

## 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*

Congratulations and thank you for taking your Mortgage Origination Business seriously enough to invest in yourself, your income potential and your best possible lifestyle.

Literally thousands of the most successful mortgage originators and brokers across the country have mastered the same 9 simple steps I am about to show you in The Million Dollar System™ (MDO)

If you follow these same 9 steps, you will succeed. If you do not, you will never reach your true potential as an originator.

For your benefit, we have put the exact 9 steps, or “pieces” to the MLO success puzzle in the Million Dollar Originator System™. If one of these “pieces” is missing, under-performing or not-working as it should in your MLO business, you will not be able to reach your true income potential.

However, if you go through all 9 steps, apply yourself and implement the strategies, systems and simple technology we recommend, you will be on the right path to your highest possible success as a mortgage originator. . . we have seen it happen every time someone commits to the Million Dollar Originator™ System.

Not only do they earn more than they thought possible, they begin to truly enjoy their work and experience the personal satisfaction and professional acknowledgment they deserve, because they learn how to work smarter, not harder.

The truth is, working harder using self-limiting habits & mindsets, out-dated technology and lackluster or broken systems is just like hitting the gas harder when your car is already stuck - and you end up spinning your tires in the mud, getting more entrenched and frustrated. The harder you try, the more you seem to get stuck and overwhelmed. I assure you, there is a much better way!

The Million Dollar Originator™ System is designed to help you quickly become unstuck so you can float over the mud and achieve the success you deserve by leveraging smart systems, proven frameworks, simple-to-use marketing and follow-up automation, and discovering the hidden 80/20 levers in your business...levers that can double or triple your leads and income (or more) so you can work less and make more.

Whether you are brand new to the mortgage business or a 20+ year veteran, the MDO system will work for you. We're giving you the keys to success in this system we built with 45+ years of combined mortgage origination, banking and Internet marketing experience.

You can use everything we have developed to avoid all the pitfalls and shave 3 to 5 years or more off your success path. Or you can do things the hard way. It's up to you. So, without further delay, let's get started so you can double or triple your quality mortgage applications in 90 days or less without cold calling.

Sincerely,  
Tim Scholten  
Founder - the Million Dollar Originator™ System

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***Need help? Have questions? Schedule a free ½ hour strategy call at:***  
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Attached is your copy of the Million Dollar Originator Success Framework and the Weekly Action Plan Template. They are designed to help you get crystal clear on the steps you need to take to double your applications in the next 90 days without cold calling. Once you do it, you simply rinse and repeat! These are steps every successful originator has taken to build a successful business. They are outlined here for you.

## ***Let's jump right in!***

**In Step 1**, you need to start with the end in mind. Outline your goals and turn them into the number of applications you need every month in order to reach your goal. Get clear on what you need to do to succeed.

**In Step 2**, Identify what not achieving your goal is currently costing you. Then clearly identify the gap between your current production and your goal. This will help you get clear on what additional work you need to accomplish in order to reach your goal.

**In Step 3**, determine the best prospect sources to reach your application goal. I've outlined sources you should consider and what you can reasonably expect if you leverage them well. This will help you get clear on who you need to work with to reach your goal.

**In Step 4**, you have to get crystal clear on your Unique Value Proposition (UVP). This will help you answer why a referral partner should partner with you. Having a clear message is critical to building quality partnerships that become life-long partnerships. A great message will help draw realtor partners like a magnet.

**In Step 5**, you will dive deeper into your application sources. This is where you outline how you plan to get these applications coming your way. This is a key building block for your present and future business. It will help you go from feeling like you are begging for deals to knowing how to consistently grow your application volume.

**In Step 6**, you'll outline how to build your industry influence. 80% or more of all applications are still directed through realtors, builders, investment advisors and CPAs. Having a plan to connect and grow your influence with these potential partners will take you from disconnected to in demand as a partner.

**In Step 7**, you'll create your plan to amplify your growth by leverage what is working for you. You now double down on the activities working for you as well as open up new doors for growth. When you complete this step, you'll go from little to no direct buyer leads to be able to generate leads on demand.

**In Step 8**, which is Multiply, you will put together a plan to expand your capacity. Almost every originator has hit a wall where they feel like they can't do any more. The key here is to build a plan for leveraging systems, tools, technology, people, and outsourcing to remove this artificial ceiling on your business. When you complete this step, you will go from a solo operator to a team leader and from earning a personal commission to generating a true business income.

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**In Step 9**, you turn the work from the first 8 steps into your 90 day action plan. This is where you identify what needs to be done and by when. Then with the bonus weekly action plan, determine what you are going to do each week for the next 12 weeks to reach your goal and accomplish your plan. This is how top performers intentionally grow their business.

And here is the beauty of this plan. You can use it over and over again to refocus your business and efforts to grow your volume.

We've used this system to help MLOs that were stuck to break through to new levels of performance in just a few weeks' time.

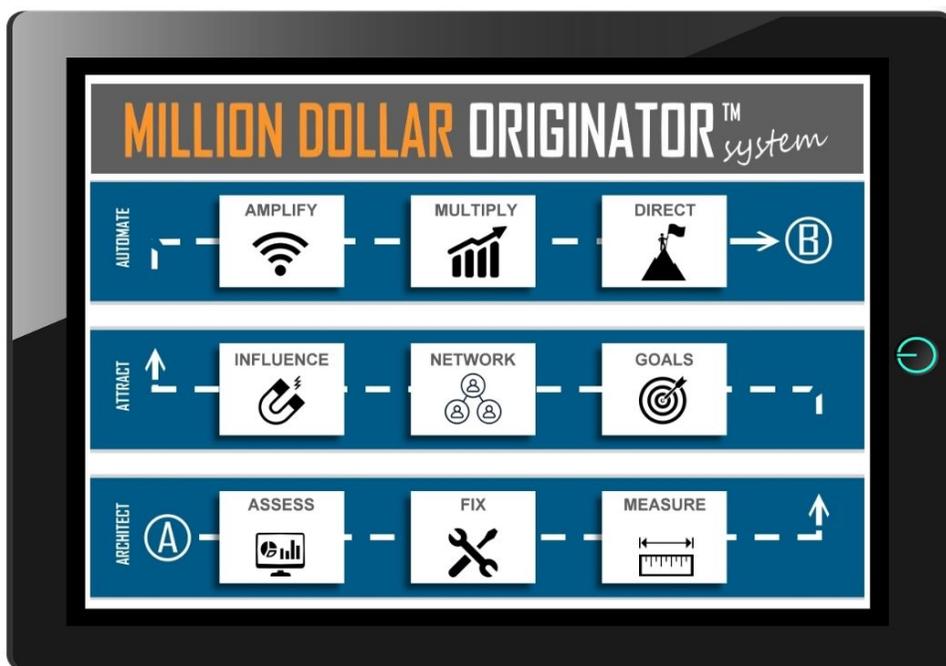
## ***And here is even better news:***

The Million Dollar Originator Success Framework™ is just a small part of the Million Dollar Originator System™ - the complete success roadmap for any originator regardless of their experience level.

When you master each of the steps, you take your business to levels you never thought possible.

Some originators get stuck along the way.

That is where we can help. When you know what to do but not how to do it, or when what you've been doing isn't working and even more commonly, when you can't seem to break through those old habits that are really holding you back from reaching your goals, we can help.



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# MILLION DOLLAR ORIGINATOR *system*

**1 PROJECTION**

To reach my goal of \$ \_\_\_\_\_ in monthly income by \_\_\_\_\_, I will need to close # \_\_\_\_\_ more loans monthly by getting # \_\_\_\_\_ apps/mo.

This will require the following actions:

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

Application to Close Ratio \_\_\_\_\_ %  
 Avg Loan Amt \$ \_\_\_\_\_  
 Avg Commission \$ \_\_\_\_\_

**2 PROBLEM/GAP**

What is it costing you by not achieving your goals? \_\_\_\_\_

Monthly Leads: Current	# _____	GAP to Goal	# _____
My Network	# _____	Past Clients	# _____
Past Clients	# _____	Realtors	# _____
Realtors	# _____	Bank Branch	# _____
Bank Branch	# _____	Influencers	# _____
Influencers	# _____	Paid	# _____
Paid	# _____	TOTAL	# _____

**3 PROSPECT SOURCES**

My Network \_\_\_\_\_ # x 2% = \_\_\_\_\_ Mo. Leads  
 Past Clients \_\_\_\_\_ # x 4% = \_\_\_\_\_ Mo. Leads  
 Realtors \_\_\_\_\_ # x 1/mo. \_\_\_\_\_ Mo. Leads  
 Bank Branch \_\_\_\_\_ # x 2/mo. \_\_\_\_\_ Mo. Leads  
 Influencers \_\_\_\_\_ # x 2/yr. \_\_\_\_\_ Mo. Leads  
 Paid/Cost \$ \_\_\_\_\_ Mo. Leads  
**TOTAL LEADS/Mo.** \_\_\_\_\_

**4 PROCESS**

Define your unique value proposition and method for each source using steps below:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Consider the following mix of lead sources:  
 Realtors – 60%, Past Clients/Network - 30%, Paid – 10%

**5 NETWORK**

My Network Communication Strategy 2%: \_\_\_\_\_

Past Client Communication Strategy 4%: \_\_\_\_\_

New Realtor Strategy: \_\_\_\_\_

Avg. deals per Realtor \_\_\_\_\_

New Realtors Needed \_\_\_\_\_

Bank Branch Strategy: \_\_\_\_\_

Influencer Strategy: \_\_\_\_\_

Paid Strategy: \_\_\_\_\_

**6 INFLUENCE**

Teach/Train \_\_\_\_\_

Industry Events \_\_\_\_\_

Industry Leadership \_\_\_\_\_

Training/Coaching internal lead sources (Bank Branch) \_\_\_\_\_

Mo. Referral Goal \_\_\_\_\_ #

Communication (writing/posting) \_\_\_\_\_

Other: \_\_\_\_\_

**7 AMPLIFY**

Lead Automation Goals \_\_\_\_\_

Follow up Automation Goals \_\_\_\_\_

Ad Goals Leads # \_\_\_\_\_

Ad Spend \$ \_\_\_\_\_

Ad Conversion % \_\_\_\_\_

Ad ROI \_\_\_\_\_

Purchased Leads # \_\_\_\_\_

Cost per Lead \$ \_\_\_\_\_

Cost per Loan \$ \_\_\_\_\_

ROI % \_\_\_\_\_

Scale the Business Plans:

Year 1: \_\_\_\_\_

Year 2: \_\_\_\_\_

Year 3: \_\_\_\_\_

**8 MULTIPLY**

Current Deal Capacity # \_\_\_\_\_ \$ \_\_\_\_\_

Resources needed to scale: \_\_\_\_\_

People: \_\_\_\_\_

Roles \_\_\_\_\_

Technology \_\_\_\_\_

Tools \_\_\_\_\_

Automation \_\_\_\_\_

New Capacity	# _____	\$ _____
New Capacity	# _____	\$ _____
New Capacity	# _____	\$ _____
New Capacity	# _____	\$ _____

**9 90 DAY ACTION PLAN**

My Pipeline Management Plan \_\_\_\_\_

By when: \_\_\_\_\_ Resulting in: \_\_\_\_\_ + Closings.

My Network Plan \_\_\_\_\_

By when: \_\_\_\_\_ Resulting in: \_\_\_\_\_ Leads Mo.

Past Clients Plan \_\_\_\_\_

By when: \_\_\_\_\_ Resulting in: \_\_\_\_\_ Leads Mo.

Realtor Plan \_\_\_\_\_

By when: \_\_\_\_\_ Resulting in: \_\_\_\_\_ Leads Mo.

Bank Branch Plan \_\_\_\_\_

By when: \_\_\_\_\_ Resulting in: \_\_\_\_\_ Leads Mo.

Influencer Plan \_\_\_\_\_

By when: \_\_\_\_\_ Resulting in: \_\_\_\_\_ Leads Mo.

Paid Leads Plan \_\_\_\_\_

By when: \_\_\_\_\_ Resulting in: \_\_\_\_\_ Leads Mo.

**TOTAL LEADS/Mo. # \_\_\_\_\_ \$ \_\_\_\_\_**

# MDO WEEKLY ACTION PLAN™

Week of \_\_\_\_\_ Name \_\_\_\_\_

## MY KEY INITIATIVES FOR THIS QUARTER

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_

### WEEKLY ACTION PLAN (PRIORITIES)

THURSDAY ____/____	FRIDAY ____/____	SATURDAY ____/____	SUNDAY ____/____
<p>Priorities:</p> <ol style="list-style-type: none"><li>1. _____</li><li>2. _____</li><li>3. _____</li></ol>			
<p>Tasks:</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p>			

# MILLION DOLLAR ORIGINATOR™ *system*



Next Step?

FREE STRATEGY  
CALL & SUCCESS  
BLUEPRINT

VISIT

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**LIMITED SPOTS REMAINING**

*What others are saying. . .*



"This is what separates the true winners from the rest of the pack"  
- A.J. Frint - Sales Manager



Being a brand new loan originator, I hired Tim as a coach to help me get started. Tim offers great ideas and help to keep me focused on the work that matters. I am making new productive connections every day. His coaching help is more than worth the investment.

- Matt Walsh - Mortgage Originator - Jupiter, Florida



"This is pure gold!"

-Miles Miller - Mortgage Originator - Columbus, Ohio

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# ONE CLEAR PATH

3 Simple Phases to transform your mortgage business from roller-coaster income to steady predictable growth.

The Million Dollar Originator System is a simple to follow roadmap that works for any mortgage originator.

Unlike most courses, training and coaching programs that only offer a single piece of the puzzle leaving you stuck, frustrated & not knowing what to do next, the Million Dollar Originator System is the entire puzzle.

All you have to do is complete the right steps for your business and we'll be here to help you every step of the way!

*The Mortgage Originator's Sure Path to Doubling Your Mortgage Applications Without Cold-Calling*



## Architect

Assess your competitive edge, fix your leaky loan process, know how to measure and improve



## Attract

Attract, nurture and convert more lead sources into quality applications without cold-calling



## Automate

Rapidly grow your marketing systems, automation and team to maximize your income

**MILLION DOLLAR ORIGINATOR**™  
system

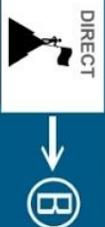
### AUTOMATE



### MULTIPLY



### DIRECT



### ATTRACT



### NETWORK



### GOALS



### ARCHITECT



### ASSESS



### FIX



### MEASURE



Grow your income and lifestyle to any level you desire with systems, automation, & multi-channel marketing

Transform your lead flow from unpredictable and leaky to steady & automated pipelines

Repair your foundation from unstable to solid so you are not working 2-3x harder than necessary for average income

Frustrations: Can't break free from the MLO daily grind due to lacking systems, no follow-up automation, and inability to attract new referral partners on auto-pilot.

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