

The Mortgage Originator's New Guide to Doubling Your Applications in 90 Days Without Cold-Calling

Transform your business. . .

- ★ From unpredictable to highly competitive
- ★ From roller-coaster production to steady income
- ★ From disconnected to in-demand
- ★ From Average to Industry Leader!



"With no sales experience, I doubled my income in 90 days as a brand new originator without cold-calling!"

- Kevin Kelling



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6 STEP CHECKLIST

Step One: List Potential Referral Partners

Building your referral network is your # 1 priority. Complete the following lists:

- Bank Branch Contacts
- Bank Consumer or Commercial Loan Officers
- Realtors
- Builders
- Insurance Agents
- Title Company Contacts
- Attorneys, Accountants and Investment Advisors
- Family Members
- Friends and Associates

Step Two: Prioritize Your Lists

Mark each contact with an A, B, or C as follows:

- You know them personally or have been introduced
- You know someone who knows them that might be willing to introduce you
- You don't have any connection

Step Three: Get Organized

Get systems in place to track your daily, weekly, and monthly activities:

- Prepare Your Phone Log
- Set Up Tracking for Your Mailings
- Prepare an Activity Tracking Sheet
- Draft Your Communication Templates
- Establish Your Social Media Strategy

Step Four: Build Your Contact Plan

Determine how to contact each type of referral partner on our prioritized list. Outline your series of contacts and communication templates:

- Letter or Letter Series
- Emails or Email Series
- Phone Calls
- Personal Visits
- Follow Up Action Plans

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Step Five: Set Your Contact Activity Goals

Set goals for the number of contacts by type that you plan to make each week:

- Weekly Goal – Letters _____
- Weekly Goal – Emails _____
- Weekly Goal – Phone Calls _____
- Weekly Goal – Appointments _____
- Weekly Goal – Follow-Ups _____

Step Six: Get To NO

Target getting 1,000 NO responses from your contacts

- Prepare Your NO Tracking Log
- Update and Revise Your Templates and Scripts as Necessary

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Building relationships with referral partners is the key to building a successful mortgage pipeline and a consistent flow of applications. This document and checklist are designed to help you build a successful referral network over the next 90 days. Do the work and watch your pipeline of applications grow!

Step 1 – List potential referral partners

Create a list of all your potential referral partners following the contact types shown below. Use your local chamber of commerce, the Board of Realtors, Home Builder Associations, etc. When you have exhausted those resources, search your LinkedIn contacts for names. Google these functions within a reasonable radius of your location to identify additional potential contacts. Add more pages as necessary or leave blank if they don't apply.



Bank Branch Contacts



Bank Consumer or Commercial Loan Officers



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Realtors



Builders



Insurance Agents



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6 STEP CHECKLIST



Title Companies



Attorneys, Accountants or Investment Advisors



Family Members



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Friends and Associates

Priority	Name

Priority	Name

Step 2 – Prioritize your list

Under priority mark each of the potential partners as follows:

A – if you personally know them, have met them or have been introduced to them.

B – if you know someone who knows them and would be willing to introduce you.

C – if you don't have a connection

Step 3 – Get organized

You need systems in place to stay organized and on track with your weekly contact activity. Begin tracking your monthly, weekly, and daily activities and to ensure that you follow up and follow through on every commitment you make:

1. Prepare your phone log. See example provided below. Be sure to answer your phone whenever possible. Nothing is more frustrating to your referral partners than when you are not available. If you leave the office, forward your office phone to your cell phone. BE AVAILABLE whenever possible. This is a point of differentiation. Log all your calls including the details that will help you remember each contact. This can be a great tool for reminding you of your conversation when following up later. Check closed only when no additional follow up is needed.

Closed	Date	Contact	Purpose	Notes
✓	1-7	Bill Johnson	Referral	Call Mary Bostwick regarding mortgage 614-555-5555 (took application, call Bill with Thank You)

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2. Mailings and follow up. Always follow up in person or by phone after mailing a prospect. Keep track of your mail contacts and have a clear follow up plan for each mailing. Remember this is about building relationships. Your goal is to demonstrate your commitment to following up and following through to your prospective partners. This is a critical skill they are looking for in their partners.

3. Prepare an activity tracking sheet. Example shown below. The goal of this sheet is to ensure you are taking consistent action in building your connections, building your reputation, and expanding your influence.

Date	Proactive calls	Appointments	Emails sent	Letters Sent	SM Posts	Training Provided	Events attended
Week Totals							

4. Prepare your communication templates. One of the biggest time wasters is not being prepared with templated communication. Think about who you need to communicate with and the vehicle you best use to communicate. In one day, prepare drafts of letters you want to send and emails you may want to send. The value of this is that you can prepare a sequence of contacts and simply pull them out and send as needed. Once you have completed your drafts, have someone else review them for clarity, grammar and spelling. Make sure you are communicating the message you intend. You can save these in templates in word or as email templates. You will decrease your time spent writing communications if you use this method. If you need additional templates over time, you can add and revise as necessary.

5. Determine your social media strategy. Social media is a powerful communication tool and can help you get the word out that you are ready for business and let consumers know how you can help them. Be sure to check with your compliance area that your approach and process complies with the laws and guidelines of your firm.

Step 4 – Build your contact plan

Build a plan to contact each of the groups of potential referral partners as follows:

1. **Bank Branch Contacts** – these can be one of your best sources of new applications. To earn their trust and referrals, take the following steps:

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- a. Make an appointment to introduce yourself to the entire team.
 - b. Tell them about yourself and how you plan to help them build their customer base in their market. Be prepared to refer business their way.
 - c. Provide a guide that lets them know how to identify good leads.
 - d. Be prepared to offer group or one-on-one training
 - e. If opportunity allows, work from their office and show them how to have quality conversations. Invite them to sit in on your application interviews.
 - f. Give feedback on the quality of leads to help people improve conversations with their clients. Help them become experts.
 - g. Thank them consistently for any opportunities.
 - h. Stay in regular contact. A minimum of once per quarter.
- 2. Bank Consumer or Commercial Loan Contact** – this is another source of new referrals. To earn their trust and referrals take the following steps:
- a. Make an appointment to introduce yourself
 - b. Tell them about yourself and how you plan to help them build their customer base in their market. Be prepared to refer business their way.
 - c. Provide a guide that lets them know how to identify good leads.
 - d. Offer to review their customer files for opportunities to help their clients save money or move business to your organization.
 - e. Let them continue to be the point of contact and take the lead.
 - f. Thank them consistently for any opportunities.
 - g. Stay in regular contact. A minimum of once per quarter.
- 3. Realtors** – Your goal should be to earn the trust of realtors over time. You will need to demonstrate your knowledge, expertise, and commitment to delivering quality results on time to become a trusted partner. Begin as follows:
- a. Draft a letter of introduction that lets them know who you are and your area of expertise. Include any information about how you can help them. Include information about specific competitive advantages. Let them know that you will be reaching out in the next two weeks to make a personal introduction.
 - b. Follow up within 2 weeks to make an appointment.
 - c. During your appointment, learn as much about them and their business as possible. Take good notes. Record important information in your contacts so that you can recall the information easily at your desk or from your phone. Consider how you can differentiate yourself from all others asking for their business. What other information and service can you provide? If you have expertise or training that would benefit your prospect, you can offer that as a means of building your relationship. End your discussion by asking them how you can help them grow their business.
 - d. Follow up and follow through on all your commitments.

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- 4. Builders** – Consider what specific services you have to offer builders.
 - a. Draft a letter of introduction that lets them know who you are and your area of expertise. Include any information about how you can help them. Include information about specific competitive advantages. Let them know that you will be reaching out in the next two weeks to make a personal introduction.
 - b. Follow up within 2 weeks to make an appointment.
 - c. During your appointment, learn as much about them and their business as possible. Take good notes. Record important information in your contacts so that you can recall the information easily at your desk or from your phone. Consider how you can differentiate yourself from all others asking for their business. What other information and service can you provide? End your discussion by asking them how you can help them grow their business.
 - d. Follow up and follow through on all your commitments.
- 5. Insurance Agents and Title Companies** – These businesses are also looking for referrals. Consider how you can connect with each of them and what referral business you can send their way. It is wise to pick and choose a few since you can't refer business consistently to everyone.
 - a. Draft a letter of introduction that lets them know who you are and your area of expertise. Include any information about how you can help them. Include information about specific competitive advantages. Let them know that you will be reaching out in the next two weeks to make a personal introduction.
 - b. Follow up within 2 weeks to make an appointment.
 - c. During your appointment consider how you can differentiate yourself from all others asking for their business. What other information and service can you provide? What business can you refer their way? Learn as much as possible about your contact.
 - d. Follow up and follow through on all your commitments.
- 6. Attorneys, Accountants and Investment Advisors** – They often have clients in need of money for various personal or business reasons. This can be facilitated through a refinance. Consider how you can be a resource to these advisors.
 - a. Draft a letter of introduction that lets them know who you are and your area of expertise. Include any information about how you can help them. Include information about specific competitive advantages. Let them know that you will be reaching out in the next two weeks to make a personal introduction.
 - b. Follow up within 2 weeks to make an appointment.
 - c. During your appointment, learn as much about them as possible. Take great notes and record important information in contacts. Consider how you can differentiate yourself from all others asking for their business. What other information and service can you provide? What business can you refer their way? End by asking them how you can help them grow their business.
 - d. Follow up and follow through on all your commitments.

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7. **Friends and Family Members** – These can be a good source of referrals for people that they know. Make sure they know how you can help their friends, co-workers, and associates.
 - a. Send them a letter that lets them know how you are helping people finance the home of their dreams. Ask them to refer contacts that they may have that may be buying or refinancing their home. Send plenty of business cards for them to pass out.
 - b. Let them know that you will give them special treatment for any personal needs that they may have.
8. **Ongoing Contact** – Consider what ongoing contact may be needed for each of these groups of the next 90 days. Prepare a series of emails templates and phone scripts as a way of staying in touch. Include the following types of information where appropriate:
 - a. What additional information may they need to do refer business to you?
 - b. What new products or services to you have available?
 - c. Would they like to receive weekly rate information via email?
 - d. Can you update or inform them of changes to the business or regulations?
 - e. Share information about your growing book of business.
 - f. Thank them for their participation in your success.

Step 5 – Set Your Contact Goals

1. **Letters** – A personal letter with a photo and your bio is a powerful way to make an initial introduction. How many letters should you send each week that you can also do the follow up phone calls for?
Weekly Goal: _____
2. **Phone Calls** – A personal phone call is needed for every letter you send. Your goal is to get face time with your prospects so that you can build a relationship of trust. How many proactive phone calls can you make?
Weekly Goal: _____
3. **In-Person Visits** – Great partnerships require relationship. There is no better way than getting face to face. Some-times just showing up will get you new opportunities when your timing is right. How many In-Person contacts can you make each week?
Weekly Goal: _____
4. **Emails** – Once you have established contact with prospects, email is a great way to stay in touch. The key here is to make sure every email touch adds value, or your emails will go unread or go straight to the junk folder. How many informational and productive emails (type of message) can you send?
Weekly Goal: _____

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Don't focus on Applications. Your initial goals need to be 100% focused on activities that will ultimately lead to referrals. During this 90 days your focus needs to be on establishing great networking habits. Success and new applications can become a distraction from your 90-day purpose of building your referral network. Take the WINS, but keep pushing to build you partner network.

Step 6 – Get to NO

You now have a game plan for what to do every day for the next 90 days. You will accomplish over two times more with this plan. The number one reason many people fail is that they don't have a clear plan of action for their day. They waste over 50% of their time thinking about what to do. Get to it. Make as many proactive relationship-building contacts as you can every day for the next 90 days. You are sowing relationship seeds that you will begin to nurture and harvest in the days and months to come. Networking is the key to building a stable foundation of referrals that will allow you to confidently and consistently build your business.

Remember that NO does not mean not ever. It means not now. It means you haven't earned their trust or that the timing isn't right. Be consistently persistent in following up despite receiving at NO at this time.

Start The 1,000 “NO” Challenge. Try to get 1,000 NOs over the next 90 days. Track your NOs. Yes's don't count. Appointments don't count. Referrals don't count. ***If you invest the time to get 1,000 NOs, you will improve your relationship building skills enough that it won't be possible to reach 1,000 NOs in 90 days.*** The new relationships that you begin establishing will require nurturing and follow up, so getting more NO's will become more difficult as you progress through the 90-day challenge. Ultimately, your network of partners will begin referring enough new business your way that you will have little time left to hunt for more NOs. Enjoy every conversation and contact. As people get to know you and trust you, your referrals and reputation will begin growing exponentially, and you WILL double your applications.

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