

CREATING RAVING FANS: **DELIVERING “WORLD-CLASS” SERVICE!**



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EXECUTIVE COACH | REGIONAL MANAGER | MORTGAGE ADVISER



THE NEED FOR **RAVING FANS**

We must ask ourselves...

“Why would a client choose me over
hundreds of other realtors or lenders?”

“World-Class” Service Sets Us Apart



WHAT IS A RAVING FAN?

A “satisfied” client isn’t enough!

Raving Fans are clients so happy with our service, they CONNECT us to their family, friends, and co-workers.

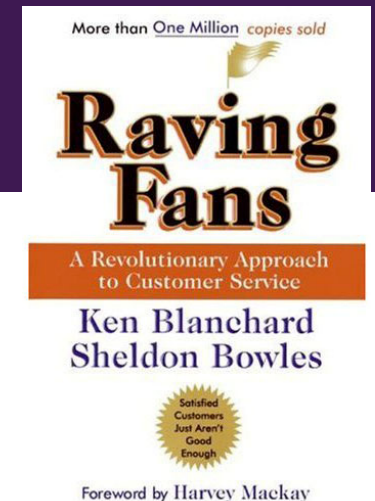
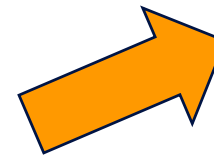


SO, HOW DO WE CREATE RAVING FANS?

Step 1 | Create Our Vision & Process

Step 2 | Identify The Client's Needs & Expectations

Step 3 | Deliver A World-Class Experience



CREATE OUR **VISION & PROCESS**

1. Create a Vision & Process focused on providing a World-Class Experience to Our Clients
2. Is it Simple and Repeatable? Will every client receive the same World-Class Experience? Can we delegate?
3. Implement touch points to Ask for the Business



CLOCK PROCESS



We provide solutions for your home financing needs. We want you to experience financial security through successful home ownership. By integrating the right home mortgage into your overall short-term and long-term financial plan, we can help you achieve that success.

We're so committed to your financial success; you will never need another mortgage lender.

IDENTIFY THE CLIENT'S NEEDS & EXPECTATIONS

1. Collect ALL Necessary Information from our clients up front to Identify their Needs – **GOOD LEADERS ASK GREAT QUESTIONS!**
2. Don't Provide Solutions without a Proper Diagnosis! **LISTEN!**
3. What Personality Type are they? How do they communicate?
4. Most clients are really focused on 1-2 things – Use our Vision & Process to fill in the gaps and help them understand



CUSTOMER INFORMATION SHEET (CIS) – MAKE A PROPER DIAGNOSIS



Customer Information Sheet (CIS)

9 Critical Questions

1. What price range are you looking in? What location are you looking at?
2. What do you currently pay for housing costs? Do you rent or own?
3. What is your ideal monthly payment? At what point do you think the wheels start to wobble?
4. How much are you planning to invest? Where are those funds coming from?
5. How quickly are you looking to move / make a purchase? Are you being thrown out of mom & dad's home?
6. Who else will be involved in your decision to purchase? (parent, grandparent, etc)
7. Do you work with an accountant or financial advisor? What's your top financial goal over the next 12-24 months?
8. How long are you planning to own your home?
9. What are your top fears or concerns about this process or owning a home?

Best Callback #:		Ref:	Source:	
Last Date:		Connected: _____ <i>How did we say the lead?</i>		
How do you know referral source?		Can I share our experience working w/him? _____		
What'd they say about us?				
Loan Purpose:		Team Member: Adam		
1. What Price Range are you looking in? 2. What's your desired monthly payment? 3. What is your current monthly payment? 4. What are you able to down payment/on below? 5. How soon are you looking to purchase? 6. What's your #1 concern owning a home? 7. How long do you plan owning the home? 8. What's your top financial goal 12-60 mo? 9. Anyone else involved in decision-making?		<input type="checkbox"/> Reno <input checked="" type="checkbox"/> Condo <input type="checkbox"/> Inv Buyer 1: D I S C U		
HOME-BUYING GOALS!	Full Name:	Full Name:		
	E-mail:	E-mail:		
	Phone:	Cell:		
	Address:	Worth:		
	Add. Cont'd:	Add. Cont'd:		
	How Long:	How Long:		
	Permission to access credit?	Permission to access credit?		
	SSN DOB:	SSN DOB:		
	Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated <input type="checkbox"/>	Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated <input type="checkbox"/>		
	Dependents Ages:	Dependents Ages:		
Years In School:	Years In School:			
Upcoming EDU loans?	Upcoming EDU loans?			
Current Emp:	Current Emp:			
Position:	Position:			
Hire Date:	Hire Date:			
Years In Profession:	Years In Profession:			
Earnings:	Earnings:			
Prior/Other Emp:	Prior/Other Emp:			
		Yes (B) No (B) Yes (CB) No (CB)		
Do you pay/receive child support/alimony?				
If yes, how much? (Mark what pays/rcvsl)				
Are you retired or on social security?				
Are you self-employed/business owner?				
What real estate/rentals is your name att'd to?				
Have you ever had a Bankruptcy? In last 7 years?		D		
Ever had a foreclosure/short sale? Last 7 years?				
Are you a veteran?				
Do you own your current property?				
How much is rent monthly? What method?				
Have you been laid off in last 12 mos?				
Are you currently party to a lawsuit?				
Any part of the down-payment borrower?				
Are you currently a co-signer? (Loan listed on CR)?				
Are you a US citizen?				

ALL ABOUT YOU – MAKE IT FUN & PERSONAL!

We want to learn more about you!

We appreciate the opportunity to serve alongside you as one of our valued business partners. Our mission is to assist our customers in building financial success as they go to make the biggest purchase of their life, all the while making your life simpler with our amazing process. During this process, we'd like to learn a little more about you!

Information

Name: _____ Birthdate: _____

Spouse/Significant Other? _____ Birthdate: _____

Wedding anniversary: _____

Name(s) of children & date of birth:

1) Name	_____	Birthdate	_____
2) Name	_____	Birthdate	_____
3) Name	_____	Birthdate	_____
4) Name	_____	Birthdate	_____

What is the best mailing address for you?
 Preferred method of communication? (email/text/call) _____
 Main reason you're looking to purchase a home?
 Biggest concern entering this process?
 Most important quality you want in a loan officer?
 Most important quality you want in a realtor?

Please fill in the blank to let us know your "favorite" things:

Hobbies:	_____	Restaurant:	_____
Adult Beverage:	_____	Author:	_____
Starbucks v Dunkin':	_____	Pets:	_____
Candy Bar:	_____	Sports Team(s):	_____
Dream Vacation:	_____	Retail Shop:	_____

Not as fun-but still important! (Please mark "Y" for yes & "N" for no)

Do you work with a financial partner? _____ If so, who? _____

Do you work with a CPA? _____ If so, who? _____

Do you work with an insurance agent? _____ If so, who? _____

Do you have a will completed? _____ If so, who? _____

Do you know anyone who should have a conversation with us? _____ Who? _____


Would you like to be introduced to a financial partner/CPA/Insurance agent from our network?

We need your help!

Do you know of a family member, friend, or associate who should have a conversation with us? ☐ YES ☐ NO ☐

If yes, who? _____ Phone number: _____

Thank you for taking the time to complete this questionnaire. We look forward to serving you!


 Union Home Mortgage Corp.
 NHA's 2020 | Business Successors.org

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 424-625-2600 • start@briansmithgroup.com • www.briansmithgroup.com

DELIVER A WORLD-CLASS EXPERIENCE

Keys to a World-Class Experience:

1. **Consistency** | Use our Process & Vision to create **Procedures & Checklists** to provide the same World-Class Experience for Every Client!
2. **Credibility & Trust** | Be a Great Leader! **Set Proper Expectations** to Avoid Unnecessary Pressure & Stress. **Promise and Deliver!**
3. **Certainty** | **Be Proactive & Overcommunicate** with **Weekly Updates**. Provide Clear Direction & Answer All Questions.



CHECKLISTS, SCRIPTS & TUESDAY STATUS UPDATES

Documentation Checklist	
Borrower Name: _____	
Identification, Residence & Employment History	
<input type="checkbox"/> DRIVER'S LICENSE (legible/not expired) *Cf. front & back of green card + front of SSA card	<input type="checkbox"/>
<input type="checkbox"/> 2-year ADDRESS HISTORY listed ON 1003? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Own <input type="checkbox"/> Rent	<input type="checkbox"/>
<input type="checkbox"/> VOR (less than 660 OR less than 4 trades OR UP/DU/GUS REFER/2-12 cancelled checks	<input type="checkbox"/>
<input type="checkbox"/> IF VOR required but doesn't pay rent, need rent free LOE signed by client & homeowner	<input type="checkbox"/>
<input type="checkbox"/> 2 yr EMPLOYMENT HISTORY on 1003? <input type="checkbox"/> Yes <input type="checkbox"/> No JOB GAP? <input type="checkbox"/> Yes <input type="checkbox"/> No IF Gap: need LOE	<input type="checkbox"/>
<input type="checkbox"/> COLLEGE TRANSCRIPTS (if student w/in 2 yrs)	<input type="checkbox"/>
<input type="checkbox"/> New employment, teaching, relocating CONTRACT / TRANSFER ORDERS	<input type="checkbox"/>
Income	
<input type="checkbox"/> PAYSTUBS (most recent 30 days) Pay Frequency: <input type="checkbox"/> Weekly <input type="checkbox"/> Biweekly <input type="checkbox"/> Monthly <input type="checkbox"/> 12/mo	<input type="checkbox"/>
<input type="checkbox"/> DEDUCTIONS on paystubs for CS/alimony? <input type="checkbox"/> Yes <input type="checkbox"/> No IF Divorce decree & CS order	<input type="checkbox"/>
<input type="checkbox"/> Qualifying w/CS income? <input type="checkbox"/> Yes <input type="checkbox"/> No IF 13 yr cont, 12 mo payment history, & court order	<input type="checkbox"/>
<input type="checkbox"/> W2's > 2015 <input type="checkbox"/> 2017 W2 info/income CONSISTENT with 1003? <input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/>
<input type="checkbox"/> TAX RETURNS - Including all schedules <input type="checkbox"/> 2015 <input type="checkbox"/> 2017	<input type="checkbox"/>
<input type="checkbox"/> Did they OWE money to the IRS? <input type="checkbox"/> Yes <input type="checkbox"/> No IF Y confirm PIF or IRS agreement	<input type="checkbox"/>
<input type="checkbox"/> SELF EMPLOYED? <input type="checkbox"/> Yes <input type="checkbox"/> No IF Y, YTD P&L (unaudited)	<input type="checkbox"/>
<input type="checkbox"/> BUSINESS OWNERY <input type="checkbox"/> Y <input type="checkbox"/> N Business Returns: <input type="checkbox"/> 15 <input type="checkbox"/> 17 K1's < 15 <input type="checkbox"/> 17 CYTD P&L	<input type="checkbox"/>
<input type="checkbox"/> RENTAL INCOME from current rental properties? <input type="checkbox"/> Yes <input type="checkbox"/> No Schedule E of tax returns	<input type="checkbox"/>
<input type="checkbox"/> SS/PENSION/RETIREMENT INCOME used to qualify? <input type="checkbox"/> Y <input type="checkbox"/> N 1099's < 15 <input type="checkbox"/> 17 Award Letter	<input type="checkbox"/>
<input type="checkbox"/> If disability income or client not of retirement age, verification of 3 year continuance	<input type="checkbox"/>
<input type="checkbox"/> If benefit received on BEHALF of someone else (claimant "A"), verification of 3 yr continuance	<input type="checkbox"/>
<input type="checkbox"/> If grossing up income, need returns: If not required to file need "No record of return" from IRS	<input type="checkbox"/>
<input type="checkbox"/> Retirement ASSETS used for INCOME (verify 3 yr cont + history)	<input type="checkbox"/>
Assets	
<input type="checkbox"/> 2 months OFFICIAL ASSET STATEMENTS (cl.u.v. retirement) all pages	<input type="checkbox"/>
<input type="checkbox"/> NSF/OD on statements? <input type="checkbox"/> Yes <input type="checkbox"/> No LOE or don't turn in!	<input type="checkbox"/>
<input type="checkbox"/> PRINTOUT included, is it signed & stamped or have URL (mtg), & no GAPS in transactions?	<input type="checkbox"/>
<input type="checkbox"/> Other names listed on assets statements? <input type="checkbox"/> Yes <input type="checkbox"/> No IF Y, JOINT ACCESS letter	<input type="checkbox"/>
<input type="checkbox"/> LARGE DEPOSITS? <input type="checkbox"/> Yes <input type="checkbox"/> No IF Y, explanation & paper trail	<input type="checkbox"/>
<input type="checkbox"/> Is client withdrawing funds from a RETIREMENT or NON LIQUID acct for closing? <input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/>
<input type="checkbox"/> Proof of WITHDRAW (copy of check or online printout showing withdraw/transfer)	<input type="checkbox"/>
<input type="checkbox"/> Proof of DEPOSIT (updated bank acct printout w/ no gaps & URL signed & stamped)	<input type="checkbox"/>
<input type="checkbox"/> Retire acct? <input type="checkbox"/> Y <input type="checkbox"/> N IF Y, TERMS & CONDITIONS of withdraw (also needed if only for reserves)	<input type="checkbox"/>
<input type="checkbox"/> Margin acct? <input type="checkbox"/> Y <input type="checkbox"/> N IF Y, cannot use unless full balance has been liquidated & documented.	<input type="checkbox"/>
<input type="checkbox"/> Is client receiving GIFT funds? <input type="checkbox"/> Yes <input type="checkbox"/> No Fully completed & signed GIFT LETTER	<input type="checkbox"/>
<input type="checkbox"/> Guidance provided for donor to WIRE TRANSFER gift directly to title co	<input type="checkbox"/>
<input type="checkbox"/> Fida-Copy of DONORS 30-day BANK STATEMENT showing the funds leaving donor's acct	<input type="checkbox"/>
<input type="checkbox"/> Funds are coming from HELOC, need original agreement (similar to note) & proof of withdraw	<input type="checkbox"/>
Credit	
<input type="checkbox"/> TRIMERGE pulled on: _____ Expires in 120 days, will it expire before closing? <input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/>
<input type="checkbox"/> CONSUMER EXPLANATION LETTER - Fully completed	<input type="checkbox"/>
<input type="checkbox"/> DIVORCED - Was divorce w/in past 7 yrs? <input type="checkbox"/> Y <input type="checkbox"/> N CS or Alimony paid or received? <input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/>
<input type="checkbox"/> IF EITHER answer above is Y, need divorce decree & separation-all pgs. signed & recorded	<input type="checkbox"/>
<input type="checkbox"/> If divorced but BOTH answers above are N, LOE stating date of divorce & no CS or alimony	<input type="checkbox"/>
<input type="checkbox"/> Did any INQUIRY result in new debt that's not already listed on CR? <input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/>
<input type="checkbox"/> If Y above, need account STATEMENT showing balance & payment and add to 1003/OTI	<input type="checkbox"/>
<input type="checkbox"/> For USDA loans, a new CR showing new account is needed or downgrade to manual	<input type="checkbox"/>
<input type="checkbox"/> BANKRUPTCY <input type="checkbox"/> Yes <input type="checkbox"/> No Discharge of Debtors & schedules (from PACER)	<input type="checkbox"/>
<input type="checkbox"/> JUDGMENT(s) on CR? <input type="checkbox"/> Y <input type="checkbox"/> N Proof of satisfaction & source of funds (if paid after app)	<input type="checkbox"/>
<input type="checkbox"/> DISPUTED acct? <input type="checkbox"/> Y <input type="checkbox"/> N IF Y, check DU/GUS, does it mention account? <input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/>
<input type="checkbox"/> STUDENT LOAN(S)? <input type="checkbox"/> Y <input type="checkbox"/> N IF Y, follow most recent Student Loan Matrix	<input type="checkbox"/>
<input type="checkbox"/> CO-SIGNER (check declarations)? <input type="checkbox"/> Y <input type="checkbox"/> N IF Y, acct statement if not listed on CR or LOE if on report	<input type="checkbox"/>
<input type="checkbox"/> Debts PAID BY OTHERS > 12 months? <input type="checkbox"/> Y <input type="checkbox"/> N Proof/documentation - complete 12 months	<input type="checkbox"/>
<input type="checkbox"/> Debts PAID OFF to qualify? <input type="checkbox"/> Y <input type="checkbox"/> N After app but before closing: Proof PIF & source of funds	<input type="checkbox"/>
<input type="checkbox"/> If being paid at closing: *Installment-current payoff statement	<input type="checkbox"/>
<input type="checkbox"/> *Revolving most recent statement AND document balance no more than 5 days before closing	<input type="checkbox"/>
Real Estate Owned	
<input type="checkbox"/> Current Mtg STATEMENT(s) confirming recent mtg payment(s) made (needed if keeping OR selling)	<input type="checkbox"/>
<input type="checkbox"/> SELLING home prior to closing? <input type="checkbox"/> Purchase contract for sale <input type="checkbox"/> Contact info for that Title Co	<input type="checkbox"/>
<input type="checkbox"/> RETAINED properties (including current primary) - LOE on plans/lotteries	<input type="checkbox"/>
<input type="checkbox"/> Home Owners INSURANCE <input type="checkbox"/> Proof of TAXES <input type="checkbox"/> Proof of HOA fee's	<input type="checkbox"/>

Current Client Referrals (CCRs) Scripts

2:00 "Reticular Activator"

"Hey Mr. / Mrs. Client, I'm very excited to issue you this preapproval for your new home purchase!

Mr. / Mrs. Client, do you know what the reticular activator is? It's that part of your brain that recognizes similar things.

As an example, remember when you bought your last vehicle and you started recognizing other people who drove the same kind of vehicle, and even the same color?

Mr. / Mrs. Client, I think the same thing will happen now that you're purchasing a home. You will begin to recognize other people that are buying and selling real estate.

Can I ask you for a favor?

Will you introduce and connect me to those people when you come across them? If you're ok with it, a group text is the best way to connect me to clients.

Is my cell phone number in your phone?"

5:00 "3-2 Close"

"Mr. / Mrs. Client, I look forward to serving you with your home financing.

I want to make 3 promises to you and ask for 2 in return.

#1 I promise we will close on time.

#2 I believe in accuracy - I promise the numbers I'm giving to you now will be the same at closing.

#3 I will call you every week and over-communicate with you via email throughout the process.

If I do those three things for you, will you do two things for me?

#1 Will you go back to your real estate agent and tell them how well I'm taking care of you?

#2 Can I count on you for one client like yourself that you will send to me?

Thanks again for allowing me to serve you! I promise I'm going to take great care of your business."

9:00 "Final Tuesday Status Update"

"Hey Mr. / Mrs. Client, this is your final Tuesday Status Update! I wanted to give you a quick update on the status of your loan as we promised.

#1 Your closing is right on track for this Friday at 4pm.

#2 Your bottom line is less than I told you it would be upfront, and your monthly payment is exactly what I told you it would be.

#3 Have I communicated with you well throughout the process? (Called every Tuesday and emailed through ZUH-M)

Do you have any hesitations referring a friend or family member to me? Can I count on you for one?

REALTOR THEME DAYS

WHAT TO DO & WHEN TO DO IT
WITH EACH PART OF YOUR BUSINESS

MONDAY TOP 50 VIPs

1. Create Top 50 List
2. Call 12 every Monday
3. Birthday Program
 - Cards
 - Gifts (Fun & Personal)
 - Food
4. Categorize as A, B or C
 - (A - 4+ Units / Year)
5. Monthly Happy Hour
6. Send Video Letter of the Heart (LOTH)

TUESDAY STATUS UPDATES

1. Call all Buyers & Sellers under Contract
 - Ask for CCRs
2. Call all Sellers in Process
3. Closing Gifts for Buyers

WEDNESDAY HOT LEADS

1. Close for an appointment
2. Send Evidence of Success (EOS) every month
3. Email Video about the market every month

IMPLEMENTING WOW FACTORS

What can we do to be **MEMORABLE?**

DURING TRANSACTION

- World-Class Experience
- Cheesy Gifts (Use All About You!)
- Closing Gifts

POST-CLOSING

- 30-Day Calls After Closing
- Property Improvement Management Plan / Annual Review
- Birthday & Holiday Cards
- Letter of the Heart
- Client Appreciation Parties & Events



MEASURING RAVING FANS



CCR –

Client Refers
Lead During the
Process of
Buying /Selling
Their Home

Current Client Referral

PCR –

Client Refers
Lead After the
Process of
Buying /Selling
Their Home

Past Client Referral

PC –

Client Returns
Again for the
Process of
Buying/Selling
Their Home

Past Client

WE NEED YOUR HELP – DON'T FORGET TO ASK!

WE NEED YOUR HELP!



WHO DO YOU KNOW?

Our team's mission is to help our clients for life, so they never need to look for another lender again. We truly enjoy helping people seize the opportunity of home ownership and experience financial success. Do you have a friend, family member, or colleague who needs help with their mortgage financing needs? Please leave their name(s) below. We will call them to introduce ourselves and let them know what we can do to help them. We promise to give them *our personal best!*

Your Name: _____

Your Two Connections:

Name	Phone	Email
_____	_____	_____
_____	_____	_____



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OH MLO 009165.000 | OH MB 602637-005-GR




The information provided here is for educational purposes. When interest rates and loan program information are included, it is for illustration purposes only and not a solicitation or quote for service. This is not an advertisement or loan estimate. Current interest rates, loan programs and qualifications criteria can change at any time. If you have questions or need assistance, we can be reached using the contact information above.

We have to program people to refer us!

SURVEYS & REVIEWS – HOW DID WE DO?



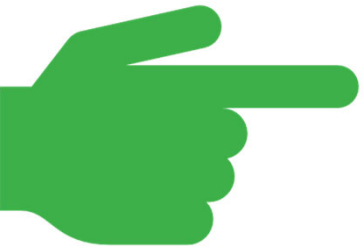
LEAD TRACKER – HOW MANY LEADS ARE CCR, PCR, PC?

	Lead Sources	
CCR		%
PCR		%
PC		%
PF		%
RLTR		%
AD		%
BUS		%
BLDR		%

RECAP | ACTION PLAN

1. **Vision & Process** - Create or fine-tune your Clock Process
2. **Identify Client's Needs** - What are the Critical Questions you need to ask every client?
3. **Deliver a World-Class Experience** - Create or fine-tune Checklists;
Set Proper Expectations; Overcommunicate
4. Add Memorable “WOW” Factors during & after the transaction
5. Measure your RAVING FANS with Surveys, Reviews and Lead Tracker (Don't forget to ASK! for connections!)





WE WANT TO BE YOUR LENDER!

Our commitment to you:

- Weekly communication!
- Close on time, every time!
- Help you grow your business!

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