Blueprint to Impacting 100 Families Per Month

Working NO MORE than 8-9 hours a day, NO nights, NO weekends.

Mentality of a Mortgage Professional who serves 100 Families Per Month

At this level, skill and systems are necessary - but it's mindset and belief systems that sustain it.

- ✓ You BELIEVE you are the most valuable mortgage advisor to Clients
- ✓ You BELIEVE you are the most valuable mortgage partner to Business Partners

- Daily Disciplines
  - Prioritize and Execute
  - Emotional Regulation
  - Discipline Over Motivation
  - Data over Drama: Numbers tell the truth...Emotions distort it.

- Leadership Skills
  - Extreme Ownership
  - Identify as a Leader and Business Owner – Not a Loan Officer
  - One system, One Process, One Company
  - Empowerment, Not Micromanagement

- 5 Rules to get to 100 Families Served per Month (Moneyball Style)
  - **#1 – Play the Percentages, NOT Your Pride**
    Stop guessing, start tracking.Most LO's lose because they rely on emotion instead of evidence. Numbers don't lie, Ego does. We're not going to build this by "feel," we're doing to build it based on the numbers.

5 Rules to get to 100 Families Served per Month (Moneyball Style)

- #2 – Find Undervalued Talent
  As you grow your team, find talented PP's that can turn into phenomenal MA's with the right leadership and coaching.

- Systems Beat Stars

Build a process that performs, when your emotions don't. You and others won't hit home runs every day, but a repeatable system will always win in the end.

- Measure What Actually Matters

Track and use data for every aspect of your business. If you can't measure it, you can't scale it.

- Trust Logic Under Pressure

When the game's on the line, emotion clouds judgement. Facts don't flinch, neither should you.

Makeup of Closed Transactions

- 65 purchases
- 20 R/T Refi's
- 5 Cash Out Refi's
- 10 HELOC's/HELOAN's

Necessary Lead Count and Sources

- 400 Direct to Consumer Leads per month (The Mortgage Professional Gets to the Client first)
  - 13 to 14 leads per day (including weekends)
  - 100 Realtor/Builder Referrals
  - 3 to 4 referrals per day (including weekends)
- 20 Ancillary Partnership Referrals (Financial Planner, Attorney, Contractor)
  - Less than 1 per day
- 20 Referrals or Repeat from Database
  - Less than 1 per day
- 10 Generated from Social/Sphere/AI Search
  - Less than 1 per day
- 550 Total leads/referrals per month
- 18 to 19 Total leads/referrals per day (including weekends)
  - Less than 5 leads/referrals per day, per POD.

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Estimated Conversion Metrics

- 5% conversion on DTC = 20 Purchases
- 60% conversion on Realtor/Builder = 60 Purchase/Refi/HELOC
- 50% conversion on Ancillary Partners = 10 Purchase/Refi/HELOC
- 50% conversion on Database/Social/AI Search = 10 Purchase/Refi/HELOC
    - Total = 100 Families Impacted Per Month

Multiple Market Penetration *(Depending on your market)*

- If you are in a smaller market where you aren't able to generate a lot of leads, you don't have a high enough transaction count, or you don't have enough high producing agents/builders, you need to look at the markets around you.
    - Start with markets an hour away, then two hours, then three hours. Four hours out should be the max, in most cases.
- Biz Dev for Partnership opportunities for penetration into new markets.

Necessary Partnerships and Metrics

- **Realtor/Builder Partners**
    - 5 Major Partnership Accounts
        - Avg. Major Partnership account will average 120 transactions per year/10 per month
        - Major Partners have total closed transactions of 50 per month
            - (25 List / 25 Buy Side)

        - Each agent partner should expect to get 2 closed transactions per month from DTC Lead Gen program
            - Assume 50% of leads get referred to agent partners
                - **40 leads per account @ 5% = 2 closings per month.**

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- **25 Listings per month = 36 Closed Transactions from Listings**
  - 50% of listings are getting a Buydown Incentive
  - 12 listings at an average of 3 transactions per listing

- **25 Buyers per month**
  - 60% conversion of buyers **= 15 closed buyers per month**

- **Ancillary Business Partners**
  - Financial Planners = 5 Purchase/Refi/HELOC per month
  - Attorneys/CPA's/Insurance Agents = 2 Purchase/Refi/HELOC per month
  - Contractors (HELOC's) = 5 per month

Team Makeup once you scale to 100 FPM (25 Teammates)

- Team Leader/Branch Leader
- 4 PODs (POD = MA, PP1, PP2): Total of 12 teammates for Lead Conversion
- 3 Credit Analysts: Averaging 150 Pre-Approvals per month
- 4 Loan Specialists: Averaging 25 closings each (Ideally 3 averaging 33 closings)
- 2 CSMs
- 1 Bus Dev
- 1 Social Media/Marketing
- Administrative Partner (Expense Management, Team Culture, etc.)
- AI Automation – Database Outreach to ALL Databases and Aged Leads
- Home Loan Advisors (HLA's) – DTC Lead Gen Conversion
- Virtual Teammates (Data, Reporting, Lead Distribution, etc.)

Team Compensation and Incentive Structure

- Team Compensation and Incentive Structure
- MA's

  1 – 5 loans = 25bps
  6 – 10 loans = 35bps
  11 – 15 loans = 40bps
  16 – 20 loans = 45bps
  21+ loans = 50bps

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Team Compensation and Incentive Structure

- PP, CA, LS, and CSM Comp all consistent with standard comp plans
- Biz Dev: $50k + $100 per file
- Marketing: $50k + $25 per file
- Admin Assistant: $65k

Pro-Forma nets roughly 90bps year to the Team Lead

- The 90bps is AFTER all marketing and partnership investments as well.

Operational Excellence

- Bi-Weekly Meetings with your CA's and LS's and their team leads, and the UW's and Closer team leads.
- Bi-Weekly Meetings with your PP's, MA's and the CA's and LS's, to ensure open communication, collaboration and improved efficiency
- Masterminds – Each role attends the company Mastermind Session specifically for that role.

Daily and Hourly Team Coverage

- 4 Pods rotate Weekend Coverage from 8am to 5pm
- 4 Pods rotate daily hours
    - Pod 1 – 8am to 5pm
    - Pod 2 – 9am to 6pm
    - Pod 3 – 10 am to 7pm
    - Pod 4 – 11 am to 8pm
- CA Rotation of Weekend Coverage
    - When CA's work weekends, they only work 3 business days that week
- Marketing to prep all Listing Support each week for weekend distribution
- Biz Dev to ensure that all activities are accounted for and tracked

Team Leader Daily/Weekly/Monthly Activities

- Daily/Weekly Training and Upleveling of MA's and PP's
  - Shadow and be shadowed on D&G Calls, Consultations, and Contract/Refi Meetings
- Weekly One-on-One with MA's, Biz Dev, Marketing
- Daily Admin Assistant Touch Base
- Work closely with Biz Dev to stay engaged with all business partners
- New Biz Dev Activities
  - Current Market: Top Agents/Builders/Financial Planners/Contractors
  - New Market Partnershipsz
- Existing Partnership Team Meetings, Trainings, and Team Building
- Content Creation with Marketing
- Daily Review of Team Metrics
- Lead Count, Apps, Locks, Fundings
- Daily, Weekly & Monthly Margin Management
- Leads per partner, Listing Performance, CCI Performance
- Weekly Metrics Review
- Monthly Metrics Review
- Monthly P&L Review
- Events & Speaking

Team Communications, Logistics, Data, and Reporting

- Team email account for incoming leads and all outward marketing
- Team phone number for all incoming calls, live transfers from HLA's, texts, and outward marketing
- Distribution of leads – Virtual Team or HLA's
- Data Management and Reporting – PP1's in the beginning, but turns over to Biz Dev when they onboard.

Lead to Closing Process (Follow Job Responsibilities of each teammate)

- Each teammate stays in their own lanes!
- PP1 takes all incoming leads
- PP1's updates all agents from the introduction to Pre-Approval
- MA's take all D&G Calls (Unless PP1 is trained, then they take all D&G Calls)
- PP1's package and send to CAs for Pre-Approvals and TBD Approvals
- PP2's to prep TCA's all necessary info from pre-approval for MA to use in Pre-Purchase Consultations and Refinance Commitment Meetings
- MA Offer Acceptance Strategy Meeting with client and agent
- MA Outreach to listing agents
- When the offer is accepted, PP2 schedules the Contract Meeting for MA and LS
- MA and LS to execute their share of the Contract Meeting
- LS takes the client from contract to close, keeping MA's out of the pipeline
- PP2 does all in-process updates to buyers and listing agents
- PP2 is the first line of defense before the MA is involved in In-Process Files
- LS does a congratulations call to clients
- MA does a congratulations call to clients and both agents
    - Introducing CSM on Congratulations Call
- CSM executes Post Closing Call at servicing and 1st Payment Letter.

Marketing and Visibility

- Speaking/One to Many
    - Lead Funnel Webinars
    - Agent Webinars
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- Online Visibility & AI Search Optimization
    - Socials
    - Testimonials
    - Reddit, etc.

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Growth Phases for Team Size

- **5 to 10**
  - PP1
  - Use enterprise CA, LS, and CSM
- **10 to 20**
  - PP1 and PP2
  - Use enterprise CA, LS, and CSM
- **20 to 30**
  - One MA
  - PP1 and PP2 support both Team Lead and MA
  - One LS + enterprise
  - Use enterprise CA and CSM
  - Biz Dev
  - Marketing
- **30 to 40**
  - Two PODs (Team Lead POD + MA POD)
  - One LS + enterprise
  - One CA + enterprise
  - One CSM
  - Biz Dev
  - Marketing
- **40 to 50**
  - Two PODs (Team Lead POD + MA POD)
  - Two LS's + enterprise
  - Two CA's + enterprise
  - One CSM
  - Biz Dev
  - Marketing
  - Admin Partner
- **50 to 60**
  - Three PODs (Team Lead POD + 2 MA PODs)
  - Two LS's + enterprise
  - Two CA's + enterprise
  - One CSM
  - Biz Dev
  - Marketing
  - Admin Partner
- **60 to 70**
  - Four PODs (All MA Lead POD's)
  - Three LS's + enterprise
  - Two CA's + enterprise
  - One CSM
  - Biz Dev
  - Marketing
  - Admin Partner
- **70 to 80**
  - Four PODs (All MA Lead POD's)
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- **80 to 90**
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