
2. Analyze your business in marketing, referral systems, operational processes, lead generation, databasing, and ask yourself if you are living in a 1 to 1 world or an exponential world. In all things you do you spend something, it could be time, it could be money it could be a variety of things. In return, are you getting 1 thing or 5 things? Here is an overly simplified example. You plan on taking a realtor partner out for a happy hour or coffee. In this world, you are spending an hour and a half and you’re getting a captive audience with 1 realtor who can send you their clients. What if you changed this to asking the realtor if they had any co-workers that wanted to join, or asking the realtor if it would be ok to bring a couple of other agents you know who might be able to help sell their listings? What if 5 realtors all met you at the same time for this meeting? That is an example of how you can spend the same hour and a half but get 5 times the potential referrals.
3. Set Big Goals For yourself and for what you are going to do. When you live in a world of 1 to 1 where “if I do X then I should get Y.” these large goals seem impossible. In most cases, they are because whatever that thing you’re doing costs you (i.e. time, money, etc) there isn’t enough of it in a 1 to 1 world. When you embrace beyond exponential results and live in a 1 to 5 or a 1 to 10 world these big goals become doable. Let’s take asking for referrals as an example. I’m sure you do it, and most commonly you ask your client if they have any friends or family and you probably do it after a successful closing. This is a great practice but that is a 1 to 1 mindset. What if your operations team who is communicating with clients throughout the process also asked? What if your operations team who works with title officers also asked the title officers, what if you also asked during your updates with realtors? You now took the same 1 transaction and spent the same amount of time on updates/emails/conversations but you or your team have now asked for referrals 6 times during the process from 4 different people. Do you think you’ll get more referrals by doing this or just asking the client after they’ve closed?
4. Be Committed to Continuous Improvement. Beyond exponential growth requires doing it consistently over long periods of time. Think about this, if you implement a strategy that is a 1 to 5 growth that is 1 x 5 = 5. Then on those 5, you implemented the same strategy you now have 5 x 5 = 25, then you do it again on those 25 and you have 25 x 5 = 125. The longer you keep this going the larger the numbers become. You have to track progress, and measure what is working and what isn’t. When something is working double down on it, when something isn’t working then understand how you can tweak it to continue to deliver a 1 to 5 result. When you do this over all areas of your business the results become staggering.

## **Episode 3: Levers & Fulcrums**

**Episode Summary:** This episode focuses on the practical application of achieving exponential growth by leveraging the concept of levers and fulcrums. It explains how identifying and utilizing key levers in your business can create a multiplier effect, leading to significant improvements in performance and profitability. The episode also provides examples of everyday levers and how they can be applied to business scenarios.

**Key Concepts:**

* **Levers and Fulcrums:** Understanding the concept of levers and fulcrums and how they can create a multiplier effect in your business.
* **Identifying Levers:** Recognizing and identifying the key levers in your business that can have the biggest impact on your results.
* **Exponential Growth:** Understanding the importance of exponential growth and how levers can help you achieve it.
* **Layering Levers:** Recognizing the power of combining multiple levers to create an even greater impact on your business growth.

**Worth Repeating:** "Give me a lever long enough and a fulcrum on which to place it, and I shall move the world." - Archimedes

**Action Items:**

1. Start with learning about the concept of Levers and Fulcrums. Dive into the understanding of how it works in science, but also what it means for business. Focus on the effort part of the lever, and understand how depending on the size of the lever and the placement of the fulcrum you can move a larger load with the same or less effort. Spend time really understanding this concept because the more you understand the concept the more ideas you will have when you start the remaining steps in this course.
2. Write down all of the levers in your business. Here are some examples, social media posts, advertisements you do, newsletters you send out, closing gifts you send to clients, charities you sponsor, donations you give, your website, your application process with clients, your loan process once a loan is active, your after closing process, the list goes on and on. Then go one by one and say, “If I’m posting on social media 3 times a week what can I do with each post that will move a larger load with the same effort?” This could be A/B testing different headlines, different wording, different messaging, etc… Here is a great example. A loan officer sends a bottle of wine and a gift basket after closing to a client. The client drinks the wine, eats the crackers and while it’s a kind gesture will only be remembered in their subconscious. It is over once the wine and gift basket is gone. The same loan officer started sending monogrammed doormats and cutting boards to clients' homes. It was the same cost (effort) but the client now sees the doormat every day, their friends see the cutting board and comment on it when they have a party…The effort (cost of the gift) was the same but the gift carried a much larger load as it lived forever.
3. Build a plan to layer a lever on a lever. Now that you’ve evaluated and improved your levers in step 2 evaluate if any of these levers could be connected. For example, you find that your social media posts are doing extremely well with the same effort as before. You’ve updated a magazine ad but it’s not getting as much traction as you’d like. Update your magazine ad to push people to your social media pages. Use the magazine ad lever in combination with your social media lever which you know is getting more conversions. Another example would be your level for a client's 1st conversation has a 90% conversion rate to application. You then focus your marketing level to get more people to schedule a 1st conversation because you know it has such a high conversion rate. When you add levers on levers you’ll get exponential results. Take time and see what parts of your process, even after closing, can be paired with other levers in your process to expand results.

**JAY ABRAHAM  
Absolute Advantage**

## **Introduction**

This four-part video series explores the concept of **Absolute Advantage** and provides practical strategies for achieving exponential business growth. Jay Abram, a renowned business strategist, shares his insights and expertise on leveraging relationships, partnerships, and customer lifetime value to maximize profitability and market dominance. Through real-world examples and compelling anecdotes, Jay challenges traditional business paradigms and encourages viewers to embrace innovative approaches to achieve breakthrough success.

## **What You'll Learn**

* **The Power of Relational Capital:** How to leverage relationships and partnerships to access resources and opportunities beyond traditional financial limitations.
* **Strategic Alliances and Joint Ventures:** How to form collaborative partnerships to achieve scale, expand market reach, and enhance competitiveness.
* **Maximizing Customer Lifetime Value:** Understanding the importance of LTV and developing strategies to increase customer retention and generate long-term profitability.
* **Exponential Growth Strategies:** Implementing innovative approaches to achieve geometric growth and surpass incremental limitations.

By the end of this series, you'll have a comprehensive understanding of how to achieve absolute advantage in your business and create a sustainable path toward exponential growth and market leadership.

## **Episode 1: Relational Capital - The Unlimited Business Checkbook**

### **Episode Summary**

In this episode, Jay Abram introduces the concept of **Relational Capital**, which he describes as the **"unlimited business checkbook."** He explains how businesses can leverage relationships and partnerships to access resources, expand into new markets, and generate additional revenue streams. By viewing relationships as a form of capital, businesses can unlock opportunities that might otherwise be inaccessible due to financial constraints.

### **Key Concepts**

* **Relational Capital:** Leveraging relationships and partnerships to access resources and opportunities.
* **Unlimited Business Checkbook:** The idea that relationships can provide access to resources and revenue streams beyond traditional financial limitations.
* **Resource Impairment:** The belief that a business lacks the necessary resources to grow and expand. Jay challenges this notion by suggesting that relationships can overcome these limitations.
* **Strategic Partnerships:** Collaborating with other businesses to achieve mutual goals and expand reach.
* **Matchmaking:** Connecting businesses that can benefit from each other's services or products.

### **Worth Repeating**

“You can do that everywhere... you can literally and truthfully take any business that thinks it is resource impaired... and [show them] you can write unlimited checks that only get cashed if and after they produce a profit for your business way and far above the cost that they are redeemable for.”

### **Action Items**

1. Oftentimes Originators get focused on the standard referral partners. Realtors, Wealth Advisors, CPAs, Divorce Attorneys, etc... While these are great partners you need to have a clear and concise list. Start by making a list of businesses or services that you could refer people to and businesses that can refer to you. We’ve given you some easy ones here, but what other industries? Insurance agents, appraisers, and local business owners. It’s not just about who can refer to you, but also who you can refer to. Think outside the box too, some of the best referral partners end up being people you refer the most.   
     
   *For example*: what if you referred clients to an insurance agent and a moving company? You may not get much in the way of direct return. However, you might be surprised how many realtors they know that they are willing to connect you with. Don’t think of this as a 1-for-1 trade, make the list and then fill in each category with people you know or people you know of and build out your ideal network.
2. Engage these partners not by saying “Hi I’d like you to send me loans” but with an inquisitive mindset. “I was thinking about your business the other day and I think there could be some synergies between what I do and what you do. I just had some clients who could really use your service and as I thought about it more I think most of my clients could use your service.” Come up with ideas where you could collaborate with each business, then set a meeting and have a brainstorming session. It’s not a meeting to pitch them, it’s a meeting where the goal is for you both to come up with a plan together that is beneficial for both of the businesses.
3. Get creative with business partnerships, don’t just fish in the same pond that every other originator is fishing. Look for patterns with your clients, do a lot of them have kids that go to the same school? Do none of them have a trust and they should? Don’t just look at realtors, look at habits and an overall profile. If you find that you have 15 clients who have kids that attend a certain school, reach out to them or research the school. Can you donate and get a banner in the gym? Nothing like having 15 raving fans see your name at every sporting event they go to and telling their friends, “That’s my mortgage person.” If your clients don’t have a trust and they should, connect with a trust attorney. They usually know divorce attorneys or other professional services that could help you.
4. Embrace the mindset that you have an “Unlimited Business Checkbook” that you haven’t opened yet. Shift your perspective that your relationships are a valuable form of capital, not just people you know. Whether this means warm introductions, or maybe it means trading services for services. I know a Realtor who had a client who owned a printing company. The realtor didn’t charge a commission to sell his home and now pays just the cost of paper for any flyers, door hangers marketing material he does. He even gets access to the printing company’s graphic designer. Write down what areas you can leverage, areas you have a connection with, and could share it with others. When you get in the habit of thinking this way you’ll be surprised by the doors that open and the monetary rewards that come from it.

**Bonus:** Watch the full episode and take notes on the specific examples Jay provides to illustrate the power of Relational Capital.

## **Episode 2: The Power of Strategic Alliances**

### **Episode Summary**

In this episode, Jay Abram delves into the **power of strategic alliances** and joint ventures for business growth. He highlights nine major benefits, emphasizing how these collaborations can help businesses achieve scale, increase market penetration, enhance competitiveness, develop new products and services, and reduce costs. Through real-world examples, Jay illustrates how strategic alliances can create win-win scenarios for businesses of all sizes.

### **Key Concepts**

* **Strategic Alliances:** Partnerships between businesses to achieve common goals and leverage each other's strengths.
* **Joint Ventures:** Collaborative arrangements where two or more businesses pool resources to pursue a specific project or opportunity.
* **Scale, Scope, and Speed:** Strategic alliances can help businesses expand rapidly, reach new markets, and accelerate growth.
* **Market Penetration:** Collaborations can increase market share and access new customer segments.
* **Enhanced Competitiveness:** Partnerships can strengthen a business's position in the marketplace.
* **Product and Business Development:** Alliances can facilitate the development of new products, services, and even entire businesses.
* **Cost Reduction and Profitability:** Joint ventures can help reduce costs and increase profitability through shared resources and expertise.
* **Tangible and Intangible Assets:** Strategic alliances can provide access to valuable assets, including intellectual property, brand recognition, and distribution channels.

### **Worth Repeating**

“You can be national, international tomorrow without having to sink money in your own office, your own staff... you can just negotiate access and financial sharing by using people's existing organizations, resources, and you can do things overnight that are unimaginable and the risk is almost zero.”

### **Action Items**

1. Most Originators, Company’s Coaching Companies, etc... talk about referral partners and getting more of those. Have you ever thought about forming alliances? Take some time and research the definition of alliance. Think about how an alliance is different than a partnership, what industries could you form an alliance with? What people in town do you have a similar target consumer? Are most of your clients in a certain age range, do they live in a certain area, what other businesses serve that age range or area? Countries form alliances all of the time, airlines have an alliance for global travel. Why can’t an originator have an alliance not just partnerships?
2. We’ve all heard of Joint Ventures in the mortgage industry and in some cases it’s almost like a dirty word. Lenders pay a Real Estate Office for a joint venture in the hopes of doing loans for that real estate office all within the guidelines of RESPA. It’s hit and miss and usually a one sided win where the Real Estate office gets more than the originator. What other industries could be a joint venture opportunity? Spend some time assessing your strengths and weaknesses in business. This doesn’t have to be about mortgages. Maybe you are great at marketing, maybe you’re great at writing or social media. Maybe you’re great at throwing events. Find an industry or even a specific business that you can tell isn’t good at what you do. Is there a way you can use the things you are already naturally good at to create a joint venture with another business? Remember this isn’t a joint venture because you pay money, this is a joint venture because both sides input a similar amount of resources and gain business from a new source.
3. Take time and write down and outline the goals of any partnership or alliance you get in. Define how you will measure success in a partnership or alliance. As you have meetings and conversations, or explore companies or people you’re going to approach as yourself, if this meets your definition. Ask yourself can you clearly measure the success? Stick to this because too many Originators get into partnerships where they are giving far more than they are receiving. That’s because they didn’t enter into the partnership with anything other than “I think I could get a deal from this.” Stick to your guns and build your partnerships and alliances the right way.
4. After you have done these steps it’s time to take action. Contact 5 to 10 of these businesses and get sit-down meetings. Discuss everything in the above steps, and identify who could be a great partnership, alliance or joint venture. After you’ve met with 10 of these other businesses, identify how many wanted to partner with you. Analyze if there were any common threads with those businesses. Analyze the businesses that it didn’t work or weren’t interested. Then find 5 to 10 more that match the businesses it did work out with. Find these common threads and keep repeating. Your success in these partnerships will continue to grow over time by having higher conversion rates with your meetings, and over time you’ll see your production grow with it.

**Bonus:** Watch the full episode and analyze the specific examples Jay provides to understand how different businesses have successfully leveraged strategic alliances.

### **Episode 3: Lifetime Value of a Customer**

### **Episode Summary**

In this episode, Jay Abram discusses the critical concept of **Lifetime Value of a Customer (LTV)**. He emphasizes the importance of understanding LTV to make informed decisions about customer acquisition and retention. Jay argues that businesses should view customers as long-term assets and invest in relationships that yield ongoing returns. Through compelling stories and examples, he illustrates how understanding and maximizing LTV can lead to significant business growth and profitability.

### **Key Concepts**

* **Lifetime Value of a Customer (LTV):** The total revenue a business can expect to generate from a single customer over the entire duration of their relationship.
* **Customer Acquisition Cost (CAC):** The expense incurred to acquire a new customer.
* **Yield and Appreciation:** Viewing customers as investments that yield ongoing returns and appreciate in value over time through repeat purchases and upsells.
* **Long-Term Perspective:** Shifting focus from short-term gains to building lasting customer relationships that generate long-term profitability.
* **Strategic Customer Investment:** Investing in customer relationships that yield the highest returns and contribute to long-term business growth.

### **Worth Repeating**

“Most entrepreneurs... are two-dimensional thinkers. You think in terms of revenue less expense equal profit. You don't think in terms of the yield that it keeps producing for you over and over and over again.”

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### **Action Items**

1. Stop thinking of LTV as ‘Loan To Value’ and start looking at LTV as ‘Lifetime Value’ of your clients. If a client is purely one transaction, then they are not a client they are a loan. If you’ve been in the business long enough to have a database, go back through your closed loans and look for clients who have closed multiple loans with you. Analyze what that client's profile was like when you first met them. When did you do the first loan for the client? Were they a first-time home buyer? Did they have a specific need you were able to fill? Were they an investor or a wealthy client who has bought multiple homes? Find the similarities in these clients because a client who closes multiple loans with you has a much higher lifetime value than a one-and-done. Most LOs think they know their ideal client but it’s time to start thinking about it differently. Your ideal client is the one who has the greatest Lifetime Value. Write your research down, build out the profile of the client who has the greatest Lifetime Value for you, and clearly define who this is for you.
2. Once you’ve identified your highest Lifetime Value client, go through your database. What clients just closed that match this profile? Do you have new clients who haven’t closed yet but you’ve spoken to that match this profile? If so, these are the clients you need to dedicate the most amount of time towards. Build relationships, meet them personally, go the extra mile with your follow-up, communication, personalize the experience, etc… Make sure the clients with the highest Lifetime Value are given the most attention.
3. Spend 30 minutes a week connecting with these types of clients or working on marketing, partnerships, messaging, social media posts, etc… that will attract more of these types of clients. Ask for testimonials from past clients that meet this profile or tell a success story about this type of client. If you spend 30 minutes a week connecting with these clients and finding new ways to meet more people like this your conversions will increase and your business will start to grow.

**Bonus:** Watch the full episode and take notes on the specific examples Jay provides to illustrate how different businesses have successfully maximized LTV.

### **Episode 4: Going Exponential With Your Business**

### **Episode Summary**

In this episode, Jay Abram challenges the traditional notion of incremental business growth and advocates for **exponential growth strategies**. He introduces the concept of **"Beyond Exponential"** growth, emphasizing the importance of continuous examination and optimization of business processes. Through real-world examples and anecdotes, Jay illustrates how businesses can achieve geometric growth by leveraging various strategies and maximizing the use of resources, time, and opportunities.

### **Key Concepts**

* **Exponential Growth**: Achieving growth at an accelerating rate, rather than linearly.
* **Beyond Exponential**: The idea that businesses can achieve growth beyond the exponential curve by layering multiple exponential strategies.
* **Continuous Examination**: Regularly analyzing and evaluating business processes to identify areas for improvement and optimization.
* **Geometric Growth:** Multiplying results through strategic combinations of various growth strategies.
* **Force Multiplier Effect**: The concept that combining different strategies can create a synergistic effect, leading to amplified results.

### **Worth Repeating**

“I believe that a business that is not constantly examined for every kind of performance, factor, force, correlation, implication, anomaly that exists is not worth owning because there's so many areas that can be enhanced, multiplied, expanded, but not if you don't know it.”

### **Action Items**

1. Armed with the knowledge from the season and the shift in mindset you should have after understanding these topics, take your entire loan process and write it down. Start with how the client was obtained, your initial conversation, how you do the application, what happens when you get an application, and so on all the way through closing and even after closing. Dissect each area in your process and ask yourself can I improve this in an exponential way? Is there something I can do here that will create more benefit than a 1-to-1 relationship? What if you offered a trusted partner list to every client who took an application? Do you think a client would see that as valuable? Would your new alliances receive more referrals from you and in turn would they want to refer you more? Look at every area in your process and uplevel it so it’s not just that step, it’s that step plus something else.
2. Now that you have refined and improved your processes, it’s time to use a force multiplier. When you combine different strategies together you get a synergistic effect that leads to amplified results. Can you combine the strategies with your new alliances to the Life Time Value of a client? Can you combine a new part of your process as a referral source to other clients who meet the profile of your highest Lifetime Value clients? Spend time going through your notes, the action steps you are taking from the first 3 episodes, and combine them to create a larger result than they would have created on their own.
3. Spend the next 60 days committing to these new changes, the new business ideas, and the concepts you’ve learned. Spend your relationship capital in areas that will create more than a 1-to-1 increase. Act on everything you’ve learned for 60 days and measure the results. Do this for 60 more days and measure the results. Find out what is working, what isn’t working, what has been well received and what was kind of a dud. Double down on the things that are working and then see if you can apply those successes or approaches to the areas that haven’t yielded results yet.

**Bonus:** Watch the full episode and take notes on the specific examples Jay provides to illustrate how different businesses have successfully achieved exponential growth.

**JAY ABRAHAM  
Mind Shift Breakthrough**

**Introduction**

This video series explores the power of mindset and innovative strategies to unlock hidden assets and achieve breakthrough results in your business. Through a series of captivating stories and real-world examples, renowned business expert Jay Abram reveals the secrets to maximizing success in any industry.

## **What You'll Learn**

* The importance of referrals and how to build a business based on multiple streams of idea generation.
* The power of leverage, endorsement, and thinking outside the box to generate revenue and achieve business growth.
* How to identify and maximize underutilized assets and resources within your business.
* The importance of building relationships and partnerships to access new markets and opportunities.
* How to adapt and repurpose existing materials to create new products and services.
* The power of creative thinking and unconventional strategies to overcome challenges and achieve success.

## **Episode 1: Hidden Assets in Your Business**

In this episode, Jay Abram, a renowned business expert, reveals the secrets to unlocking hidden assets and maximizing success in your business. He emphasizes the power of referrals, highlighting their cost-effectiveness and ability to build trust. Additionally, he stresses the importance of diversifying revenue streams and engineering maximum success in all business activities. Through real-world examples and actionable strategies, this episode provides a roadmap for achieving breakthrough results in your mortgage business.

## **Key Concepts**

* The majority of businesses rely on word-of-mouth or referrals for their growth.
* Referrals are more cost-effective and generate more trust than traditional advertising.
* There are 93 different referral-generating system strategies that companies can use.
* Businesses should focus on discovering hidden assets, overlooked opportunities, and underperforming activities.
* It is important to travel outside of the limitations of your industry to find new ideas.
* Businesses should always be trying to find new ways to generate revenue.
* You should engineer maximum success into almost everything you do.
* Businesses should be built on multiple streams of idea generation to hedge against volatility.
* You want to be more unique and valuable to your target audience.
* You are rewarded in life and business for the amount of problems you solve or opportunities you make possible.
* There are two kinds of leverage in business: the leverage of buying an asset and the leverage of getting a higher yield for no more cost or effort.

## **Worth Repeating**

“You're rewarded in your business, also in your career, for the amount of either problems you solve, the quality, quantity, consistency of problems you solve for others or opportunities you make possible.”

## **Action Items**

1. Start by taking inventory of your current referral-generating system. As Jay describes there are 93 different referral-generating systems available, how many of those do you use? Our guess is you use business-to-business or 1-to-1 referral-generating systems because you partner with Realtors, Wealth Advisors, CPAs, etc… What other system do you have in place for referrals? Are you actively working with your past clients to generate referrals? Do you leverage other parts of your network such as charities, your kid's school, sponsorships, newsletters, social media, or holidays as a way to gain a referral? Do you use parts of your process i.e. do you have a system within your application or strategy meeting that gains referrals? Do you have an adhered-to system after closing to get referrals from your past clients? Most businesses will have 1 to 3 systems for referrals, however, 90% of their business comes from referrals. Take an honest inventory, write down the systems you have in place currently for referrals and how effective they are.
2. When you consider the 93 referral-generating systems stop and brainstorm where in your current process you could implement a system to ask for referrals. The easiest one is after a successful closing, but do you just ask your client? What if you asked both realtors and the title company? What if you made that part of your process, for every closed loan you had a system that after closing you were able to ask for 4 different referrals? Now imagine this at every stage in the process. Does your ability to gain a trusted referral increase compared to your current system? Most Originators and businesses spend time, money and resources on advertising, marketing, Public Relations, social media, etc... But they spend very little time, money and resources on adding new ways to ask for and obtain referrals. Does this make sense? If a business gets 80% to 90% of their clients from referrals shouldn’t they spend the most time, money and resources on that? What if instead of spending $200 on social media ads you spent $200 on your past clients with a note that said, “Just thinking about you and your family, have dinner on us and we’re always here for you, your family, or your friends.” Would that have a bigger impact than showing up in someone’s feed?
3. Don’t get lost in Mortgage. The tendency for Originators is to get so locked into mortgage they forget about “business” and only think about “mortgage.” They look to their peers, self-proclaimed mortgage experts, watch 10x your business webinars, or tune into podcasts hosted by people who don’t do any more production than they do. Even worse they get convinced to buy these people’s products or work for these people's companies. Spend 1 hour a week for an entire month researching, reading, learning about other industries and other businesses, and how they generate referrals. Ultimately a referral is one human deciding to tell another human that there is a different human that could help them solve a problem. It doesn’t matter the product or service it is the act of someone making a referral we want to learn about. When you understand how other industries generate referrals, you can find ways to create referrals that your competition doesn’t know about.

## **Episode 2: Mind Shift Stories – Part I**

In this episode, Jay Abram shares a series of captivating stories that illustrate the power of leverage, endorsement, and thinking outside the box. He recounts his experiences with renowned figures like Tony Robbins and the challenges faced by companies like Night and Gill. Through these stories, he emphasizes the importance of recognizing hidden potential, maximizing upside leverage, and constantly seeking new opportunities to transform your business.

## **Key Concepts**

* Leverage and endorsement can significantly multiply the results of your marketing efforts.
* It's crucial to recognize and capitalize on hidden potential within your existing customer base.
* Thinking differently and seeking unconventional solutions can lead to breakthrough results.
* Small changes, such as modifying a headline or greeting, can dramatically impact conversions.
* There are numerous potential impact points within any revenue system that can be optimized for maximum results.

## **Worth Repeating**

"You've got to see where real opportunity lies and see where upside leverage lies."

## **Action Items**

1. This is more of a homework assignment than an action item. Take 30 minutes to re-watch this episode but focus only on the success stories, take notes on what worked, and then ask yourself “is there anything that I can apply to my business?” Are there any parallels with these stories that you can apply to your business? Write these down, think in terms of circumstances, messages and business theory versus product. What you write down now will be useful as we progress.
2. Let’s look at everything you put out into the world regarding your business. This means advertising, flyers, social media posts, etc… Anything that potential clients, past clients, referral partners, family members, or friends see that is associated with your business. Can you add a section, a phrase, or an example to leverage endorsements? The entire platform of Yelp is based on endorsements. Can you highlight an endorsement from a past client, a Realtor, or anyone else in everything you put out in the world? We understand that some of these are too small to fit everything in, but what about the ones that have open space? This is a perfect place to put an endorsement. In other instances, you’ll realize that the entire thing should be focused around an endorsement. There is nothing like an endorsement or social proof to help tell a story, show an example, or speak directly to a new prospective client. Take an hour, look back at everything you have put out in the world for the past year or things you consistently put out about your business and find any areas you can add an endorsement.
3. Challenge yourself and conduct some experiments or as the marketing experts call it A/B test. Take the answers or ideas you’ve come up with from the above action items and implement them into a different version of your current material. In some cases they created new material. Either way, try a version with what you’ve already done, try a new vision with your new way of thinking. See which one outperforms and do this for at least 2 months. This isn’t an instant gratification exercise, it will take some time but make sure you have the ability with quantifiable measurements to determine which version performs better. Once you have this, double down on what works and do this same exercise again in a different area of your business.

## **Episode 3: Mind Shift Stories – Part II**

In this episode, Jay Abram continues his series of captivating stories, highlighting the innovative strategies employed by successful businesses. He delves into the story of The Saturday Evening Post's revival, Carnival Cruise's clever use of trade credit, and the unique approach of designer Brickie Tiggie's Tickies. These stories emphasize the importance of maximizing assets, leveraging existing resources, and thinking outside the box to generate revenue and achieve success in your business.

## **Key Concepts**

* Identifying and maximizing underutilized assets can lead to new revenue streams.
* Leveraging existing resources, such as customer lists or trade credit, can fuel business growth.
* Thinking creatively and exploring unconventional approaches can unlock hidden opportunities.
* Building relationships and partnerships can provide access to new markets and resources.
* Adapting and repurposing existing materials can create new products and services.

## **Worth Repeating**

"When you realize all that is possible from all that you do inside, outside with prospects, buyers, markets, media, it's incredible."

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## **Action Items**

1. Let’s start with taking a look at something everyone has and most people underutilize: your client list/database. Every Originator has it in some way, shape or form, and every other business you come across has it as well. Take a look at your client list/database and ask yourself, “How often do I reach out to my entire database?” You should do this at least once a month. If you don’t then here is your first action item. Build a strategy where you are going to reach out to your entire database at least 1 time per month. A monthly/quarterly newsletter that you write is a simple and effective way to connect. Build a “trusted partners” list where you have insurance agents, wealth advisors, handymen, plumbers, etc… send this out as a value add. Make sure everyone in your database is connected to you on social media i.e. Facebook, Instagram, Linkedin, etc… Make use of this asset you already have, costs you nothing and you’re most likely not maximizing.
2. Sticking with your client list/database, start thinking creatively about it. Have you ever thought about trading success stories? Let’s say you have a great Wealth Advisor partner, and I’m sure that Wealth Advisor has a database of their own. What if you got a success story from that Wealth Advisor about how they served a client and had an exceptional result? Write that success story and share it with your database. In turn, that Wealth Advisor is going to share a success story you have with their database. You can do this with as many industries as you want at the cost of zero dollars and again you are maximizing something you already have that is underutilized. Titans has a great series called “It’s All About The List” where we take a deep dive into strategies to maximize your database.
3. Moving on from the database what collateral, social media posts or marketing have you done in the past? Odds are you’ve done something, take an hour go through everything you’ve done in the past, and see if there is a way to update it based on the current market and repurpose this. You’ve already used it, you’ve already paid for it, get some additional use out of it by refreshing it and using it again. Take a look at all of your social media posts, find the one that seems to have had the most interest, re-do that post in a current way, and put it out there again. Some Real Estate Agents do door hangers, what if you spoke to an agent who does them and asked if you could share it with them? Half the door hanger is their service, half is yours. They already have a vehicle to deliver them, they already have the layout, it’s just you adding your half and then getting it out there. These are just examples and ideas but take some time to repurpose what you’ve already done in a current way to get results at a reduced cost or in some cases no cost at all.

## **Episode 4: Mind Shift Stories – Part III**

In this episode, Jay Abram continues to share a series of captivating stories that illustrate the power of creative thinking and unconventional strategies. He recounts the story of Colonial Penn's founding, the innovative approach of a fundraising business, and the unique barter arrangements used by Mazda and Chrysler. These stories emphasize the importance of recognizing opportunities, leveraging existing resources, and thinking outside the box to achieve success in your business.

## **Key Concepts**

* Creating your own market or customer base can be a viable strategy for business growth.
* Leveraging barter arrangements and trade credits can provide access to valuable resources and opportunities.
* Thinking creatively and exploring unconventional solutions can lead to breakthrough results.
* Building relationships and partnerships can open doors to new markets and revenue streams.
* Recognizing and capitalizing on hidden potential within existing resources can maximize business success.

## **Worth Repeating**

"It's just repurposing, repurposing, affinity marketing becoming a part, an integral part of the other organization."

## **Action Items**

1. Reflect on some of the stories shared and ask yourself, “Can you create your own market?” What does that even mean? Some of the best ideas come from outside your specific industry. I heard a story about a salon that put an ad in a magazine that said, “Where All The Top Real Estate Professionals Go.” Next thing you know the salon was booked with Realtors and Lenders all wanting to look their best for photo shoots, open houses, etc… This salon created their own market through a simple advertising campaign. Is there a market you can create where you become the go-to source for people in that category? Can you create multiple markets where you are the only obvious choice?
2. The final action items in this season is to force yourself to think differently about your business and business as a whole. Don’t be afraid to try new things, don’t be afraid to do something that your competition isn’t doing. More often than not, that is where the gold is and where breakthroughs come. Think of it this way, you try something different and it doesn’t work so you get zero new clients or partners. If you didn’t try that thing you would have zero new clients and zero new partners. You’re still in the same place, but if one of these new things you try works, you are in a better place than you started. There is no risk, only upside.

**DALE VERMILLION**

**Shift for Success: Market-Proofing Your Mortgage Business**

In *Shift for Success*, Dale Vermillion provides mortgage professionals with the mindset, strategies, and practical steps needed to thrive in any market condition. This course challenges originators to shift their focus from external factors—like interest rates and market trends—to the controllable actions that drive success. By adopting a market-neutral mindset, prioritizing value over price, and positioning themselves as financial advisors rather than just loan officers, participants will learn how to elevate their business and client relationships for long-term success.

**What You’ll Learn:**

* **Market-Neutral Mindset:** How to succeed regardless of market conditions by focusing on behaviors, not circumstances.
* **Value Over Rate:** Why the most successful originators sell solutions, not just interest rates.
* **Client-Centric Sales Approach:** Techniques to uncover client motivations and tailor solutions based on their financial goals.
* **The Power of the Triple Play:** How to structure loans for the best payment, term, and cash position.
* **Strategic Daily Actions:** Time-blocking, goal-setting, and relationship-building practices that drive consistent business.

By the end of this course, you'll have a clear roadmap to increasing conversion rates, deepening client trust, and building a resilient mortgage business that thrives in any market.

**Episode 1: Change Before You Have To**

**Episode Summary:**

This episode introduces the crucial idea of a market-neutral mindset, emphasizing that success is determined by how originators respond to market conditions, not the conditions themselves. It distinguishes between volume and conversion markets and stresses the importance of focusing on controllable behaviors. It also highlights the fundamental truth that mortgage professionals are in the money business, and that they must understand that life circumstances drive mortgages.

**Key Concepts:**

* Market-Neutral Mindset: Success is not determined by the market but by your actions and behaviors.
* Volume vs. Conversion Markets: Volume markets have low rates and high volume, while conversion markets require a more tactical approach.
* Money Business: Originators are in the money business, not just the mortgage business.
* Life Circumstances: Life events drive mortgage needs, regardless of market conditions.
* Opportunity Focus: Top producers look for opportunities instead of obstacles.
* Personal Success: National challenges should not dictate personal success.
* Sales Focus: Focus on getting sales (qualified, committed customers) not just fundings.

**Worth Repeating:**

“A market-neutral mindset is where you understand that you have absolutely no control over the market, and therefore you don't try to you don't try to control what you can't control. Instead, you focus on what you can control and what is the only thing you can control your behaviors”.

**Action Items:**

1. When you start your day take 10 minutes to build your daily plan, what you’re going to accomplish, when you’re going to accomplish it by, and how you’re going to do it. Time block your sales calls so your brain is in “sales mode.” Don’t hop from sales to paperwork to emails and then back to sales calls. Take control of your day don’t let the day control you. Set a daily goal for how many new people you’re going to talk to or get connected with and how many applications you’re going to take, don’t focus on the result (fundings) focus on the day and adding committed clients to your database.
2. Make a conscious effort to understand why people are calling you and why you are calling them. They aren’t calling you for a mortgage. They are calling because they want to buy a home, they want advice on how to manage their money, they need someone to solve a problem they think they have etc…. Shift your mindset to a mindset of understanding why you are talking to them versus what you are trying to give them.
3. Identify if you’re in a conversion market or volume market. In a conversion market, your actions are different than in a volume market. In a conversion market, you need to spend extra time with each client, be more thoughtful, don’t rush through presentations, put yourself in the client's shoes, ask great questions, and build more rapport. In a volume market, it’s time to hustle, connect with as many people as you can, focus on clients that are the most motivated, ask yourself “Who can I lock today?” and focus on those clients first.
4. In every market, good or bad life changes will always happen. Life changes also require mortgage planning. Moving, death, divorce, job changes, etc… are when clients should evaluate their financing. Build a plan on how you can educate through these changes. It could be a social media post, it could be a newsletter, it could be a lunch and learn for realtors. Focus on attracting clients going through life changes rather than all clients in the universe.
5. Schedule at least two 1 on 1 meetings with your referral partners or past clients or current clients per week. In a conversion market or a volume market face to face, time is important. Schedule this out on a weekly basis for the next week and you’ll always have meetings.

**Episode 2: Live by the Sword, Die by the Sword**

**Episode Summary:**

This episode tackles the problem of rate focus, explaining that it is not rates themselves, but the obsession with them, that causes problems for originators. The episode emphasizes the separation of price and value, teaching that focusing on value, not just low rates, is key to success. It argues that rate is overrated and that quoting accurate rates upfront is impossible without a complete application. Ultimately, the episode encourages originators to focus on the payment and the overall customer experience, not just the rate.

**Key Concepts:**

* **Rate Focus Barrier**: Focusing on rate hinders success.
* **Price vs. Value**: Price and value are separate concepts.
* **Rate is Overrated**: Rate is not the most important factor in a loan.
* **Figurative Question**: The rate question is not literal, but a way for borrowers to start the conversation.
* **No Quoting Rates**: Don't quote rates without a complete application.
* **Value Creation**: Create value through savings, benefits, and service, instead of focusing on rates.
* **Payments Matter**: People pay a payment, not a rate.

**Worth Repeating:**

“It's never what you pay that matters, but always what you get. That's true in mortgages and that's true in everything in life.”

**Action Items:**

1. Understand that most clients ask questions about rates or bring up rates because they don’t know what else to ask. Most LOs are more concerned about the rate question than the client is concerned about the answer so they freeze up. Write out 4 or 5 responses for the next time a client asks “What is your rate?” Review them, pick the best 2 or 3, and practice repeating them, roll playing them, and be prepared the next time a client asks “What is your rate?”
2. Are you selling a product or a service? A product is something people buy based on price, a service is something people buy based on results. Write out your value proposition and what you do that differentiates you from a product-based originator. Don’t talk about turn times, or specific programs, talk about the results clients will get because they use you. If you’re stumped, go through your old clients and write out their results to give you a starting point of how you’ve already helped people through service, not through your product.
3. Create a list of 5 to 10 questions you can ask every client the first time you talk to them. It doesn’t have to be a script, but determine what 5 to 10 things you can ask someone right away that are not about rate but will give you a good sense of the result they are looking for. When you understand the result someone wants you can build the rest of the loan around that result, not around rate.
4. Some of the top originators never use the word rate, they only talk about things in terms of monthly payment. start changing your language to focus on payments, focus on the results they told you they wanted, look for opportunities to emphasize affordability and achieving their goals.
5. Research your competitors, check out local and national competitors or another company a client is shopping with. You’ll find out quickly what they think their value proposition is, then determine how your value is different and better. When you talk to clients don’t bring up anything that the other company says is their value, only focus on your value.

**Episode 3: Nobody Wants a Mortgage**

**Episode Summary:**

This episode challenges the conventional perception of the mortgage business, arguing that the true product is money, not mortgages. It explains that people find mortgages complex and intimidating and that they don't really like the process. The episode then urges originators to re-position themselves as money givers who can help people achieve saving, stability, and security. It teaches the three primary components of a loan (payment, term, cash) and how to execute a “triple play” to provide value to clients. The core idea is that everyone wants and needs more money, and that you have an unlimited supply you can give away.

**Key Concepts:**

* **Product is Money**: The true product is money, not mortgages.
* **Mortgages are Intimidating**: Consumers view mortgages as complex and a necessary evil.
* **Money Giver Mindset**: Position yourself as a money giver, not just a mortgage loan officer.
* **Savings, Stability, Security**: Core human needs you provide.
* Housing Payment Value: Help clients get the most out of their necessary housing payment.
* **Three Loan Components**: Every loan has a payment, a term, and cash.
* **Triple Play**: The triple play is the best payment, term, and cash position for a client.
* **Everybody Wants Money**: Everyone wants more money.

**Worth Repeating:**

“Everybody likes it. Everybody wants it. Nobody's got enough of it. They're all looking for more of it. And we got an unlimited supply we're looking to give away.”

**Action Items:**

1. Solidify a brand that you are in the professional services industry and that your product is money. You are not a customer service agent at a marketplace doing mortgages. You provide money that achieves the results clients are looking to achieve. Refer to the branding section in the Titan’s Platform or some of Rene Rodriguez’s videos for help identifying and building your perfect brand.
2. Build a presentation to illustrate to a client who might be shopping that clearly shows how you help clients build wealth through real estate, not just provide them debt. Remember most clients don’t know what to look for or ask, it’s up to you to show them.
3. When you structure loans for clients always focus on the “triple play” of best payment, term, and cash position.
4. Go through your wording in emails, look at social media posts you’ve made or any marketing that you’ve done. Remove everything that isn’t about achieving financial success through real estate. Retrain yourself to speak differently by focusing on your brand, your value and not on rates or numbers alone.

By implementing these changes, mortgage loan originators can shift their mindset, focus on value, and build a business that is not only successful, but is also rewarding for them, their clients and partners.

**DALE VERMILLION**

**Drive To Thrive | Mastering Mortgage Success**

**Dale Vermillion's** *Drive to Thrive* offers a sales playbook for mortgage originators. **The core message** emphasizes consistent prospecting as crucial for success, even in challenging markets. **Vermillion details five key prospecting methods**, including leveraging professional and personal referrals, repeat customers, and community engagement. **He further outlines effective strategies** for making sales calls, including prioritizing leads, employing a brief and impactful pitch, and consistently following up. The program stresses building strong relationships and using various communication channels (calls, texts, emails) for maximum reach.

### **What You’ll Learn:**

* The five key prospecting methods to generate a steady pipeline of clients.
* How to prioritize sales activities daily to maximize revenue opportunities.
* Effective sales call strategies, including structured pitches and follow-ups.
* Techniques for building lasting relationships through multiple communication channels.
* How to overcome call reluctance and develop confidence in prospecting.

By implementing these strategies, mortgage professionals will enhance their ability to generate leads, close deals, and thrive in any market condition.

**Episode 1: Prospect or Perish**

**Episode Summary:**

This episode emphasizes the critical importance of consistent prospecting for success in the mortgage industry. It highlights that a lack of opportunities is a primary reason why originators fail and that proactively building a steady stream of prospects is essential, especially in challenging markets. The episode introduces five forms of prospecting and keys to effective prospecting.

**Key Concepts:**

* **Insufficient opportunities** are a primary cause of failure for mortgage originators.
* **Active and proactive prospecting** is essential for success, especially in less active markets.
* **Five forms of prospecting:** professional referrals, personal referrals, repeat customers, general consumer prospecting, and community involvement.
* **Professional referrals** from real estate agents, builders, financial planners, and attorneys provide access to a wide customer base.
* **Personal referrals** from past and current clients should be actively pursued using the 9/10 principle.
* **Repeat customers** and even those who were turned down or canceled are great resources for future business.
* **General consumer prospecting** includes social media, media marketing, and talking to everyone about what you do.
* **Community involvement** expands your network through events and local organizations.
* **Five keys to effective prospecting:** research, recognition, reputation, relationship building, and repetition.

**Worth Repeating:**   
"If you don't prospect, you perish in the marketplace we live in today."

**Action Items:**

* Create a list, spreadsheet, or database where you list out all of the professional referral partners you know. Notice we didn’t say “that work with you.” We said all of the partners you “know.” Organize the list based where you put the partners that have referred you business at the top, the people that you know but haven’t you business at the bottom. The goal is over the next 12 months you will double the number of people on the list and 50% of the original people that haven’t sent you business will move up the list because they sent you business.
* How do you double your list? Go through all of the categories, (i.e. Realtors, CPAs, Wealth Advisors, divorce attorneys, etc.) and look for people you already know. Spend time talking to the people you know and ask one simple question. “is there someone you work with or in your profession that you think I should meet?” Another idea would be if there is someone you’ve met, have mutual connections but don’t really know then reach out and say “I know we have a ton of mutual friends and I can’t believe we haven’t formally met before. Do you want to grab coffee?”
* How do you get people you know who haven’t sent you business to actually send you business? This is a much deeper topic but for the purpose of this Season, the simple answer is to talk to them… You should call 1 to 2 people from your list every day. Your list size matters since if you only have 2 people on your list you’ll look crazy calling them every day. Make sure you talk to everyone on your list at least once a month.
* Connecting with your past clients and your database of current clients is prospecting. Call your past clients on their 1 year anniversary, and set up a system in your CRM/Database to ensure that you never miss a follow-up. We have a Season on that too if you want to deep dive CRMs and Databases. Set reminders to send Happy Birthday emails or social media posts. Friend request all of your past clients on social media or follow them. Like their posts, and make comments on their posts. Remember it’s more about you noticing what they post because that is important to them, than it is about what you have to say on the posts you make.
* Get involved in your community. Join a chamber of commerce, join a charity, volunteer at your kid's school, coach a youth sports team, start a club about something you're interested in (i.e. biking, running, chess, your favorite sports team etc.) If there is a community event go to it, take your family to it, and sponsor it. Be as involved in the community as you can, no idea is a bad idea as long as you’re being involved in the place you do business.

**Episode 2: Start with Sales**

**Episode Summary:**

This episode focuses on the importance of starting each day with sales activities and effectively mining your existing database. It emphasizes that top producers use their time wisely, focusing on revenue-generating activities rather than getting bogged down in emails or administrative tasks. The episode outlines five essential customer types within a database and how to approach them.

**Key Concepts:**

* **Start your day with sales:** Prioritize sales activities over emails and other tasks.
* **Time is valuable:** Top producers make the most of every minute and focus on sales.
* **Mine and mind your database:** Actively contact and nurture your database.
* **Five essential customer types**: past customers, high-potential opportunities, turn-downs/cancellations, friends/family, and referral partners.
* **Prioritize outreach** by segmenting and prioritizing your contacts based on equity, potential, etc.
* **Call with a purpose** beyond just selling; check in, build relationships, and offer free financial analysis.
* **Always ask for referrals** at the end of each database call.

**Worth Repeating:**

"Your future is found in your daily routine. Successful people do daily what others do occasionally."

**Action Items:**

* Every day should start with sales. Too many Originators start their day answering emails, checking out social media, working on files in process then the next thing you know it’s 4:00 pm and you haven’t tried to get any new business. Every morning start with selling. Ask yourself. Is there anyone that might get in contract today, Is there anyone I can lock their rate today for a refinance? If so then they are your first call. If not go through your progression. Call your past clients, then call referral partners, then look through your database for people who might have equity, PMI, going through a life event etc… If you spend time thinking about generating new business you will always have someone to call, someone to prospect and someone to sell. Revisit turn downs, clients whose offer didn’t get accepted, you should spend at least 2 to 3 hours a day in total sales mode. If you prioritize sales the closings will come. If you prioritize emails, social media, and paperwork then that’s what you’ll continue to get.
* Segment your database into the 5 essential customer types Dale discusses in the series, this will allow you to prioritize your outreach while focusing on the most likely to close first.
* Make sure these activities are a daily habit, when you do this on a daily basis it is inevitable that you have more conversations, more contacts, and more people who will eventually close loans.
* Create a checklist of things you’re going to discuss on each call. You don’t have to be a robot and read a script but have a formula and a plan for every call. Weave those questions or goals into each conversation and make sure that you have something in there asking for a referral. Start each call with a non-sales approach, offer free financial advice, ask questions, build report, and get to know the people you are working with.
* Perfect your elevator pitch. As you focus on sales, you’re going to meet and be introduced to more people than you are now. Being able to clearly explain who you are, what you do, and what makes you unique will increase conversions from these new connections. For a deep dive into how to do this, watch Rene Rodriguez’s season on Titans “Who Are You, What Do You Do, What Makes You Unique.”

**Episode 3: Perfect Your Pitch**

**Episode Summary:**

This episode provides a step-by-step guide on structuring sales calls, emphasizing the importance of preparation, prioritization, and a specific approach to communication. It also addresses call reluctance and provides strategies for overcoming it.

**Key Concepts:**

* **Prioritize opportunities:** Focus on high-priority prospects first.
* **Work in buckets:** Group similar types of calls together for efficiency and confidence building.
* **Work in sprints:** Make calls in focused 25-minute sessions with short breaks in between.
* **Keep calls brief:** Use a concise opening presentation and voicemails (max 30 seconds).
* **Use a boomerang call** technique to create urgency.
* **Follow up** with a text and an email after leaving a voicemail.
* **Eight-step outbound call approach**: start with familiarity, move to appreciation with an apology, create a universal need (saving money), present your solution, offer a free analysis, connect by asking questions, and then move to an application
* **Practice your pitch** before making live calls.
* **Overcome call reluctance** by recognizing that the worst outcome is a "no" or a hang-up.

**Worth Repeating:**

"Practice before you pitch."

**Action Items:**

* As we’ve said before in this season prioritizing your call list leads to success. Talking to people with the highest likelihood of working with you to start makes everything easier. It is also easier to group similar calls together. For example, if you start by calling a client who is getting into contract, don’t then switch to calling a realtor or a past client for an annual planning review. Call all of the clients who are similar together. Do this in 25-minute increments and take short breaks in between. You’ll start to see that one call can help improve the next call and over time this leads to higher conversions and a higher quality of each conversation.
* Develop your opening presentation as Dale describes in the series, utilize the eight-step outbound call approach Dale teaches, and keep your voicemails to under 30 seconds. Create a need to call you back when you leave a voicemail.
* Before you start calling a specific group of people, practice your pitch and the conversation out loud 5 to 15 times… work out your mistakes in batting practice so when you pick up the phone you’re ready for the game.
* Don’t avoid calls for reasons you’ve made up in your mind. Focus on your mindset, and understand that the worst thing that happens is they say no, or they don’t answer and you leave a message. Both are critical to sales. Every time you get a “no” you are one step closer to a “yes” and every time you leave a message another person is thinking about you and your services.

By following this study guide and implementing the actionable steps, mortgage loan originators can significantly improve their prospecting, sales, and overall success.

**CINDY ERTMAN**

**Mastering Your Mortgage Mindset**

Introduction

* The mortgage industry can be challenging, and a strong mindset is critical for success.
* This guide focuses on developing a powerful mindset to thrive, overcome negative beliefs, manage stress, and build resilience.
* It emphasizes that working on your mindset benefits not just your business, but also your personal life, team, family and referral partners.

I. Understanding Mindset

* Mindset is defined as your attitudes, beliefs, and perceptions that shape how you think, interpret situations, and respond to challenges.
* It influences behavior, decision-making, learning, and how you handle failure.
* A healthy mindset is crucial for navigating market shifts and challenges.

Actionable Step: Take a moment to reflect on your current mindset. How do you typically react to challenges in the mortgage business?

II. Identifying Unhealthy Beliefs

* Common Negative Beliefs:
  + Comparison: Comparing yourself to other originators, leading to feeling "not good enough".
  + Limiting Self-Beliefs: Negative, repetitive thoughts that undermine your confidence.
  + Lack of Worthiness: Feeling undeserving of success.
  + Over Responsibility: Feeling solely responsible for external events, leading to guilt.
  + Perfectionism: Wanting everything to be perfect can hold you back from taking action.
  + Catastrophic Thinking: Fixating on the worst-case scenarios.
  + Self-Worth Tied to Achievement: Feeling unworthy when production numbers decline.
  + The "What If" Trap: Fear of failure and the unknown, leading to inaction.
* False Stories: Recognizing and challenging untrue stories you tell yourself about the market or your abilities. For example: "There is no business out there," when the reality is there is, but you need to be hungry and willing to work for it.
* The Boomerang Effect: The thoughts and messages that you put out into the universe will come back to you.
* Beliefs Become Destiny: Your beliefs become your thoughts, your thoughts become your words, your words become your actions, your actions become your habits, your habits become your values, and your values become your destiny.

Actionable Steps: \* Identify: Write down any negative beliefs or stories that resonate with you.

Challenge: Consciously try to flip the "what if I fail" to "what if I succeed".

* Reframe: Start to tell a different story and consider how a shift in thinking can lead to more positive results.

III. The Impact of Stress

* Stress significantly contributes to a negative mindset.
* High levels of stress can lead to health issues and burnout.
* Many people carry stress without realizing it.
* Multitasking, phone addiction and lack of presence can disrupt our mindset.
* Attention spans are short, so it's important to make your interactions count.

Actionable Steps: Self-Assessment:

Score yourself on a scale of 1 to 10 regarding how present you are with the people you work with and care about. Identify areas that need improvement.

Mindfulness: Practice being present and focus on what you're doing in the moment. Disconnect: Create time to disconnect from your phone.

Implement Daily Practices: \* Meditation: Even 12-15 minutes a day can be beneficial. Journaling: Use this to release thoughts and identify challenges.

Gratitude: Practice thankfulness daily.

Physical Activity: Engage in regular exercise.

Be Present: Give your undivided attention to people in your personal and professional life.

IV. Five Steps to a Bulletproof Mindset

1. Cultivate Passion and Relentless Drive
   * Reconnect with why you entered the mortgage business.
   * Focus on what fuels you and your passion.
   * Be committed to doing the hard work.
   * Make a decision that failure is not an option.
   * Identify five things that you love to do in the mortgage business and do more of those things.

Actionable Step: Take some time to reconnect with your "why." What initially drew you to the mortgage industry? What do you love doing in the industry?

1. Focus on What You Can Control and Influence
   * Don't focus on external events that you can't control.
   * Focus on your thoughts, emotions and actions.
   * Use the "Events + Response = Outcome" model to control your response and create the desired outcome.
   * When faced with a problem, ask: What can I control to solve the problem? What can I influence?

Actionable Step: When challenges arise, assess what you can control and influence, rather than dwelling on what you cannot.

1. Adopt a Growth Mindset
   * Believe that your abilities can be developed through hard work and dedication.
   * Embrace challenges as opportunities for growth.
   * Persist in the face of setbacks.
   * Actively seek feedback and learn from it.

Actionable Step: Identify an area where you have a fixed mindset and reframe it with a growth mindset. For example, instead of "I'm not a systems person," think, "I can learn how to build systems."

1. Create a Vision for Your Future
   * Think bigger about your future possibilities.
   * Visualize the market and success you desire.
   * Focus on your passions, values and interests.
   * Set clear goals that inspire you.
   * Create a vision statement for the life you want.

Actionable Step: Develop a vision statement that reflects your goals, values, and passions.

1. Build a Strong Support System (Your Tribe)
   * Surround yourself with people who believe in you and support your success.
   * Reduce time spent with negative influences.
   * Be intentional about the people that you spend time with.
   * Join or create mastermind groups.

Actionable Step: Evaluate the five people you spend the most time with. Are they supportive? Do they encourage your growth?

V. Success Through Mindset

* Tom Canter's story illustrates the power of mindset change.
  + Overcoming self-doubt and negative self-talk to achieve significant growth in production.
* Investing in yourself and your mindset can lead to significant improvements.
* When you close the door of your mind to negative thoughts, the door of opportunity opens for you.

Actionable Step: Reflect on Tom Canter's story. What can you learn from his journey of self-improvement through mindset work?

Conclusion

* Mastering your mortgage mindset is an ongoing process that requires intention and action.
* By working on your beliefs, managing stress, and implementing the five steps, you can build resilience and achieve success in your career and life.
* Remember, the key is to be intentional about building a healthy mindset that supports your growth.

This study guide should provide a strong foundation for developing a better mindset. Remember to revisit this guide and integrate these principles into your daily life.

**ACTION ITEMS**

1. Before you start each day do an honest assessment of your mindset. Do you feel rushed, do you feel excited, do you feel nervous, are you unmotivated? Tell yourself how you’re feeling before you start.   
     
   If it’s a positive feeling, then go get after your day. If it’s negative or neutral take 5 to 10 minutes, talk to yourself, figure out why you are feeling this way. What can you do to make this feeling shift to a positive feeling… re-watch Episode 2 again if needed and figure out if this negative perception is real or just made up.
2. Start each day with something positive. Don’t just show up, turn on your computer and start “working.” Start your day with something positive, Meditation, Journaling, Gratitude, Physical Activity, Prayer, etc…   
     
   If you find yourself getting off course during the day or mentally going to a negative place go back to these techniques that will help get you in the right frame of mind to be successful.
3. Write down the 5 steps to a bulletproof mindset from Episode 4: Go through each step, write out your plan, re-watch the episode again if you have to, and take the time to find out how you can apply these to your day, your career and your life.
4. Write down any fixed or limiting beliefs you have about yourself, your abilities your potential…   
     
   *For example:* “I’m not good at \_\_\_\_\_” “I’ll never be able to \_\_\_\_\_\_” Then re-write those same sentences using growth language. “I’m working on improving my skills at \_\_\_\_\_” “I believe with effort I can learn \_\_\_\_” You’ll be surprised how quickly just changing some words around can make what you felt was impossible, totally possible.

**CINDY ERTMAN**

**SEVEN STEPS TO 7 FIGURE SUCCESS**

**Introduction:**

Are you ready to transform your mortgage business and achieve unparalleled success? Join Cindy Ertman’s acclaimed "7 Steps to 7-Figure Mortgage Success" online coaching and training program. This comprehensive program is designed to guide loan originators through the essential steps to elevate their business to new heights. From mastering client relationships to implementing effective business strategies to building an annual marketing calendar, Cindy shares her proven methods and insights to help you reach the pinnacle of success in the mortgage industry.

Discover the 7 Steps to 7-Figure Mortgage Success:

* Proven strategies to grow your business and increase your income
* Expert advice on building and nurturing client relationships
* Step-by-step guidance to implement effective business practices

Take the first step towards a 7-figure income. Reach out today to learn more and start your journey with Cindy Ertman’s transformative program.

**Episode: Seven Steps to 7-Figure Mortgage Success**

**Episode Summary:**

This episode introduces Cindy Ertman's "7 Steps to 7-Figure Mortgage Success" program, an online coaching and training initiative designed to help loan originators achieve significant business growth. The program is based on Cindy’s experience building her own production to $200 million. The program focuses on seven key areas of a mortgage business, aiming to provide comprehensive growth. The program offers a self-paced online course, one-on-one coaching, and a Mortgage Mastermind Elite group. The program is designed to elevate and transform a mortgage business within 12 months.

**Key Concepts:**

* **Comprehensive Business Growth:** The program emphasizes growth across all areas of a mortgage business, not just one aspect.
* **Proven Strategies:** The program provides proven strategies to increase income and grow a mortgage business, based on Cindy Ertman's own experience.
* **Client Relationships:** Building and nurturing client relationships are a core component of the program.
* **Effective Business Practices:** Implementing effective business practices is crucial for success.
* **Self-Investment:** Investing in oneself is considered the best investment and is essential for tapping into strengths.
* **Impact and Purpose:** The program encourages participants to make an impact in the lives of others by helping them achieve homeownership.
* **Vision and Planning:** Getting clear on one's vision and creating a plan is important for success.
* **Transformation:** The program aims to transform both the business and the lives of participants.

**Worth Repeating:**

"The best investment you can ever make is the investment you make in yourself. You are by far your own greatest asset."

**Action Items:**

* Often Times Mortgage Professionals spend too much time working in their business rather than working on their business. It’s a hard habit to change but Originators that set aside time every week and every month to work on their business end up having more success than Originators that only work in their business. Start by committing 30 minutes a week to working on your business, identify areas you could be stronger at, develop your business plan, work through Titans of Mortgage Seasons, spend time on personal development, meditation etc…
* Ask yourself a serious question “Can I get to where I want to be on my own?” Often times we are our own worst critic which creates a limiting belief system of what is possible. It’s also human nature not to want to ask for help. Both mindsets hold us back from what we are truly capable of so be honest with yourself... Can you do this all on your own?
* During your 30 minutes a week of working on your business create a clear vision for your future. Write out where you want to be in 1 year, 3 years, 5 years. Get specific about your personal production goals, team growth goals, and ideal client base, and write them down. Then start building out actionable steps for each time period saying “If I do this for X amount of time it will help me achieve my goal” then go do it. Hint: There is more than one actionable step for each goal, get granular and build a plan you can execute.
* If you realize that you need help, you’ve hit a roadblock, or you feel stuck, then ask yourself when was the last time you invested in yourself? I’m sure you’ve invested time or money into your business whether it was leads, or a CRM, or some sort of marketing, but when was the last time you invested directly into yourself? If you’re ready to take this step it’s time to set up a planning call with Cindy and whether it is “7 Steps to 7 Figure Mortgage Success” or Cindy’s “Mastermind Elite Program” or personal one-on-one coaching we’d love to guide you through this next stage of your career.

By following this study guide and taking the suggested actions, you can start working towards building a more successful mortgage business and achieving your personal and professional goals.

**CINDY ERTMAN**

**TIME IS MONEY**

**Introduction**

In this season, Cindy guides originators through the essential steps of prioritizing income-generating and relational activities to accelerate business growth. With a focus on effective time management and strategic planning, Cindy offers practical advice and specific activities to help originators maximize their productivity. Focus your attention on what truly matters, ensuring you spend your time on activities that drive results and foster meaningful relationships. Evaluate your current business performance and identify key areas for improvement. Learn essential strategies for managing your time to focus on high-impact activities.

**Study Guide**

**Episode 1: Mortgage Satisfaction Assessment**

**Episode Summary**

Episode 1 focuses on assessing the current state of a mortgage originator's business across eight key areas. It emphasizes the importance of understanding where one's business stands before trying to improve it. The episode guides the user through a self-assessment to identify areas that need attention and encourages incremental improvement rather than aiming for drastic overnight changes. The core idea is to focus on activities that generate income and build relationships.

**Key Concepts**

* **Business Assessment:** Evaluating different components of the mortgage business to identify strengths and weaknesses.
* **Eight Key Areas:** The assessment includes: number of referral partners, personal production levels, client experience, marketing execution, time/energy/productivity, team impact, self-care, and work-life balance.
* **Incremental Improvement:** Focusing on moving the score in each area up by a small amount, rather than trying to make huge leaps.
* **Income-Generating Activities:** Prioritizing actions that directly lead to increased revenue.
* **Relational Activities:** Focusing on activities that nurture and build strong relationships.
* **Non-Negotiables:** Establishing personal boundaries to ensure a healthy work-life balance.

**Worth Repeating**

*"It's about moving your score up one point from where you're at to help you get to where you want to go, because I didn't become a $200 million producer overnight. That was a 20-year journey to get me there."*

**Action Items:**

* The first step to growth is looking in the mirror, not in a negative or criticizing way but giving yourself honest feedback about how you feel in your business. Go through each of the 8 key areas Cindy discusses and grade yourself from a 0 to a 10 in each area. Take time, be thoughtful because the more thoughtful your answers are the greater clarity you’ll receive from this exercise.
* Start with the 3 top categories that you scored the lowest in and ask yourself “why am I lacking in this area?” Then build out action steps to improve those areas. Use your Titans subscription as a resource since we have topic that take a deep dive into each of these areas. For example, if you find yourself not having enough leads or people to contact watch Dale Vermillion’s Drive to Thrive Season. Whatever area you want improvement we have a season that will take you into a deep dive to produce results.
* Establish Non-Negotiables in your life. Too often Originators waste time, they lose sight of what is important and it impacts every area of their business and life. Set up 2 to 5 Non-Negotiable items that you will do every day. Some should be business and some should be life. For example “Every day I will…. (i.e. go to the gym, meditate, eat dinner with my family, not take work calls when I’m at home, prospect new clients for 1 hour, meet 3 new referral partners each week, volunteer at a charity etc…) set things that are important to you and your business, make the decision to stick to them not matter what and get after it.
* Find and accountability partner. Ideally, they want to do the assessment with you but if not you need to have someone to talk to about this. Share your scores with them, share what you are trying to accomplish and check in with each other at least once a week. Go over how you did and be honest with them. Go over how you did each day of the week, how you did for the week overall and how close you are to accomplishing your goals.

**Episode 2: The Time is Money Guide**

**Episode Summary**

Episode 2 discusses how to make the best use of time, particularly during "growth hours," and offers specific strategies for income-generating activities. It emphasizes the need for intentional daily actions and tracking results. The episode also provides examples of activities that have helped other mortgage professionals to grow their businesses. It reinforces that consistent daily effort can significantly improve business outcomes over time.

**Key Concepts**

* **Growth Hour:** A dedicated time each day for focusing on business growth, free from distractions.
* **Income-Generating Activities:** Specific actions that lead directly to new business and increased revenue.
* **Daily Measurement:** Tracking your daily activities to ensure you are focused and productive.
* **Consistent Outreach:** Regularly connecting with past clients and referral partners.
* **Providing Value:** Offering education and expertise to real estate agents.
* relationships.

**Worth Repeating**

*"Success is nothing more than a few simple disciplines practiced every day."*

**Action Items:**

* Block out at least hour before noon every day where you are doing nothing but income generating activities. Engage in 5 activities each day that will need to new business. These are specific actions such as calling new referral partners to schedule meetings, talking to current referral partners to either meet clients or meet their colleagues who could send you business, talking to you past clients, talking to clients who might get into contract and have offers out etc.. If you’re stumped check out some of our other Titans seasons dedicated to prospecting. Either way you need to do 5 income generating activities every day before noon.
* Work on your CRM daily, make sure your CRM/Database is categorized, set up correctly and is a tool not just something that holds phone numbers. Spend time learning all of the capabilities of your CRM and if you want a deep dive check out the Titans exclusive season “It’s All About The List” where we take a deep dive into the power of your database and using a CRM.
* Build your weekly outreach plan to talk to your past clients, not just about mortgages about how they are doing. Build relationships stronger than a transaction and do the same with all of your referral partners. Too many originators focus on getting “new” clients or referral partners that they lose track of all the existing people they have. Remember at one point in them your past clients were new clients and it’s much easier to retain clients or referral partners than get new ones. Don’t lose the time you’ve already spent getting them, build deeper relationships every week.
* Engage in social media at least once a day. This doesn’t mean spending 30 minutes trying to come up with the best post ever. This means engage with your past clients, like their posts, comment on their posts, follow new realtors or referral partners, like and comment on their ideas. Remember if someone posts something it’s most likely important to them. People care more about what they have to say than what you have to say so if you engage with the things that are important to them it will have a greater impact than anything you could every post. They might not even see it, but they will definitely see you engaging with them.
* Build your 12 month marketing plan. Or another way to say it is “commit to doing certain business generating activities on certain days for the entire year. Some might be daily activities as we’ve discussed, others might be monthly (i.e. newsletters) some might be quarterly or some might be a total number over 12 months. Either way build out your calendar, stick to it and monitor your progress on a weekly basis. If you missed one week and came up short, don’t panic, make it up over the next week or two. If you do this for an entire year you will have more business than you had before.

This study guide should help you gain a deeper understanding of the concepts in the sources and provide concrete steps for application.

**CINDY ERTMAN**

**THE ULTIMATE REALTOR REFERRAL PLAN**

**Introduction**

This study guide excerpts a realtor referral plan from **Cindy Ertman**, focusing on strategies to build a robust referral network. **Episode 1** details a method for securing new realtor partners by leveraging existing relationships through warm calls and referrals. **Episode 2** outlines ten steps to cultivate relationships with listing agents, emphasizing consistent communication and post-closing follow-up to enhance partnerships. The ultimate goal is to expand business reach and increase mortgage loan production by building strong connections. The program emphasizes the importance of referrals from trusted sources. Ertman promotes her coaching programs as a means to implement these strategies effectively.

**Episode 1: Execute a Top 5 Realtor Referral Plan**

**Episode Summary:**

This episode focuses on building a referral network by leveraging existing relationships with realtors. It outlines a strategy of making "warm calls" to a select group of realtors who already know, like, and trust you, with the specific goal of asking them for referrals to other quality realtors. The approach emphasizes that asking for help is a great way to serve more people and to help them achieve their dream of homeownership. The strategy is designed to be repeatable and has proven effective for the author and her coaching clients.

**Key Concepts:**

* **Warm Calls:** Contacting people who already have a positive relationship with you, making the interaction less daunting than a cold call.
* **Referral Partnerships:** Building relationships with realtors to generate a consistent flow of business.
* **Quality over Quantity:** Focusing on building relationships with high-quality realtors who are likely to be good referral sources, rather than just trying to get as many referrals as possible.
* **Asking for Help:** People are generally willing to assist if asked, particularly when the request is framed as a way to help more people.
* **Action is Key:** After getting referrals, it's important to take action by reaching out to the referred realtors.
* **Multiple Referrals:** It’s possible to get more than just one or two referrals from a single contact.

**Worth Repeating:**

"Nothing influences people more than a recommendation from a trusted friend".

**Action Items:**

* Start by making a list of our Top 5. Meaning make a list of your Top 5 Realtors (or other referral partners such as CPA’s, Wealth Advisors, Divorce Attorneys etc..) who know, like and trust you. If you’re new consider people in your network that know like and trust you even if they haven’t sent you business yet.
* Cindy shares a script on how to reach out to your Top 5, you’ll want to adapt this to fit you but keep the key components of expressing gratitude, explaining your goal of serving more clients like you’ve done for them, and ask for quality referrals that they know. Remember don’t let them off the hook by saying “Let me think about it.” Try to get as many names as you can, that doesn’t mean instant referrals but get the names right then and there. It will make it easier for you to remind them of the referral later or in some cases give you leverage to reach out to the person “warmly” even if you don’t get the referral.
* Strike while the iron is hot and contact these new referrals immediately, don’t let time go by whoever gave you the referral might forget about it, it’s not as important to them as it is to you so if it’s fresh in their mind they are more likely to endorse you or engage. Use the 2nd script Cindy provides to help with this connection. Use Cindy’s 3rd script to overcome the most common objections you’ll get from these new referral partners.
* Track all of your activity on a daily and weekly basis, add every new name or contact you receive to your database, follow their social media and start planting the seeds for them to become a new referral partner. If you get introduced to someone don’t let that person forget who you are and what you do.

**Episode 2: Ten Easy Steps to Secure Your Listing Agent**

**Episode Summary:**

This episode details ten steps to build relationships with listing agents, often overlooked in the mortgage process. It focuses on leveraging the existing transaction to create a lasting connection with the listing agent and to secure their future business. The key is to offer value and demonstrate professionalism to the listing agent throughout the transaction and beyond.

**Key Concepts:**

* **Listing Agent Opportunity:** Recognizing the potential to gain new business by building relationships with listing agents involved in your transactions.
* **Value-Added Communication:** Offering value to the listing agent through clear, proactive, and consistent communication.
* **Extraordinary Service:** Providing an exceptional experience for the listing agent to make a lasting impression.
* **Strategic Follow-Up:** Following up post-close to nurture relationships and stay top of mind.
* **Marketing Meetings:** Scheduling short meetings to learn more about the listing agent’s business and build a deeper connection.
* **Go-To Resource:** Positioning yourself as a valuable resource for listing agents beyond just the current transaction.

**Action Items:**

Every listing agent is a unique warm opportunity for a new referral partner and to build your database. Don’t miss out on this opportunity! Every time you have a client get into contract you need to make it a habit to do the following.

1. Write out a template to create a short video of yourself that you’ll send to every listing agent when a contract opens. This can be one generic video or ideally, you have a script written and shoot a personalized text video to the agent stating their name, property and how you’re looking forward to serving them in the process. Cindy shares some great ideas on the season so follow her lead.
2. Create a contact information shortcut on your phone or in your email. Text/email this to the listing agent immediately with a note so they can contact you anytime.
3. Create “Thank You” card templates so you can quickly write thank you notes and show your appreciation to the listing agent. You can send one when escrow opens and one when escrow closes.
4. Schedule a follow-up meeting with every listing agent the day escrow closes. Remember when they are in a transaction with you they will answer your calls. Every week that goes by after closing your likelihood of getting them on the phone goes down.
5. Set a reminder to leave a 5-star review on the listing agent's review sites. If you can’t find it call/email them to find out where you can leave a review.
6. Add the listing agent to your database, make sure they are on all communication you send out and make them part of your follow-up activities when you are prospecting for new business.

Implement this system on every new client who gets into contract you can even go back and do it for the loans you’ve already closed. Even though you might have less success with the old listing agents you will still have some success. Make the listing agent a focus of your prospecting and business-generating activities and it will pay big dividends in your business.

By following this study guide, a mortgage loan originator can gain a deeper understanding of how to build powerful referral partnerships and secure new business, focusing on actionable steps to implement in their daily routines.

**RENÉ RODRIGUEZ  
Origin Story**

**Introduction**

This video series delves into René's personal journey from aspiring athlete to successful entrepreneur, highlighting the key experiences and lessons that shaped his career in the mortgage industry. Through introspective storytelling and insightful analysis, René explores the power of transferable skills, the importance of mentorship, and the transformative impact of embracing challenges. The series provides a unique perspective on the mortgage business, emphasizing the importance of personal growth, continuous learning, and authentic communication.

## **What You'll Learn**

* The importance of sales skills and their applicability to various aspects of life.
* How resilience, adaptability, and perseverance contribute to success.
* The value of mentorship and coaching in accelerating personal and professional development.
* The power of delayed gratification and the importance of investing time and effort for long-term success.
* The importance of goal setting and pursuing meaningful objectives.
* How understanding behavioral neuroscience can enhance communication and influence.
* The profound impact of change and the importance of embracing challenges.
* The power of storytelling and its ability to connect with people, influence perspectives, and drive action.
* The importance of authenticity in communication and fostering trust and engagement.
* The value of continuous learning and pushing yourself beyond your comfort zone.

**Episode 1 - René's Story**

René's story is one of resilience, determination, and the power of transferable skills. His journey from aspiring basketball player to successful entrepreneur highlights the importance of perseverance, mentorship, and a passion for continuous learning.

## **Key Concepts**

* **The Power of Sales:** Sales skills are universally applicable and can lead to success in various aspects of life.
* **Resilience and Adaptability:** Overcoming setbacks and adapting to change are crucial for personal and professional growth.
* **Mentorship and Coaching:** Seeking guidance from mentors and coaches can accelerate learning and development.
* **Delayed Gratification:** Patience and the willingness to invest time and effort are essential for long-term success.
* **The Importance of Goal Setting:** Identifying and pursuing meaningful goals can provide direction and motivation.
* **Understanding the Brain:** Knowledge of behavioral neuroscience can enhance communication and influence.

## **Worth Repeating**

"In basketball, you could be as good as your coaches would allow you to be. But in sales, you could be as good as you allowed yourself to be."

This quote emphasizes the importance of taking ownership of your success in sales. Unlike other fields where external factors may limit your potential, sales allow you to reach the level of success you are willing to work for.

## **Action Items**

1. Everyone talks about goals but take an hour, write out specific goals for production and your career. They need to be measurable, attainable, and time-bound so you can truly tell if you are reaching your goals. Then formulate a plan. Use the My Locker feature in your Titans subscription for your production goals. This will give you a clear and concise roadmap of the activities you need to be doing on a weekly basis to achieve your goals using decades of proven data. For your career goals break them down into smaller attainable tasks on a month-to-month basis. Display these goals in a prominent location at your desk, in your office, or at your house. Make sure that you can’t forget about what you’ve set out to do.
2. If you’ve learned anything about René in this episode you’ll realize that mentorship and investing in himself is one of the things that shaped his career. If you’re on Titans you’ve taken the first step, now it’s time to be consistent with it. For the next 30 days, take 30 minutes a day to invest in yourself. In some cases that means finding a mentor who has already achieved what you want to achieve. This could be in mortgage or another business leader and meet with them. This could be dedicating 30 minutes a day to letting the Titans mentor you through the seasons they’ve thoughtfully created. This could be reading business or performance books, or practicing the skills you’re learning through Titans courses in front of a mirror. The list could go on and on but spend 30 minutes a day for 30 days that is dedicated to your growth. No distractions, 30 minutes of you doing things that make you better.
3. Retrain your mind to embrace delayed gratification and create self-confidence. Easier said than done but many Originators get frustrated when they do something and it doesn’t work, or they don’t get a sale. Throughout your day, before you start something stop and ask yourself, is this something I should expect a benefit from immediately or over time? Do I believe in what I’m about to do or is it a waste of time.  
     
   This action item is not about what you’re doing, it’s about how you view what you are doing. If you don’t believe in something, odds are it’s not going to work. If you know that best case scenario what you’re doing won’t show results for a month, then you won’t be frustrated when you don’t see results. Get in the habit of asking yourself these questions, setting your own expectations before you start an activity and you’ll find that how you approach the activity, the results of the activity are far greater than just going about your day like you’ve always done.

**Episode 2 - The First Of Many**

In this episode, René reflects on his decision to join his mother's consulting business instead of pursuing other sales opportunities after college. He shares his mother's inspiring story, highlighting her experiences with change and resilience. René emphasizes the importance of effective communication and the power of storytelling, drawing from his mother's expertise and his own early experiences with public speaking.

## **Key Concepts**

* **Embracing Challenges:** Stepping outside your comfort zone and taking on challenges is crucial for growth and development.
* **The Power of Storytelling:** Stories have the ability to connect with people, influence perspectives, and drive action.
* **Authenticity in Communication:** Communicating with passion and sincerity can foster trust and engagement.
* **Continuous Learning:** Learning is a lifelong journey that requires dedication and a willingness to push yourself.
* **The Ripple Effect of Change:** Change can have a profound impact on individuals, organizations, and communities.
* **The Importance of Mentorship:** Learning from experienced mentors can provide invaluable insights and guidance.

## **Worth Repeating**

"This is 100% earned. This is 100% hard work and grit."

This quote underscores the importance of dedication and effort in achieving success. René emphasizes that his skills were not innate but rather developed through perseverance and continuous learning.

## **Action Items**

1. More often than not, breakthroughs in life or business come from outside your comfort zone not inside it. There is an old saying, “Get comfortable with being uncomfortable.” Take some time and look at the loan process (i.e. application, client presentations, sales, closing, etc.) Ask yourself is there a part of the process you kind of rush through or try to avoid being involved in? Is there anything in there that you shy away from or you’re not truly confident in? Write these things down to start a list. Then go through your marketing, branding any other area of your business that a client might see (i.e. social media, events, newsletters, videos, etc.) and repeat the process by writing down what you avoid doing.   
     
   You have now established a list of things that are outside your comfort zone. The most common one is that most originators don’t like seeing themselves on video. Whether that is a social media post, a video they send out to their database, etc... It’s a very common thing. Sit down and come up with a plan where you are going to attack each area that is outside of your comfort zone. Determine what you are going to do in each area and have a definite plan or process. An example for someone who hates seeing themselves on video is that they are going to do a video 2 times a week, post it on social media, and send it to their database for 6 weeks. By having a plan it makes it more comfortable and you’ll see breakthroughs happen when you have a larger comfort zone and fewer things that make you uncomfortable.
2. Become an avid storyteller and train yourself to use examples or comparisons in your business. There are quite a few seasons on Titans where the Titans do a deep dive into storytelling and how to become an expert on it. It’s the oldest form of communication and it is the most memorable form of communication. People can remember stories that someone else told them more than they can remember specific dates, times or facts. Stories get etched into our minds so the better you become at telling stories in your business the better you’ll be at sales.   
     
   Write down 4 or 5 success stories that you’ve had for clients. Memorize these stories and start freely sharing them with new prospective clients. Write down 4 or 5 anecdotes or comparisons that you can weave into conversations with clients.   
     
   *An example is,* “If you needed shoulder surgery, you would find a surgeon, not go to a foot doctor.” Simple things like this can give people a visual representation of your specialty and how you are different from other lenders. I know many Originators use the CPA example. “You could go online and do your taxes for free but you hire a CPA because you know the results will be better than doing it yourself. The same holds true with mortgages.” Have 4 or 5 of these written down and utilize them with new clients as they fit into conversations.

**RENÉ RODRIGUEZ  
The Frame Game**

**Introduction**

This video series explores the power of framing and its impact on communication, persuasion, and influence. It delves into the psychology and neuroscience behind framing, providing practical techniques and strategies for effectively claiming the frame and delivering impactful messages. The series covers various aspects of framing, including storytelling, body language, and the use of the Frame, Message, Tie Down framework. Through real-life examples and interactive exercises like the Frame Game, viewers gain a deeper understanding of how framing shapes perceptions and how to leverage it to achieve their communication goals.

## **What You'll Learn**

* **The Fundamentals of Framing:** Understanding the concept of framing and its influence on how we interpret information and make decisions.
* **Claiming the Frame:** Techniques for proactively establishing a frame of reference to control the narrative and ensure your message is understood correctly.
* **Storytelling as a Framing Tool:** How to use stories to capture attention, evoke emotions, and create empathy, making your message more persuasive.
* **The Frame, Message, Tie Down Framework:** A practical structure for organizing communication to maximize influence and value creation.
* **Body Language and Influence:** Understanding the influence zone and using body language strategically to enhance your communication impact.
* **The Frame Game:** An interactive exercise for developing framing skills and learning to connect seemingly unrelated elements into a cohesive narrative.
* **Applying Framing in Real-Life Situations:** How to use framing to improve communication, persuasion, and problem-solving in various contexts, including client interactions, presentations, and negotiations.

**Episode 1: The Frame Battle**

This episode explores the concept of framing and its importance in communication and persuasion. It explains how framing influences our understanding of reality and how it plays a crucial role in sales calls, presentations, and media consumption. The episode also discusses the impact of framing on emotions and how it can be used to shape public opinion.

## **Key Concepts**

* **Framing as a Fundamental Human Process:** Framing is the inherent human process of creating a structure of understanding and interpreting reality. It involves organizing concepts and theoretical perspectives to form a communication or conversation about reality.
* **The Frame Battle and Acceptance:** Communication often involves a "frame battle" where individuals or groups compete to have their frame of reference accepted by others. This battle determines whose interpretation of value, meaning, or reality will prevail.
* **Ethos and Frame Influence:** A person's ethos—their credibility, character, and reputation—is a significant part of their frame. Factors such as professional titles, media appearances, online reviews, and brand image all contribute to an individual's ethos and influence how their frame is perceived.
* **Media Framing and Public Agenda:** The media plays a powerful role in framing events and shaping public discourse. By selecting which stories to cover and how to frame them, news outlets influence what issues people consider important and how they think about them.

Understanding these key concepts empowers individuals to analyze communication more critically, recognize the influence of framing, and strategically use framing to achieve their own communication goals.

## **Worth Repeating**

"Every argument, every conversation, every presentation, every speech is a battle of attention or a battle of meaning."

## **Action Items**

**For Enhancing Client Interactions:**

1. Most Originators spend too much time focused on details rather than how to frame a conversation. They get fixed on a rate, a down payment, and what someone else said rather than where is the conversation coming from. Take time to put yourself in a client's shoes and write down every pre-existing frame a client may have. This is their frame of reference and it will dictate how the rest of the conversation goes.  
     
   *For example*: a 1st time buyer might have a frame of reference based on something they read online about the benefits of an FHA loan or a cleverly disguised advertisement stating the lowest rate is the best. What if that client had 20% down with perfect credit? Would an FHA loan be a good fit? Probably not but that could be their frame of reference. What if a client had a poor experience with their first home and the loan process? What is their frame of reference going into the conversation with you? Write down all the possible frames of reference you can think of so you can clearly understand your client's mindset before you have a conversation.
2. The next step is to challenge or re-frame these mindsets and pre-existing frames of reference. For all of the frames in Step 1, think about how you can reframe this mindset or preconceived notion. Write down questions you can ask that will open up the conversation and wording that re-frame the entire conversation.   
     
   Sticking with our same example as in Step 1 a good question would be, “How much do you know about FHA loans and what they were originally created for?” You could then describe the most common FHA client (i.e. lower credit scores, lower down payments, unique guidelines for qualifying.) You could then go over the downsides of FHA with the upfront MI and the monthly MI. Then ask if this situation sounds like their situation. The client will say “no” and you have just re-framed the conversation. Everything else you discuss will be viewed differently since you have now taken control of the frame.
3. For all of the categories in Step 1, write out a success story that you’ve had that you can share with future clients. Using stories is a great way to re-frame, set the frame, or reinforce the frame you already have established.   
     
   Sticking with example one, you could tell a story about a client who came to you and had a friend who did an FHA loan, so they thought it would be a good place to start. However, after you diagnosed their situation you were able to build a conventional product that saved them $X upfront in cost and while it had a 0.25% higher interest rate it saved them the monthly MI, which in turn, saved them $Y amount per month. You can share a story about how by using a different product that you knew about, you saved them money in all facets of their loan.
4. Whether this list is on a spreadsheet, paper, etc… print it out and have it at your desk. You’ll continue to use this before every conversation you have with clients, and as situations come up, you’ll want to add to the list. A client comes in whose initial preconceived frame of reference doesn’t meet your list, add it to your list and follow all of the steps. Over time you’ll have a playbook for every new client that comes in and can take control of the frame from the very beginning.

**Episode 2: Claiming The Frame**

This episode focuses on the importance of "claiming the frame" in communication. It emphasizes the need to proactively establish a frame of reference to ensure your message is understood correctly. The episode also provides practical techniques for claiming the frame, such as using stories, metaphors, and analogies. Additionally, it highlights the significance of understanding your audience and tailoring your communication style accordingly.

## **Key Concepts**

* **Claiming the Frame:** Taking control of the narrative and defining the context for how your message is interpreted.
* **Predict, Preempt, Prevent:** Anticipating potential objections or misunderstandings and proactively addressing them through framing.
* **Storytelling as a Framing Tool:** Using narratives to create a shift in perspective and influence the audience's understanding.
* **Category Framing:** Creating distinct categories to guide people's choices and make one option more appealing than another.
* **Time of Performance vs. Moment of Purchase:** Highlighting the long-term value and benefits of a decision over short-term costs.

## **Worth Repeating**

"Anytime you're at risk of being misunderstood, misframed in a way that hurts your income, your reputation, your family, you're anything that is of value to you, and if there's a potential being misframed, you should claim the frame."

## **Action Items**

1. Follow René’s “Predict, Preempt, Prevent” technique he describes in this episode. Before client interactions whether it is an initial phone call, a conversation about programs, once a client opens escrow, or even after closing. Write out all of the possible objections you have heard or can think of. Then prepare framing strategies that you’ll use when one of these objections comes up. Remember it’s not about having a one sentence rebuttal to “win” the question. It’s about using this objection as an opportunity to re-frame the conversation. When you write this out and create this list you’ll be predicting the possible objections, have a proactive strategy to preempt the objection and when you control the frame you’ll prevent any future objections from coming up.
2. Think about your past clients, how many great success stories do you have? I don’t mean how many successful closings you have but what was the story? Did a client have a difficult loan because of a guideline and you figured out a solution? Did a client not think they could afford a home and you figured out a solution? Has a client been declined elsewhere and you were able to make it work? Think about this not in terms of “guidelines” or “specifics” but think of it in terms of the big picture.   
     
   If you helped a client who was declined elsewhere, it’s not about saying, “Hey someone else couldn’t get them debt but I gave them debt.” The story is about how a client was told they couldn’t be a homeowner and had to continue spending money on rent. How you listened to their story, learned more about them, and then went out and found a solution. Because of this they are no longer spending X amount on rent, they’ve been homeowners for Z number of years and their home has gone up in value by Y. In turn, because of your approach, you’ve helped them build X amount of wealth and the pride that comes with owning their first home.   
     
   You get the picture, when you tell the story in the correct way it frames the conversation. Build out as many of these as you can from your past clients. You can then use these with new clients to illustrate your message.
3. Look at how you present options to clients, some originators use software, others use a spreadsheet, and some use the body of an email. Is there a way you can use category framing in your presentation? Meaning if you show a client three scenarios, can you point out or highlight a specific option that is best for them? The next presentation you do, write out that client's goals, then highlight which scenario achieves the most goals. Make the focal point of the presentation or conversation about the goals they are achieving not the interest rate, payment down payment, etc… Category Frame around goal achievement not around specifics.
4. Understand there is a difference between the Time of Performance and the Moment of Purchase. Is your client making the decision based on their instinct right this second or is it well thought out? Are they making the biggest financial decision they will make based on a number, an emotion, or a feeling in the moment, or are they making it thoughtfully with the long-term value and benefits in mind?   
     
   Unfortunately, most clients make their financing decisions based on the Moment of Purchase mentality not the Time of Performance approach. This all comes down to framing and as an Originator, it’s your job to set the correct frame so clients can make the best decisions. It’s not about “selling them” it’s about setting the right frame of reference so clients understand what they are actually deciding between.   
     
   Most client's initial frame is that the lowest rate is the best. It’s not their fault but that is all they know so it’s our job to re-frame that incorrect preconceived frame to the appropriate frame. Going forward when you have an initial conversation with a client make sure that you explain the difference between the Time of Performance and the Moment of Purchase. Don’t let them fall into the trap of making a huge financial decision based on the Moment of Purchase mentality.

**Episode 3: Storytelling**

This episode delves into the power of storytelling as a communication tool. It explains how stories naturally organize information in our brains and capture our attention. The episode explores the neuroscience behind storytelling, highlighting the role of the reticular activating system and the neocortex in processing narratives. It also emphasizes the emotional impact of stories and their ability to foster empathy and influence behavior.

## **Key Concepts**

* **Storytelling as an Organizing Principle:** Stories provide a framework for understanding complex information and making it meaningful.
* **The Reticular Activating System (RAS):** This part of the brain filters incoming information and determines what is valuable, and stories can bypass this filter to deliver messages directly.
* **Intentional Narrowing:** Stories create a state of focused attention, similar to a life-or-death situation, where the audience is fully present in the narrative.
* **Emotional Impact:** Stories evoke strong emotions and create a sense of empathy, allowing the audience to experience another person's perspective.
* **Storytelling as a Persuasion Tool:** By influencing emotions and creating empathy, stories can effectively persuade and motivate people to take action.

## **Worth Repeating**

"Story is one of those few ways that humans can actually really and truly experience another person's perspective."

## **Action Items**

1. Can you incorporate stories into every area of your business? Take a look at your website, your social media posts, any communication you send to referral partners, newsletters, client presentations, your application process, or any other thing that a client or a referral partner sees about your business. Does it tell a story about what you do or is it just information? Share success stories, case studies, and anecdotes that build a story about why people should work with you. People will not remember stats or information they will remember a story and they will understand how that story could benefit them. Assess every area of your business and make it tell a consistent story about what you do.
2. When you tell stories they need to either be “YOUR” story meaning why you do what you do, why you are in the business, or what you believe in. Stories can also be narratives to connect with people's dreams of homeownership/financial security. They can address clients' concerns or as we discussed in a prior episode preempt and prevent concerns. There needs to be purpose with every story so as you are implementing Step 1, make sure the story has meaning and serves a purpose. Stories are not effective when they are just for the sake of telling a story, make sure it has meaning and fits one of these categories when you tell it.
3. You can’t learn and add more success stories without understanding the people you are serving. Take time to be an active listener and this will create future success stories.  
     
   *For example*, if you close a loan for someone and you only did it via text and email. You had their information, their income, their credit, etc... but you never spoke with them. How will that ever be a success story? You know nothing about the person, why they are buying the home, what their goals are, if the home is for another purpose. Learn and listen, ask good questions to get a full understanding of what they are doing.   
     
   *Here is an example* so you can learn how to ask questions, actively listen, and then use that story to create more clients. What if you found out a client was buying a rental house so their son/daughter could live there while they went to college? They would have roommates that paid rent and the net expense was cheaper than staying in the dorms. You could then tell the story about how they were able to use a mortgage to reduce the cost of college, acquire an additional asset, build equity in a home by being creative with their approach. If you tell this story how many people will see it and want to reduce their cost of college? How many new people will inquire to understand if this could work for them? It will be a lot more than if you just post, “We helped a client buy an investment property.”

**Episode 4: Foundations Of Framing**

This episode introduces the core framework of **Frame, Message, Tie Down** as a method for structuring influential communication. The episode emphasizes the importance of starting with a **Frame** to provide context and capture attention before delivering the **Message**. The **Tie Down** then connects the story or frame back to the main point, creating value and influence. The episode uses the example of Jonathan, a mortgage banker, to illustrate how reframing his story with the correct sequence creates a more compelling and influential narrative.

## **Key Concepts**

* **Frame, Message, Tie Down:** A framework for structuring influential communication that starts with context and ends with value creation.
* **Frame as Context:** The frame provides a background or context for the message, making it more understandable and relevant.
* **Tie Down as Value Creation:** The tie down connects the frame or story back to the main point, creating value and driving action.
* **Origin Story:** A narrative that explains how someone got to where they are, what they do, and why they love serving their customers.
* **The Importance of Sequence:** The order in which information is presented can significantly impact its influence and emotional impact.

## **Worth Repeating**

"The frame captures attention. The frame moves you emotionally, but the tie down is where value is created."

## **Action Items**

1. Go through all of the things you’ve written down in the first 3 episodes that you are going to use to set the frame. Now is the time to refine all of it using René’s method of (Frame, Message, Tie Down) sequence. Consciously structure all of the communication you’ve created using this framework to enhance the impact you’ll receive. This is in your client communications, conversations, scripts, marketing, etc… This is where you systematically maximize what you’ve already done to get the greatest impact possible.
2. Take time to create your origin story using all of the techniques you’ve learned in the first three episodes. For further help watch René’s season “What Makes You Unique” as he gives valuable insight on how to create your story. Who you are, where you came from, and why you choose to be an Originator is one of the most powerful magnets you have at your disposal. It’s free, it attracts people and it differentiates you from everyone else. Spend some time writing out your story and then tell this story in everything you do.
3. For the next month spend 15 to 20 minutes a day practicing how you are going to reframe situations. Roleplay this with someone or in front of a mirror. When someone asks you, “What is your rate” refer back to your earlier episode action items and respond with what you wrote down. Practice telling your origin story in a way that is almost like an elevator pitch. In order to re-frame effectively you need to practice it. By the end of the month, you’ll be an expert on re-framing objections, telling your story, and creating a connection with everyone you talk to.   
     
   This is not a step where if you do this then you will get X closed loans. However, this is one of the most important steps, because if you do this correctly your conversion rates will increase which leads to more loans and you’ll have different conversations with clients which leads to easier loans. Who doesn’t want to convert more, close more, and do it in an easier way than before?
4. After you have implemented all of the changes from the first 4 episodes give it 60 days and then take stock of your changes. Go through all of the changes you’ve made and rank them based on this simple scale.  
   - Have I seen an improvement?  
   - Is it too early or is there no specific way to tell?  
   - Is this absolutely not working?  
     
   Take notes on what you’re seeing and then start with anything that is not working. ‘Anything that is not working’ meaning you know you’ve received bad feedback or it’s clearly worse than before. Take those areas and re-frame them, take a different approach with that section. Anything that you’re unsure of, stick to the course, and anything that is definitely working double down and stick with it. You could even apply what is working to the areas that aren’t working to try and obtain impact in those areas of your process.

**Episode 5: Influence Zone**

This episode focuses on the influence zone, a critical aspect of body language that affects how you are perceived and the impact of your communication. The episode explains the concept of the influence zone, which is the area from your belly button to your eyes. It emphasizes that when your hands are within this zone, you capture more attention and are more influential. The episode also provides guidance on how to stand, where to place your hands, and the importance of purposeful movement.

## **Key Concepts**

* **Influence Zone:** The area from your belly button to your eyes, where hand movements capture more attention and increase influence.
* **Home Base:** A comfortable starting position with hands placed in front of the solar plexus, providing a neutral and professional stance.
* **Square Stance:** Standing with feet shoulder-width apart, weight evenly distributed, and shoulders squared, projecting confidence and stability.
* **Purposeful Movement:** Moving with intention and avoiding nervous or distracting gestures that can undermine your message.
* **Micro-movements:** Small, subtle movements that can convey emotions and attitudes, even if done unconsciously.

## **Worth Repeating**

"If you want to read someone's mind, read their body."

## **Action Items**

For this episode practice makes perfect. There is only one action item and that is to practice your influence zone. For 15 minutes a day record yourself giving a presentation and do it for a month. What do you present? Take any social media post, client presentation you’ve done with programs, an advertisement you have done, your origin story, or anything else that has to do with your business.  
  
Record yourself going through this. Pretend you’re on stage or in front of a client giving this as a presentation. Work on staying in the influence zone, check that your feet are in a square stance, and where is your home base. Do you have any nervous ticks that detract from your presentation, do you have other micro-movements that you notice that are really engaging? Try different hand gestures to get a key point across but avoid excessive or distracting movements.   
  
Show this to someone who will give you honest feedback. The goal is to create muscle memory with your movements and presentation so that you appear confident, influential and can maximize any message you’re conveying to a live audience.

**Episode 6: The Frame Game**

This episode introduces a unique exercise called "The Frame Game" designed to strengthen framing skills and improve communication. The game involves using three random objects, current events, and lessons to create a cohesive narrative using the Frame, Message, Tie Down framework. The episode demonstrates the game with real-time examples, showcasing how seemingly unrelated elements can be connected through effective framing. This exercise encourages participants to think creatively and develop the ability to find meaning and connections in various situations.

## **Key Concepts**

* **The Frame Game:** An exercise that helps develop framing skills by connecting random objects, events, and lessons into a meaningful story.
* **Creative Thinking:** The game encourages participants to think outside the box and find connections between seemingly unrelated elements.
* **Adaptability:** Learning to frame on the spot and adjust to unexpected situations, a valuable skill in communication and persuasion.
* **Finding Meaning:** The ability to extract meaning from randomness and create a cohesive narrative, essential for effective framing.
* **Frame, Message, Tie Down:** The core framework used to structure the narrative in the Frame Game, reinforcing its importance in communication.

## **Worth Repeating**

"You can make sense out of the seemingly meaningless. You can find meaning out of things that just are laying around the house."

## **Action Items**

Now that you’ve mastered your body, let’s master your mind. This Action item is all about practicing the frame game and how you think about situations. After you’ve watched the demonstration, and understand the rules of the frame game, it’s time to practice. Take 15 minutes a day for an entire month to practice the frame game. Use the Frame, Message, Tie Down technique as you go through the game.

You can record yourself doing it, do it in front of a mirror, or better yet find someone to play with you. This can be a spouse, a friend in sales in a different industry, or a co-worker. The frame game applies to sales, communication, life, and mortgage. You shouldn’t have a hard time finding someone to play with you when you explain why you’re doing it. Even if half the time it’s with someone and the other half you’re recording yourself the biggest thing is to practice.

When you’ve played the game analyze successful examples, what did you or someone else do to connect seemingly unrelated elements? Ask yourself how you can use the skills that you’re practicing to improve communication, persuasion, and problem-solving in everyday life.

**RENÉ RODRIGUEZ  
Think, Communicate, Act**

**Introduction**

This video series explores the fascinating world of body language and its profound impact on communication and influence. It delves into the two systems of thinking, the role of stress in communication, and the power of emotional intelligence. The series introduces practical frameworks and techniques, such as the LOVE method and the 3 Ps of influence, to help you master the art of nonverbal communication and achieve better outcomes in various personal and professional settings.

## **What You'll Learn**

* **The Two Systems of Thinking:** Understand the interplay between fast, intuitive thinking and slow, deliberate thinking, and how they influence your reactions and decisions.
* **Stress Management:** Learn effective techniques to manage stress and maintain composure in high-pressure situations.
* **The LOVE Method:** Master a powerful communication framework to build rapport, deepen connections, and navigate conversations with greater confidence.
* **The 3 Ps of Influence:** Predict, Preempt, and Prevent resistance or objections in any communication to ensure smoother and more successful interactions.
* **Body Language Mastery:** Develop the skills to accurately read and interpret nonverbal cues, as well as manage your own body language to align with your message.
* **Emotional Intelligence:** Enhance your self-awareness and sensory acuity to understand and manage both your own emotions and those of others.
* **Practical Application:** Apply these concepts and techniques to improve your communication and influence in your mortgage business and various aspects of your life.

**Episode 1 - Slow And Fast Thinking**

In this episode, we explore the two systems of thinking: System 1 (fast, automatic, and emotional) and System 2 (slow, deliberate, and logical). We discuss how these systems influence our reactions, decisions, and behaviors in various situations. We also examine the importance of recognizing and managing these systems, especially in high-pressure environments, to achieve personal and professional success.

## **Key Concepts**

* **System 1 (Fast Thinking):** Operates automatically and quickly with little or no effort. It is responsible for our gut reactions, instincts, and emotions.
* **System 2 (Slow Thinking):** Requires conscious effort, attention, and logical reasoning. It is used for complex problem-solving, decision-making, and planning.
* **The Battle Between Systems:** Our daily actions are often the result of a conflict between these two systems. System 1 seeks immediate gratification and avoids stress, while System 2 focuses on long-term goals and sacrifices.
* **The Importance of Self-Awareness:** Recognizing and understanding how these systems influence our behavior is crucial for personal and professional growth.
* **Mastering System 2:** Learning to control our System 1 impulses and engage System 2 during critical moments is essential for achieving success in various aspects of life.

## **Worth Repeating**

“Everything that you're going to learn in this course doesn't matter an ounce, will add zero value to you unless you can do it while you're in system one.”

## **Action Items**

1. Understanding how we are wired to think and react will dramatically impact the conversations, communications, and relationships we have. We’ve all sent an email we wish he hadn’t sent, we’ve all spoken up and said something to a friend, co-worker, client, etc... that we wish we wouldn’t have said. Reflect back on a couple of these instances, ask yourself was this system 1 or 2 talking? How would it have gone if I had approached it a different way?  
     
   Over the course of a week focus on every email, every conversation, or situation that arises and ask yourself which system is answering. Is this really what I mean and how I want to respond? Write each one of these instances down with a note so you remember. At the end of the week look back and find out how many system 1 responses you had that you wish you had changed. Look at how many system 2 responses that you should have changed.   
     
   Start looking for patterns that are impacting your business, relationships, and communication. When you understand the responses or circumstances that create responses you don’t want you’ll be able to adjust your thinking and responses going forward.
2. During this same week as you are identifying responses that you want to change also identify the circumstances surrounding these events. You want to identify your stress triggers because these triggers are typically what create system 1 responses. How can you manage these stress triggers going forward to reduce the number of system 1 responses you have?  
     
   *For example*, if an Originator is on a call and when they hang up they realize they have 20 unread emails, 2 text messages, and 2 missed calls. If that creates a stress trigger an instinct is to react with system 1, send a quick message off to each text and email just to get it done and lower their stress. What if that originator didn’t open their inbox after a call, they managed their routine to only look at missed calls first. After they addressed the missed calls they only looked at text messages second. They didn’t open or look at their inbox until all calls were returned and text messages returned. They changed their routine to eliminate a stress trigger, reduce system 1 responses, and address everything they needed to address in a better more mindful way.
3. Now that you’ve identified patterns that create system 1 responses and stress triggers that evoke system 1 responses, it’s time to develop a strategy to manage system 1 responses. Beyond practices that limit system 1 responses write down three things you are going to do every time you catch yourself responding with a system 1 response.  
     
   No matter how organized we are something will come up that evokes a system 1 response so how are we going to deal with that? Write down 3 things that you are going to do going forward when you catch yourself having a system 1 response. This could be deep breathing exercises, reframing a negative thought as an opportunity, taking a short break, engaging in mindfulness exercises, etc… There isn’t a hard and fast rule that works the best for everyone but if you have three go-to techniques to use you’ll be able to combat system 1 responses as they come up.

**Episode 2 - Stress**

In this episode, we delve into the critical role of stress management in achieving peak performance. We explore the impact of stress on our cognitive and physical responses, emphasizing the importance of mastering stress management techniques to excel in high-pressure situations. The episode introduces two powerful tools: box breathing and progressive relaxation, both designed to regulate our physiological responses to stress and promote a state of calm and focus.

## **Key Concepts**

* **Stress and Performance:** Stress can significantly affect our ability to perform at our best, especially in demanding situations.
* **Box Breathing:** A technique used by Navy SEALs to control breathing and trigger a parasympathetic nervous system response, counteracting the effects of stress.
* **Progressive Relaxation:** A method that involves systematically tensing and relaxing different muscle groups to release physical tension and promote a mind-body connection.
* **The Importance of Practice:** Consistent practice of stress management techniques is crucial for developing resilience and achieving optimal performance.

## **Action Items**

1. Spend 15 minutes and lean box breathing. You can do this online, from a friend, etc... but take 15 minutes to lean box breathing, what it means and how to do it. Then take another 5 minutes and actually practice box breathing.
2. Explore progressive relaxation. Again there are plenty of resources to learn progressive relaxation online. Take 15 minutes to learn it, then practice it, identify where in your body you hold stress and how to release it using this technique.
3. Now that you understand box breathing and progressive relaxation implement this into your daily routine. For the first week start you day using both of these techniques and every time you find yourself in a stressful situation use one of these techniques. Over the course of this week you’ll become better at each technique but you’ll also start to realize which one works best for you in various situations. You’re learning a tool that you should use on a daily basis going forward in your career.
4. The second week of utilizing these methods you want to focus on how you’re going to preemptively apply them to work. Rather than using them after you’re stressed we want to use them to prevent stress or achieve a better result going into a stressful situation.  
     
   *For example*, you have an important client presentation or a challenging conversation coming up. Practice these methods before you have the meeting or before you get on the call, reduce your stress levels going into the event to reduce the stress during the event. Make this your daily habit to reduce stress and by reducing stress you’ll be able to increase performance.

**Episode 3 - The LOVE Method**

In this episode, we unveil the LOVE method, a powerful communication framework designed to foster deeper connections and build rapport. LOVE is an acronym that stands for Listen, Observe, Validate, and Expand. Each step in this method plays a crucial role in creating a positive and engaging conversational experience. By mastering the LOVE method, you can transform cold relationships into warm ones, build lasting connections, and navigate various social and professional interactions with greater confidence and success.

## **Key Concepts**

* **Listen:** Actively listen to the other person without distractions or an agenda. Clear your mind and focus on understanding their message.
* **Observe:** Pay attention to both verbal and nonverbal cues, such as tone of voice, body language, and facial expressions. These cues provide valuable insights into the speaker's true meaning.
* **Validate:** Acknowledge and show appreciation for the speaker's message. This can be done through verbal affirmations or nonverbal cues like nodding or leaning in.
* **Expand:** Ask follow-up questions that delve deeper into the speaker's message, demonstrating your interest and encouraging them to elaborate further.
* **The Importance of Liking:** People tend to like those who like them. By proactively seeking to understand and appreciate others, you can build stronger connections and increase rapport.

## **Worth Repeating**

“We have to stop trying to get people to like us, and we have to move towards a proactive approach to like them.”

## **Action Items**

1. The LOVE Method isn’t something you can put on a calendar or time block for, it’s something you have to train yourself to do naturally. Just like anything you have to train for it takes time, practice, and patience for it to become your new habit. Start with 2 days of practicing “L” or Listening. Every conversation you have for the next two days practice your listening. Don’t think about what you’re going to say in response, don’t have an agenda, clear your mind, and focus on understanding the other person's message without distractions. Do this with your clients, your co-workers, your spouse, your friends, your kids. After an interaction is over take some notes on any differences you noticed with the conversation or exchange and write them down.
2. On the third and fourth day, focus on “O” or Observing. Pay attention to verbal and nonverbal cues, such as tone of voice, body language, and facial expressions. As you observe the other person, try to understand the true meaning of their words not just based on what they are saying, but the cues you are receiving by observing. At the end of the day take notes on what you may have learned or picked up that you wouldn’t have if you hadn’t been paying attention to their body language. Many times people have conversations and they aren’t even looking at the other person. Stay focused on seeing and observing, not just hearing the words that they are saying.
3. Spend days five and six focusing on “V” or Validating. Every conversation you have for these two days make sure to validate and show appreciation for the speaker's message. This can be done through verbal affirmations or non-verbal cues such as nodding your head or leaning in. Validate what the other person is saying and show them that you understand the message they are delivering and that you are interested in what they have to say. After an interaction is over take some notes on any differences you noticed with the conversation or exchange and write them down.
4. On the seventh and eighth day focus on “E” or Expanding. Every conversation you have, even if it’s with our kids or simple conversation practice asking follow-up questions that force the speaker to dive deeper. Encourage them to tell you more and convey that you are interested in what they are saying. This will increase the depth of conversations and give you more insight into what the speaker is really trying to tell you. After an interaction is over take some notes on any differences you noticed with the conversation or exchange and write them down.
5. On day 9 compile all of the notes you’ve taken, see if there are any patterns, and reflect on how the conversations changed. Were there any positives that you didn’t expect? As you notice patterns or what you feel like you did a good job of, spend the rest of the month training yourself to implement all four techniques into your conversations. Be conscious of this implementation, don’t let the last 8 days go to waste. Re-train how you have conversations and use what you’ve learned going forward. We promise it will pay huge dividends in your business and in life.

**Episode 4 - Playing the LOVE Game**

In this episode, we put the LOVE method to the test through an interactive exercise. We demonstrate how to effectively utilize the four steps of the LOVE method - Listen, Observe, Validate, and Expand - in a real-life conversation. The exercise highlights the importance of active listening, observing nonverbal cues, validating the speaker's message, and expanding the conversation with meaningful follow-up questions. By practicing the LOVE method in this way, you can gain a deeper understanding of how to apply it in your daily interactions and build stronger connections with others.

## **Key Concepts**

* **Active Listening:** Paying close attention to what the speaker is saying, both verbally and nonverbally, without distractions or interruptions.
* **Nonverbal Observation:** Observing the speaker's body language, facial expressions, and tone of voice to gain a deeper understanding of their message.
* **Validation:** Acknowledging and showing appreciation for the speaker's message, making them feel heard and understood.
* **Expansion:** Asking follow-up questions that delve deeper into the speaker's message, encouraging them to elaborate and share more.
* **Digital Body Language:** Understanding that our online interactions, such as social media posts and comments, also convey nonverbal cues that can be observed and listened to.

## **Worth Repeating**

“Everything you're going to learn in this course doesn't matter an ounce, will add zero value to you unless you can do it while you're in system one.”

## **Action Items**

1. You’ve watched René play the Love Game now it’s your turn. Find a co-worker, a friend, or a family member and explain what you’ve learned. Follow René’s lead, you can do it exactly as he does it or you can start the conversation a different way. Either way, practice makes perfect, and for the next week play this game twice a day with someone. If you’re doing it with a co-worker take turns being the speaker and the listener and after it’s done critique each other on what they did well and what they could have improved on. Remember that this technique only works if you’re able to use it when your system 1 responses are taking over. If you can only use it when you’re forcing yourself it doesn’t matter. You need to practice this so much that it becomes your default for system 1 responses.
2. Take some time to grade yourself. Write down the parts of the LOVE method that you naturally do. Are you always an active listener? Do you naturally ask follow-up questions or do you just move on to what you have to say? Take stock of how you currently communicate, identify areas you need to focus on, and every time you have a conversation work on your weaknesses. Be mindful and focused on those areas until you become naturally good at these weaknesses.
3. When you are out in public, or even in your own home or social settings, take a look around. See how others communicate and if they implement any parts of the love method. You’ll start to see partners within your friends and family and you’ll be able to correlate how certain people make you feel based on how they communicate. Even look to mentors or leaders and watch how they communicate. You’ll start to find common threads in how you view a person and their communication style.  
     
   *For example*, if someone is an active listener and frequently asks follow-up questions that is a person you’ll most likely think of as caring and thoughtful. Notice how different people make you feel and connect it with how they communicate. Take what you learn by observing and apply it to your business and to your life.

**Episode 5 - The 3 P's**

This episode introduces the "3 Ps" of influence: Predict, Preempt, and Prevent. It emphasizes the importance of anticipating potential resistance or objections in any communication and proactively addressing them to ensure a smoother and more successful interaction. The episode highlights the use of preemptive strategies, such as storytelling and framing, to guide the conversation and influence the listener's response. By mastering the 3 Ps, you can navigate challenging conversations with greater confidence and achieve better outcomes in various personal and professional settings.

## **Key Concepts**

* **Predict:** Anticipate potential resistance, objections, or emotional responses that your message might trigger in the listener.
* **Preempt:** Develop strategies to address the predicted resistance proactively. This could involve storytelling, framing, metaphors, or other persuasive techniques.
* **Prevent:** Implement your preemptive strategies to soften or prevent the anticipated negative response, ensuring a more receptive and productive conversation.
* **The Power of Framing:** Use stories, metaphors, or examples to frame your message in a way that resonates with the listener and guides their understanding.
* **Training for Real-Life Challenges:** Just as athletes use challenging training exercises to prepare for real competitions, using preemptive strategies can help us navigate difficult conversations in real life.

## **Worth Repeating**

“If you can predict a behavior, if you can predict a response, if you can predict something in somebody, a resistance in an idea, then you have to do something to preempt that response in order to prevent it.”

## **Action Items**

1. In René’s Season “The Frame Game” he goes deep into the 3 P’s and how they can be applied to framing. The 3 P’s can also be applied to your daily activities, conversations and your business as a whole. Block out time on your calendar to assess the procedural parts of your loan process, the conversation types you have with clients or even your marketing. Try to predict potential resistances, common objections or emotional responses you’ve seen clients have. Is there something clients are constantly hesitant about? Do you receive the same objection over and over? Do people respond emotionally or get off topic every time you do X, Y or Z? Make a list of all of these as they will be important in step 2.
2. Now that you have made your list, or in this case predicted resistance areas, objections and emotional responses it’s time to preempt these. On your list start asking yourself why does this happen? What is going on in the clients mind that creates this response or creates this objection? In this step you want to write out ideas, or phrasing, or parts of your process that could prevent these objections or responses from happening. This could included story telling, using framing or metaphors, or even addressing these things earlier on in the process.  
     
   *For example*, if you constantly get an objection that “the rate is too high.” You have to question if this client even understands what you do. Have you framed your business correctly upfront? Could you tell a success story early in the process that highlights a situation where a client decided to take a higher rate and ended up with a better result? Could you use a metaphor during your initial conversation that shows them the value of a mortgage professional over simply a rate? Could you change your wording to talk about payment or phrasing that allows the clients to tell you their goals so you can talk about how you achieve them?
3. Now that you have predicted challenges, you have a plan to preempt them it’s time to prevent these from happening. Implement in your daily routine all of the strategies you created in step 2. Keep this at your desk or anywhere you might have a conversation with a client. Make this your new way of doing business do this for 2 weeks and see if you have reduced resistance, common objections or emotional responses you used to get.  
     
   Identify the areas this has worked and keep doing them. Assess areas where you are still running into the same things you did before and refine your preemptive strategy. You can even take 5 minutes before every client conversation and create a plan. Predict how the conversation will go, create an idea of how you’ll preempt with your response and see how it prevents any negative emotions or objections during the conversation. Remember this isn’t a script this is a mindful way of communicating.
4. If you’ve studied René’s season “The Frame Game” you’ll understand the power of storytelling. You need to take an hour or two hours to build a story bank. Kind of like a cheat sheet that you can remember or refer back to when you have conversations with clients or anyone in business. These should be a collection of success stories you’ve had in your career. Don’t think about success in terms of closing a loan, think in terms of the story.  
     
   *For example*, if you were able to close in 14 days don’t say, “I was able to rush a loan through to closing in 14 days.” No one cares. What if you re-worded it? “We had a client last month call in a panic, the perfect house came on the market but there was already an all-cash offer in on it. It was their dream home, and they couldn’t stand the thought of losing it. We had a strategy meeting and were able to build a plan that would allow them to meet the same timeline as the all-cash offer. Even though our clients were getting a loan when the offer was presented to the seller there was essentially no difference. Our client’s offer was accepted, we implemented our plan and now our clients are the owners of their dream home.”  
     
   This tells a story about what you do, it evokes emotion, and focuses on success not just a quick closing. Create a war chest of examples, metaphors, and stories that can truly illustrate what you do for your clients and how you serve them beyond just obtaining a mortgage and offering a rate.

**Episode 6 - Body Language**

This episode explores the power of body language in communication and influence. It emphasizes the importance of understanding and interpreting nonverbal cues, as they often reveal more than words alone. The episode also highlights common mistakes people make when interpreting body language, such as focusing on individual cues rather than clusters of cues and context. By mastering the art of reading and managing body language, you can enhance your communication skills, build stronger relationships, and achieve greater success in various aspects of your life.

## **Key Concepts**

* **Body Language as a Two-Way Street:** We are constantly reading and interpreting others' body language, while simultaneously sending out our own nonverbal cues.
* **The 3 Cs of Body Language:** Context, Congruence, and Clusters.
* **Context:** The environment, situation, and individual factors that can influence a person's body language.
* **Congruence:** The alignment between a person's words and their body language.
* **Clusters:** Looking for patterns and combinations of nonverbal cues rather than focusing on individual signals.
* **The Four Key Messages of Body Language:** Acceptance/Rejection, Liking/Disliking, Interest/Boredom, and Truth/Deception.

## **Worth Repeating**

“If you want to understand and read people's minds, you need to learn how to decipher and read people's body language.”

## **Action Items**

1. We all use body language without thinking about it, sometimes it’s positive and sometimes it’s negative. Spend a week using all of the skills you’ve learned throughout this season but start observing body language. Make a conscious effort to watch others in social settings, at work, and even at home. You can even watch speeches from coaches, leaders, or interviews online. Take notes about patterns or common things you see from influential people, and recognize how the context of a situation dictates someone’s body language. Spend a week paying attention to how body language impacts someone’s message (good or bad) take notes so you can understand how important this is relative to communication and influencing outcomes.
2. During this same week that you are observing others pay attention to your own body language. When you meet someone at work or in a social setting do you default to crossing your arms, or having your hands in your pocket? Do you smile or lean in when someone speaks? How do these little things that you already do impact the way others see you or receive your message? Be conscious of your movements, think about the message you are sending, and learn from others.
3. Now it’s time to practice and align what you’ve learned from observing and paying attention to your natural body language. In this final step of the season practice the 3 C’s of body language in combination with everything else you’ve learned about communicating.
   1. Practice Congruence by aligning your words or active listening with an equivalent body language.
   2. Practice Clustering with patterns and combinations of body language, words and messages you are trying to convey.

This will be an ongoing process of refinement, trial and error, and practice. Tie everything you have learned in this season together and never stop practicing it. If you do this for a month you will see a noticeable impact on your conversations, how people receive you and ultimately you’re the influence you have on conversations and situations.

**Episode 7 - Self Awareness And Your Senses**

This episode focuses on the two critical skills for mastering body language and influence: self-awareness and sensory acuity. Self-awareness enables you to control your own nonverbal cues and ensure they align with your intended message. Sensory acuity allows you to accurately read and interpret the body language of others, enabling you to respond appropriately and build stronger connections. The episode also highlights the importance of emotional intelligence in understanding and managing both your own emotions and those of others. By developing these skills, you can significantly enhance your communication and influence in various personal and professional settings.

## **Key Concepts**

* **Self-Awareness:** The ability to recognize and understand your own emotions and how they influence your behavior and nonverbal cues.
* **Sensory Acuity:** The ability to keenly observe and interpret the nonverbal cues of others, including subtle shifts in behavior, facial expressions, and vocal tone.
* **Leakage:** The involuntary nonverbal signals that reveal your true feelings, even when you are trying to conceal them.
* **Emotional Intelligence:** The ability to understand and manage your own emotions and those of others, including self-awareness, self-regulation, social awareness, and relationship management.
* **The Importance of Video:** Using video recordings to observe and analyze your own body language and identify areas for improvement.

## **Worth Repeating**

“Your most trusted indicator for people's feelings, their true feelings and attitudes and emotions and meaning lie in their body language.”

## **Action Items**

1. Spend 1 week focusing on self-awareness as it pertains to your body language and your emotions. You’ve already evaluated your body language in general, in specific situations, or to align it with the message you’re trying to send.  
     
   Now evaluate it in relation to emotion. When you get excited do you tend to do a certain thing? When you get upset or frustrated does your body react in a certain way? You see it in the extremes with children, they get upset, they throw their body on the ground, and throw a tantrum. Adults do it too, just in more subtle ways. Spend a week checking how your body reacts to emotions and write these things down for reference later.
2. In most cases, people are their own worst critic. Over the course of a week spend 15 minutes a day recording yourself doing a presentation, talking about your favorite movie or a sporting event that happened this week. Talk about something that is bothering you and be natural. After you’ve recorded it see how your facial expressions changed, did you cross your arms, were your hands active, did you shake your head? If you have a Zoom call or anything else where you’ve been recorded interacting with people watching it and critique yourself. Once you’ve completed that ask a friend, co-worker, or family member to do the same. Look for differences in what they say to what you see. Take all of the positive feedback and consciously use it more, take all of the negative feedback and start working on avoiding it.
3. Start building your emotional intelligence by recognizing, understanding, and managing your emotions. We will all have some sort of negative body language when we receive bad news, when we are frustrated, etc… We’re all human but we can learn to recognize when our gut instinct or emotion is taking over.   
     
   When things happen that trigger an emotional response ask yourself
   1. “Is it really that bad or good?”
   2. “Is this a speed bump or a brick wall?”
   3. “Is this what is really upsetting me or is it something else?”
   4. “Is everything bothering me right now or just this?”

You should also do this with others. Emotionally intelligent people can read other people and understand that sometimes another person is just having a bad day so they react or say things they really don’t mean. When you recognize this you can change your response instantly and dramatically influence the outcome.

**RENÉ RODRIGUEZ  
What Makes You Unique?**

**Introduction**

This four-part video series explores the power of personal branding and storytelling in the mortgage industry. It challenges viewers to rethink how they present themselves and their services, moving beyond traditional sales pitches and elevator speeches to create more authentic and compelling narratives. The series provides practical strategies and actionable steps for self-discovery, crafting a unique value proposition, and communicating with clients on an emotional level.

**What You’ll Learn**

* How to answer the questions "Who are you?", "What do you do?", and "What makes you unique?" in a way that captures attention and drives action.
* The importance of framing and how it influences perception.
* The power of storytelling and emotional connection in communication.
* How to uncover your "ethos" and create a strong personal brand.
* The difference between passion and purpose, and how to connect with both to inspire and influence others.
* Strategies for crafting a compelling narrative that resonates with your audience.
* How to identify and attract your ideal clients by sharing your authentic self.
* Actionable steps to refine your communication and presentation skills.
* The importance of self-discovery and how it contributes to a more fulfilling life and career.

**Episode 1 - Four Questions**

This episode explores the common questions people struggle with when trying to define themselves and their unique value proposition. It challenges viewers to rethink how they answer these questions and offers a new perspective on leadership and influence. The episode also encourages viewers to question the questions they are asked and to take control of the narrative.

## **Key Concepts**

* **Framing:** How the way we present information influences perception.
* **The Question Behind the Question (QBQ):** Understanding the true motivation behind the questions people ask.
* **Leadership:** Creating clarity, direction, and influence.
* **Questioning the Question:** Taking control of the narrative and not feeling compelled to answer every question.
* **Sequencing:** Rethinking the order in which we present information about ourselves.

## **Worth Repeating**

"Good companies go through change. High-performing organizations have struggle. So do low-performing ones. Great families have conflict. It's just what it is."

## **Action Items**

1. Take out your phone and video yourself and explain who you are. Answer the question, “What do you do?” and then answer, “What makes you unique?” Re-watch yourself explaining the answers to these 3 questions. Ask yourself are you satisfied with these answers. When you watch yourself answer these are you compelling and interesting? Does it take you 5 minutes to answer the question? Do you fumble around and not get straight to the point? Does your body language or facial expressions match your message? Write down how you feel about each of your answers, not whether they are factually accurate, but how your answers make you feel, good and bad.
2. Now that you’ve seen how you currently answer these questions and have critiqued yourself write out each question. Take some time, and deeply think about each answer and what you wrote down in Step 1. Re-write the answers to each question in a clear and concise manner. Then re-record yourself giving these new answers. Don’t read them off the paper as a script, eventually, you’ll have to remember this so do it now. Watch yourself giving these new answers and ask yourself is this better? Does it tell the whole story? Is it more compelling?
3. Now that you have a better version of your answers, ask yourself the question, “Why would someone ask me this?” When you question why the question is being asked, and is the answer serving you or the person, asking it you’ll get a different understanding of how to answer these questions. Consider if you can reframe any of the answers or sequence them in a better way so that your answers come across as a story, not a direct factual answer or a bunch of word salad. Can you frame, re-sequence, or adjust your answer in any way to create more influence and interest in your answer? Watch how Rene answers the question about his favorite color to highlight how the way you answer a question changes its meaning entirely.
4. Now that you’ve done this finalize your responses to each of these questions. Memorize them and practice these answers in front of the mirror or record yourself. When you become great at answering these questions you’ll be more influential in conversations, you’ll attract more attention in conversations and you’ll have better conversations than you had before. Train yourself to think about the other person before you answer so that as these questions come up you’ll understand why someone is asking it and you can answer in a way that has meaning.

**Episode 2 - Capture Attention, Drive Action**

This episode emphasizes the importance of capturing attention and driving action in communication, particularly in sales and leadership. It encourages viewers to move beyond simply delivering information and instead focus on creating an emotional connection with their audience. The speaker uses their personal experience of rebranding to illustrate the power of language and storytelling in shaping perception and driving action.

## **Key Concepts**

* **Capturing Attention:** Moving beyond a typical introduction to create intrigue and engagement.
* **Driving Action:** The ultimate goal of communication is to influence and motivate others to take action.
* **The Power of Emotion:** People are more likely to be persuaded by emotions than logic.
* **Transference of Feeling:** The speaker's emotions and enthusiasm will influence the audience's response.
* **Ethos and Brand:** Understanding your core values and essence is crucial for building a strong brand.

## **Worth Repeating**

"Selling is a transference of feeling, which means what I am feeling my client will feel."

## **Action Items**

1. What makes you unique in a culmination of things that have happened to you in your life? Your core beliefs, experiences, responses, and feelings. All of these are unique to you and are the essence of who you are. When you identify your ethos it is truly your story and that in and of itself is unique. Unfortunately, most people answer this question with what they think people want to hear when all they have to do is tell the truth. The truth itself is unique for each person so own it and tell that story.  
     
   Take 30 minutes and write down what you believe in, what is important to you, and what experiences and responses you’ve had to situations that have shaped your life. As you write these down you could use paragraphs or words to describe these things. This exercise is for you to understand and get clear on your own ethos because this is what makes you unique.
2. Now that you understand and are comfortable with your ethos, how can you tell this story to others? Imagine you were writing a biography about yourself but you could not use logic-driven answers or statistics. You could only write it using feelings and descriptive words. Write the story of your life using your ethos in a way that talks about feelings, evokes emotions, and gets to the core of who you are.
3. The ultimate goal of communication is to influence others and motivate them to take action. It could be a small action as simple as getting them to engage in a conversation. It could be a big action getting them to commit to working with you, or it could just be you wanting to learn about the other person and having them tell you their story. In any situation, the goal is to get the other person to take action.  
     
   Ask yourself a question, “When I speak, do I think at all about the action I want the other person to take or do I just talk?” Do I use the power of emotion enough or do I mostly stick to logic and factual things? Do an exercise where for 2 days in a row before you have a conversation tell yourself that you want to drive an action. Specify the action, this could be with clients, co-workers, family members, etc... Use the power of emotion and connect emotionally with the other person and focus on a call to action.  
     
   As you have these interactions, use your own emotions and enthusiasm to evoke emotion in the other person. At the end of each day think back to all of the conversations and interactions you had. Were you clear on the action you wanted the other person to take, did you use emotion and enthusiasm to get them to engage? Did you get the result you wanted, did certain things work better than others? Write down what you noticed working, and write down things you didn’t think would happen. Use this exercise to start training yourself to be intentional with conversations and drive action.

**Episode 3 - Feel It Or Fail It**

This episode explores the connection between personal experience, values, and the ability to connect with an audience authentically. It emphasizes the importance of self-discovery and understanding one's "ethos" to effectively communicate with and influence others. The speaker argues that true leadership and influence come from a place of genuine passion and purpose, both of which are rooted in personal experience.

## **Key Concepts**

* **Feeling Your Story:** To effectively convey your message and connect with your audience, you must first genuinely feel and believe in your story.
* **Value Propositions and Personal History:** The value propositions you choose often stem from a need to either heal a past experience or honor a positive aspect of your personal history.
* **The Breadcrumb Trail:** By following the "breadcrumbs" of your past experiences, you can gain a deeper understanding of your motivations and values.
* **Passion vs. Purpose:** While passion is important, purpose provides a deeper sense of meaning and direction that resonates more strongly with others.
* **Self-Discovery as a Reward:** The journey of self-discovery is valuable in itself, leading to a more fulfilling life and a stronger sense of purpose.

## **Worth Repeating**

"The journey itself is the reward. The questions are the answer."

## **Action Items**

1. Take time to reflect on the value proposition you present to the world. Remember people make decisions based on feeling and emotion, not based on facts or logic. Every Originator has lost a deal where the client has every logical reason to use you but they still chose to go with someone else. How do you harness this to your advantage? Reflect on the value proposition you have now, does it stem from a need to heal or honor your past experiences? Do you convey these experiences in your value proposition or do you avoid them currently? Follow the breadcrumbs of your life, and identify key events and relationships that have shaped who you are. Write these down chronologically on a piece of paper or a word document. Use feeling and emotion when you describe these don’t use dates, times and statistics. Then take all of these bullet points and re-write them into a paragraph. This is your value proposition, does this look anything like what you present currently? This is what you should be telling in conversation, this is what you share with clients, this is what should be reflected on social media and in your marketing.
2. We all understand that connecting with your emotions makes your message more authentic and more likely to drive action. When you use everything from Step 1, it makes it easier and more natural to tap into these emotions since these are events, stories and passions of yours that you actually care about. They are not something a company has told you to say, they are not something you read online that guarantees sales. They are events, feelings, and beliefs that you care about, and when you care about something you are naturally more emotional.  
     
   Take 30 minutes to an hour and reflect on these things, reflect on everything you built out in Step 1. Now take another 30 minutes to re-write this into your purpose for being in the mortgage business. Re-write this for your purpose in life. Passion and emotion are important but purpose provides a deeper sense of meaning and resonates with others more effectively. You now have your value proposition that you can deliver passionately and a purpose that drives all of your actions and decisions. When you combine these two things and can convey them to your audience your entire world will change.

**Episode 4 - Tell Your Real Story**

This episode focuses on the power of storytelling and its role in conveying one's unique value and attracting the right audience. The speaker shares examples of successful "transformational stories" and emphasizes the importance of authenticity and emotional connection in crafting compelling narratives. It highlights how sharing personal experiences and beliefs can act as a "honing signal," attracting like-minded individuals and filtering out those who don't align with your values.

## **Key Concepts**

* **Transformational Stories:** These are personal narratives that capture attention, reveal your unique values, and inspire action.
* **Authenticity:** The most effective stories are those that are genuine and reflect your true self.
* **Emotional Connection:** Stories that evoke emotions resonate more deeply with the audience and create a stronger connection.
* **Honing Signal:** Sharing your story helps attract those who share your values and beliefs, while filtering out those who don't.
* **The Power of "Who Cares?":** Understanding and communicating why your story matters to your audience is crucial for driving action.

## **Worth Repeating**

"And that's the beauty of sharing who you are to the world. Because when you share who you are to the world, those that believe and buy into that, it becomes a honing signal, like the bat signal for those that want out there."

## **Action Items**

1. Take 30 minutes and visit amplifymylife.com and watch the transformational stories of Sam Parker, Tony Talman, and Julie to understand how they have effectively conveyed their unique values and experiences. Use their examples as a road map for everything you have already done in this course. You now have the collateral. Can you apply these stories using what you have built to replicate their success in your business?
2. Take an hour to honestly assess, “Who cares?” You have built your ethos, your passion, and your purpose but if you just throw it out there will it be something people listen to? Do they really even care? Take this time to re-look at everything through a different lens. Look at it from their perspective not your own. Would someone who doesn’t know you care about how you’ve built this out, how does it impact them? Does it improve their lives or what they are looking to do? Don’t change your story, don’t change your ethos or anything that you’ve already done during this course. Re-word what you have done to make it meaningful to someone else, re-word it in a way, or use different phrasing that speaks to someone.  
     
   When you are able to put out there everything that you have built in the first three episodes in a way that speaks to others you become a homing signal. You will attract people who share your values, beliefs and believe you can help them personally solve whatever they want solved. You will also filter out those who don’t believe in what you believe, you will save time working on loans that were never going to close with you anyway. This is the culmination of everything you’ve built out and will give you a magnetic message in your business.