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What stands out most for me is the feeling of opportunity and empowerment to grow and build a team.”

LEE ALDRICH, NMLS #325834

Everyone has a Why, or purpose that motivates them. This is Lee’s Why. What’s yours?

At Eagle Home Mortgage, we believe in empowering our associates to reach their full potential. Each member of our team is supported in achieving their unique goals—from adding that one extra loan to their pipeline each month to continuously learning to become the premier service provider. Because, although it is good to close your loans on time, it is great to build your business alongside a mortgage family dedicated to support you—every step of the way.

Discover why Lee and so many others decided to pursue a career at Eagle Home Mortgage by visiting SucceedatEagle.com/MyWhy
As a successful mortgage professional, you’ve proven that you have the ability to transform your vision into reality. Yet as many mortgage originators and mortgage executives become successful, they reach a stage where it becomes increasingly difficult to move to the next level. Strategic coaches call this problem “hitting the ceiling of complexity.”

We developed Mortgage Executive Magazine and Mastermind Summit to give you the tools and systems to make the quantum leaps in your mortgage production and business results. Designed for successful, experienced originators, branch managers and CEOs, the magazine and Vegas event provide what is needed to break through to the next level.

In today’s mortgage market, we need every advantage we can get. Here are some sobering statistics. The majority of mortgage originators will likely see a 20–40% decline in personal income from last year. And if that is the worst that happens, they are the lucky ones. If rates go up, tens of thousands of mortgage originators will be leaving the business.

What makes the difference between thriving and barely surviving in the mortgage business, in any economic climate? Answer: It’s not the interest rate or service. It’s the skills, strategies and systems developed and implemented by each mortgage professional. That is the key element. On June 6-8 at The Palms Hotel in Las Vegas, we have assembled an exclusive panel of Billion-Dollar Career Originators. The six Mastermind 2018 panelists have personally originated and closed a combined $10 billion of mortgages over their careers.

The last few years have been turbulent in the mortgage industry. Over 70% of your competition has been swept away. The mortgage industry has experienced dramatic changes and for many originators it has been challenging. Never before has investing in yourself been more critical. Implementing the turn-key strategies, predictable loan systems and marketing secrets generating results for the nation’s top mortgage producers—those earning $500k, $900k and $1,500,000+ in personal net income, even in today’s turbulent mortgage market—can help you take your business to the next level.

At Mortgage Executive Magazine and Mastermind Summit we are serious about helping mortgage executives and mortgage originators who are serious about creating stable, healthy, personally fulfilling businesses. The mortgage business is fun and creative and challenging and filled with possibilities. What it’s not is easy or effortless. If you are looking for a “get rich quick,” “I don’t want to spend any time,” “business should be easy” approach to building a mortgage business, this is not the place for you. You can create a mortgage business that gives you time and freedom and money, but it will take work. We are here to help, but we can only help the originators, managers and executives who are willing to work for it. We take pride in getting our clients results, but we are only half of the equation.
TONY ROBBINS on How to Achieve the Extraordinary

The life coach talks about his dark childhood, breakthrough coaching, and new book—and spills secrets to finding a rich, rewarding life along the way
Everything is bigger in Tony Robbins’ world. His house near Palm Beach, Fla., is massive, the furniture oversized, and even the view from the living room seems to pan across a hemisphere of deep-blue ocean. It’s a world that seems perfectly scaled to the 6-foot-7 motivational speaker and life coach, the man who has asked thousands of ordinary people to walk barefoot across hot coals and routinely advises some of the most powerful people on the planet.

It seems Tony Robbins has been a household name for decades and a mega-rich success story for almost that long. Which may be part of the reason he felt qualified to write *Money: Master the Game, 7 Simple Steps to Financial Freedom*, an almost-700-page tome designed to enable regular people to achieve the financial freedom of the 1 percent—using many of the same approaches.

“My hope is that people who have never been exposed to my work will go for this, because although it isn’t motivational, it will certainly inspire you,” he says, settling into a large chair, ready to tell a story or two, his famous exuberance and energy offset by a big voice that is almost hoarse. The new book is his latest passion, capping two intense years of interviewing and learning from financial heavyweights such as Carl Icahn and Paul Tudor Jones, in addition to a who’s who of famous friends including Richard Branson and Kyle Bass.

He’s come a long way since he was known as Anthony Mahavorick from Glendora, Calif., with an alcoholic mother, her string of four husbands and a childhood he has described as “incredibly violent.”

It wasn’t the kind of environment conducive to inner confidence, to say the least, but the boy found a way to “pound certainty” into himself.

“It came from reading,” he says. “I had no role models. I did love reading. I started reading Emerson’s essays, [James Allen’s] *As a Man Thinketh*, Viktor Frankl’s *Man’s Search for Meaning*—they rocked my world. They made my problems look like nothing. I get emotional thinking about it today, all these years later. It made me believe that A) anything can be changed and made better, and if you couldn’t change the physical circumstance you could still change your experience of it; and B) it made me think that reading could transport me to another world where I could find the answers. So I took a speed-reading course and read 700 books in seven years—all on psychology, physiology, anything that could make a difference in life.”

Robbins, who took his name from his mother’s third husband, has managed to convert that dark childhood into a gift, saying it forced him to learn about people.

“I became a practical psychologist to keep things sane. I had to go out and connect with the world because [my mother] never left the house. She was 5-foot-1 with size O breasts and Dolly Parton wigs. I went to the grocery store every single day and did the shopping and made the meals and took care of my brother and my sister. The beauty that came out of that crazy life was I learned about people. I loved people, and it was an escape to get out.”
Around that time an uncle told Robbins about a seminar that could help him get on with life and maybe even save some time instead of learning the hard way. So the teen signed up for a seminar by a guy named Jim Rohn.

Rohn, the hugely popular motivational speaker and author, showed Robbins a glimmer of bigger things ahead.

“I pulled up in a 1968 Baja Bug to the South Coast Plaza Hotel in Orange County, Calif. I listened to the seminar; my eyes were this big; I was on fire. I was so wired and excited and came out with these huge goals. I said, ‘I want to change the world.’ ”

He could see his whole life playing out before him, all the way to the top job, president of the United States. But he had to start somewhere, so he ran for high school student body president. “I wasn’t the most popular kid by any stretch,” he recalls.

“I ran on real issues. I talked to people, which you never did—it was just a popularity contest. I learned if you were sincere and real and raw and you cared, you could get through to people.”

It was a start. He was elected, and he began to have bigger dreams, like being a sportscaster.

“I managed to get some interviews with the L.A. Dodgers and Rams, and with Howard Cosell, who was very big at that time. I did it purely by persistence,” he says. Still, life at home was as rocky as ever. Only months after the Rohn seminar—on Christmas Eve—Robbins’ mother chased him out of the house with a knife, and he vowed to go it alone. That’s when he went looking for a job.

“I went to work as a janitor, then formed a strategy to think about what I was going to do to make my way. I took products I thought I believed in, and I sold them. Then I thought, I want to go work for this guy Jim Rohn. I found him again, went to work for him and became the top guy in his company in a short time. I was given a local area called L.A., which was my goal. They didn’t give me an office or a phone and said, ‘You’re in business for yourself, kid,’ so I became his promoter. I learned how to go out and fill 500 people in a seminar for somebody else.”

Today thousands of people flock to Tony Robbins’ seminars, hours-long “immersion experiences” aimed at conquering the fear and inner doubt that often hold people back from overcoming obstacles and achieving greatness. Robbins has written two best-selling books and authored numerous audiotapes. He has starred in movies, launched a television show and coached everyone from Bill Clinton to Oprah Winfrey to Princess Diana—a star-studded roster.
The Anthony Robbins Cos. include Namale Resort and Spa in Fiji; Advisors Excel, an insurance marketing firm; Stronghold Management, investment advisers; America’s Best 401k, a retirement income planning firm; and Cloud Coaching International, a sales maximization firm. Their combined annual revenue exceeds $6 billion. The Anthony Robbins Foundation feeds hungry families in need—more than 42 million to date. Robbins has found happiness at home after a failed first marriage. He describes his wife, Sage, whom he married in 2001, as “the greatest thing in my life.”

In short, Robbins has built an empire—and a larger-than-life persona—on his breakthrough coaching and has developed a whole vocabulary in the motivational world related to achieving “peak performance.” For example, Robbins doesn’t put a lot of stock in feel-good mantras alone. He thinks the key is to change your biochemistry—and then get to work. Robbins uses “incantations,” powerful positive affirmations combined with focused intensity, altered breathing and exercise, to change one’s mental state and ramp up energy.

“I don’t start with the mind,” he says. “The mind is the weakest part to start with. I start with the body—if I change your biochemistry, if I do it consistently day and night, it becomes your new norm, and in your new norm, sparks happen. Now your brain says, I can see it!”

He says the No. 1 thing people need is a “compelling future, something to look forward to that excites you.”

“Something that will get you up early and keep you up late. It’s hard to do when you are in a low state, so I put people in an environment eight, 10, 12 hours a day where you start doing things you don’t think you can do—jumping out of an airplane, crossing some fire,” he says. “And all the while you are [experiencing] insights. It doesn’t take 10 years to have a breakthrough—it’s a moment; it’s a moment when your brain says, ‘No f*****g more! This is it! I quit! Let’s make this happen! Let’s move!’

To effect change, Robbins suggests people alter their “states” of consciousness by revving up their energy and emotional well-being. His high-energy immersion coaching, coupled with tools people can use to maintain the momentum long after his seminars, provide the kind of intense environment many people need to start changing their attitudes and behavior.

“The state you are in determines your abilities. Everyone’s got the ability. It’s like I have a great computer but if I’m not going to plug it in, I am not going to have much power,” he explains.

A strategy for making change is also necessary, and then there’s the story we all cling to that can empower you—or hold you back. For example, typical story lines that hold people back might include ‘I’m heavy because I have big bones’ or ‘I will never succeed because I was abused as a child.’

“Your story is not why,” you’re stuck, Robbins says. “It’s just that you believe your story. A story either empowers or disempowers you. It’s comforting, and the reason it is comforting is that we are all deathly afraid of failure.”
Fear of failure is a theme that courses through Robbins’ work, and although he says he’s had his share of failures, it’s not a concept he believes in.

“I have plenty of failures,” he says, “but I don’t look at them that way, not because I am in denial but because I make myself learn something from it. Then it becomes a stepping-stone instead of a failure.”

Robbins cites an early failure when he worked for more than two hours at a seminar—in full view of his audience—on a “severely depressed” woman whom he could not seem to help. He never fully cracked the case, which is rare for him, and by the time he made some headway with her, most of the attendees had left the room.

Another setback was when his television show *Breakthrough* was canceled after two episodes—an outcome he blames partly on a lack of marketing but maybe also on the show’s lack of appeal to a broad viewership. There are probably many more failures, but Robbins doesn’t deal in the currency of regret. Almost everything is a teachable moment, and he sees having a higher goal—one of helping others—as most helpful in eradicating the fear of failure.

“I think you have to have something larger than yourself that you are after, because [otherwise] you will let your fear dominate you,” he says. “But if you have something—your children, your mom, your dad, a friend, a mission—something you want to do that really pulls you, [the fear disappears]. Because push never lasts. ‘Push’ motivation is ‘I’m going to make myself do that.’ You can do that for a while, but you are eventually going to [regress]. When you are pulled toward something larger than yourself, you’ll make the sacrifices; you’ll do what’s necessary because it’s not just about you. I really believe life supports what supports more of life.”

These days Robbins has more money than he can spend and access to just about anyone on the public stage. His goals have more to do with work his foundation does than with making more money. The Anthony Robbins Foundation is aimed at improving the “quality of life for people often forgotten—youth, homeless and hungry, prisoners, elderly and disabled.” Profits from *Money: Master the Game* were donated to the Tony Robbins 100 Million Meal Challenge, which invites individuals and companies to match his 50-million-meal donation.

Other charitable efforts include SwipeOut, an app that allows consumers to connect their credit cards to a system that rounds up each purchase to the nearest dollar, translating spare change into donations toward helping end hunger, water-borne disease and human trafficking. The International Basket Brigade feeds people around the world, and the Global Youth Leadership Summit is a five-day program.

“There are people who will give up their security in a heartbeat for those people we love,” he says. “We already have that in us. It’s like a muscle that needs to be used more. The way I started [giving] was by feeding two families, and I did it because someone fed my family. Then it was four, and it was eight, then 16, and my companies grew and my influence grew, and I’ve done well enough to say, ‘I’m going to feed more people this year than I’ve ever done in my life.’”
Despite his success, Robbins is still on the road most of the year, holding seminars in cavernous convention centers or coaching people one at a time, delivering his own brand of compelling and charismatic inspiration to thousands of people who are stuck or afraid or discouraged. From wanting to lose weight to starting a new business, from saving a marriage to becoming a millionaire, Robbins has a way to help, and he gets results. He says his message hasn’t really changed over the years. He may not have to try as hard to prove himself, and maybe he knows some things work better than others, but he says, “I’m just as driven—only now I know who I am.”

Still, the outcome is the same. It is big. It is love. It is the feeling he gets when he knows he has reached someone.

“It’s euphoric—it’s out of this world,” he says. “Sometimes I walk backstage and tear up. I feel like God comes through me. It’s when I see that light in their eyes again, when they’re alive. It’s not always an easy moment—sometimes it’s a pretty tough moment. I will do whatever it takes to get people there without harming them. That’s why I can reach people. They have only so many ways to be stuck, and I have lots of ways to break their stuck-ness. How do I know? You can feel it, you can see it. When you see them lose 30 or 100 pounds. When a guy grows his business 30 percent in a year. You can feel when they go from depressed to lit up. And when you see them three weeks later in a new pattern, it excites the hell out of you. I have friends all over the world because of this.”

Why Money? Robbins explains why he wrote the book.

Tony Robbins admits it’s been a long time since his previous best-seller, *Awaken the Giant Within*, was published in 1991. He says it’s because he hates to write. “First, I’m a person whose tempo is very rapid. My fingers can never go as fast as my brain functions,” he says. “Second, when I speak I can see the impact. I’m changing constantly to get where I want to go [to reach people]. In a book, it’s permanent, and you have no feedback device and you are alone and it’s slow.”

All that changed when he saw how badly people were impacted by the recession. “I was so angry,” he says. “I saw all of my childhood pain in everyone around me, from my barber to billionaire clients.”

That’s when he began work on *Money: Master the Game*. “For the past two years, I just went full-tilt and started doing the writing and interviewing intensely,” he says. “I wanted to write the definitive book on this that would level the playing field, that would put you back in control—that would give you basic financial stability so you would not have to worry if you take these seven steps.”
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REVOLUTION Ahead?

by Kelly Resendez
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There is little doubt that the mortgage and real estate industries were left behind in the technology revolution of the 21st century. Our lives have improved with smart phones, smart cars, easy to book travel, and quick digital personal lending solutions, but mortgages have become harder to obtain. Disclosures are more difficult to understand and the average number of days to obtain a mortgage is still too long. The mortgage industry has not adopted technology as fast as other industries bringing on regulatory scrutiny and an abundance of errors. With rates rising and the market shrinking this will undoubtedly force us to change; whether we are prepared to or not. Companies and loan originators must embrace technology to build more relationships and minimize avoidable mistakes.

2018 is also bringing about a lot of other challenges for loan officers. Digital mortgage companies have disrupted our daily lives by offering below market interest rates with which a self-generating loan officer may not be able to compete. New Home Builders are also offering incentives to use their preferred lender, again making it difficult to compete. When there is an abundance of business you can accept losing a few deals but when the market tightens losing a deal is painful. This has forced the question a lot more recently; are mortgages a commodity? Will borrowers pay more for better or faster service? Will they pay more to meet with someone locally that can guide them through the process?

The MBA predicts a shrinking mortgage market with a larger percentage of purchase transactions. For most companies and loan officers then, if you want to maintain or grow your business you must pick up market share. The only way to do this is to change the type of borrower or increase the quantity of borrowers you are talking to. Even with a drastic uptick in the number of borrowers you reach you should still expect your conversions rates to go down. You must be prepared to lose business to discount lenders or brokers and not be affected emotionally every time it happens. You must become more resilient and able to move on quickly. Believing you can help 100% of the clients referred to you will only bring you disappointment. You must invest in technology that makes the process seamless for your borrowers regardless of what your company offers. Many clients expect technology that makes the process easier for them to complete online loan applications or upload documentation through a portal. They also want to know that you offer a competitive rate so be sure to understand that even clients you have helped multiple times in the past will shop you. Consumers have been shown the value of doing this with every other industry so don’t take it personally. You must also have a long incubation and communication plan in place as many buyers won’t need you until they find the right house.

We have generally speaking been a lazy industry for the last 10 years. So many loan officers got used to business being easy because rates were low and there was an abundance of opportunity. Other lenders also had enough so they didn’t fight as hard to be competitive.

“Believing you can help 100% of the clients referred to you will only bring you disappointment.”
Many top producers churned their databases and rarely went out in the field to try and obtain new business or relationships. Times are changing. Rates are not likely going to come down and inventory will remain tight. This new reality will make sitting back and waiting for business to come to you or relying solely on your database an impossible strategy for success. Some lenders are preparing for this by going the broker route where they feel they can do less and try to make more. This may be a good way to go for those loan officers who don’t love prospecting or developing new relationships. For those of you who still want to grow your business and work hard, what can help you do that immediately?

Most importantly, you must create a business plan that includes who you are being, what you are doing, and how you are doing it. You must also be willing to change direction quickly if the market changes or you encounter challenges. We all know the basic principles of what makes a loan officer successful but just knowing what to do doesn’t mean you will do it. I have watched far too many loan officers become passive about generating business and burning out because they stopped pushing themselves and became bored.

Who you are being?

Who are you being is all about your mindset. Do you have a mindset of abundance, there is more than enough business for all of us, or is your mindset around scarcity i.e. there’s too much competition and not enough business I’ll never be able to survive? I define mindset as the core beliefs an individual has about life and business. These core beliefs may have started in childhood but no longer serve you as an adult. They are the beliefs that sabotage your success and keep you from getting what you want. Fortunately we can shift our beliefs. We can challenge our thinking and replace it with more balanced thoughts – thoughts that serve our greater good.
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A successful mindset is made up of many things but for business these six are key:

1. **Growth minded** – nothing is fixed, nothing is hard-wired. You can grow through any problem or roadblock and know when it is time to avoid certain things or set new boundaries.

2. **Purpose driven** – you know your “why?” Why, out of all the occupations you could have chosen, did you decide to be a loan originator?

3. **Business minded** – You must have goals, a business plan, and the discipline to work the plan.

4. **Value driven** – you know what your values are and they are unshakable.

5. **Priorities are straight** – you know what is most important.

6. **Focus is on abundance not scarcity** - an abundant mindset says the pie is just going to keep getting bigger for me. I’m always going to have everything I need.

**What you are doing?**

What you are doing is about your plan. It’s ironic how many of us in this industry feel we can run our businesses successfully without a plan. We can’t and none of the top producers do. Your plan accomplishes three things: first, it allows you to share your strategy, priorities, and specific action steps with others you want to support you so they can align their actions with yours. Second, it helps you to deal with displacement. When you consciously decide to spend your resources doing one thing to move your business plan forward, you’ve also consciously decided not to do something else. And third, it is the primary vehicle by which you grow your business and develop new business alliances and referral partners. It provides the metrics that keep you on track.

A good business plan contains your vision, production and activity goals, levers (how you will increase business from the sources that provide it to you), a non-negotiable activity plan, and a marketing plan.

“Do you have a mindset of abundance, that there is more than enough business for all of us?”
How you are doing it: Executing

If you’ve dreamt big enough, your vision, your goals, your activity and marketing plans are going to catapult you out of your comfort zone but . . . only if you act. You must execute on the plans you’ve put in place. The importance of execution cannot be overstated. You can’t simply “think” your way into success. If you’re not an action-oriented person by nature then this could be a bit scary. But trust me once you begin with the small steps, the larger ones get easier.

Execution is about discipline. It’s about commitment. Execution is not giving up the first time something doesn’t work right but keeping at it, constantly tweaking until it does. Execution is about sticking to your activity plan even when you don’t feel like doing it. Execution takes discipline and lots of it. Remember those items on your non-negotiable activity plan – they’re exactly that – non-negotiable. You must act on them every day.

Just as important as executing on your plan is making sure you have the right metrics in place to track your progress. As the old saying goes, you must inspect what you expect. Referrals are the lifeblood of this industry so at a minimum you must track your Referral Efficiency and Realtor® Efficiency targets. How many referrals per year do you get from every customer you close a loan for and how many referrals do you get each month from the agents you work with? Determine what feels right for you and track it so you know you are spending your precious time with the right people. Be specific on what you want and tell everyone what your goals are.

Set your goals and work your plan. This market will devastate many companies and loan officers unwilling to grow. Success is waiting for you if you are willing to be relentless, work hard and create new disciplines. If a mortgage revolution does happen, you will be prepared for it with the right mindset and ability to make adjustments quickly.

Kelly Resendez
is executive vice president of Paramount Partners Group, a residential mortgage lending company and DBA of Loan Pal. Resendez is the author of Foundation to Sustainable Success: A Conscious Guide to Mastering the Mortgage Business. Reach Resendez at (916) 746-8077 or kresendez@paramountpartnersgroup.com. You can buy her book or download her free business planning tools at foundationtosustainablesuccess.com.
Jeffrey is a big believer that people buy from people they like. I agree with him 100 percent. But how do you get perfect strangers to like you during a sales call?

If they like you, and they believe you, and they trust you, and they have confidence in you … then they may buy from you.

– Jeffrey Gitomer, first words in *Little Red Book of Selling*

Jeffrey is a big believer that people buy from people they like. I agree with him 100 percent. But how do you get perfect strangers to like you during a sales call?
I hear it all the time: “G.A., I’m a natural. Sales come easy to me because of my personality.” We all know the type: likeable, outgoing, persuasive, smooth, enthusiastic. In fact, I thought I was one of them. People always told me I had the perfect personality for sales. Then why did I struggle for years to build a successful sales career?

11 Filing Cabinets Full

The answer didn’t come easy. After 10 years of research I found the answer in the 36,000 pages of notes from interviews and interactions that my brother Paul and I conducted with more than 6,000 top-performing sales professionals. That’s a lot of research. Think of 11 filing cabinets stuffed full of dog-eared, tattered notes from dozens of industries including financial services, consumer durables, insurance, retail, banking, utilities, real estate and telecommunications.

And what I found might surprise you. I failed during the first years of my career because I didn’t know the six secrets of sales success. I didn’t know the six steps of the Silver Bullet sales process:

1. Pre-Call Planning:
Preparing you for a successful sales call.

2. Building Rapport:
Using the agenda statement and credibility statement to build trust and develop your relationship with your buyer.

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Identifying your buyer’s current situation, desired situation, expectations, logical needs and emotional needs through a non-threatening question model.

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"To reach this level of volume as such a young company is a huge milestone in lending. I am so very proud of this organization, and I know this is only the beginning of achievements yet to come."

William J. Tessar, President

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4. Tailored Solution:
Helping you design a customized solution or offer that bridges your buyer’s current situation to their desired situation.

5. Addressing Concerns:
Handling buyer’s concerns effectively so you can move the sale to a close.

6. Closing the Sale:
Asking for the order, recapping the transaction and managing your buyer’s expectations.

Lowering Resistance and Increasing Receptivity on Purpose

As Jeffrey says, “People don’t like to be sold, but they love to buy.” The Silver Bullet sales process is an interactive consultative process that focuses on the buyer’s needs. I know the power of the process because I spent the first years of my sales career adrift in the sales wilderness without it. The Silver Bullet process is what top performers use to create success. It generates a needs-based discussion while lowering buying resistance and increasing receptivity to what you have to say.

Keep in mind that the entire selling conversation makes people nervous. When you begin an interaction with a buyer, resistance is relatively high, even when he is looking to buy. Don’t believe me? Just think about the last time you went into a store and an enthusiastic sales professional came up to you and asked, “Can I help you?” Did you feel a bit of tension in your shoulders? A pang of queasiness in the pit of your stomach?

That is resistance. We feel resistance because we don’t want to be sold. We don’t want some stranger coming up to us and selling us, even if we need and want what the person is selling! This is what makes the entire selling/buying puzzle so interesting. We all go into stores wanting to buy but not wanting to be sold. That’s why we tell that enthusiastic sales professional that we’re “just looking.”

But what if that enthusiastic sales professional was able to quickly strip away that sales resistance and help your natural desire to buy shine through? You would be more receptive to what he had to say, wouldn’t you? That’s the magic of the Silver Bullet selling process. It turns the selling interaction on its head. It takes the selling out of the buying equation by earning you the right to engage in a business conversation. The process enables you to build trust. And when your buyers begin to trust you, they begin to believe in you and have confidence in you, so they want to buy from you.

The Silver Bullet process helps us succeed. This stuff really works. That’s why we’ve trained 10 of the Fortune 500 companies to use it every day. The process helps build the foundation for a solid relationship in a systematic and predictable way. We call it the Silver Bullet selling process because it is the closest thing we know to a no-fail sales system.

The secret is out. Guaranteed Rate has the formula to help originators grow their business, make more money, and improve their quality of life.

Guaranteed Rate is an Equal Opportunity Employer that welcomes and encourages all applicants to apply regardless of age, race, sex, religion, color, national origin, disability, veteran status, sexual orientation, gender identity and/or expression, marital or parental status, ancestry, citizenship status, pregnancy or other reason prohibited by law.

Guaranteed Rate constantly evolves so much to stay on top and is never complacent.”

Sean Knudsen
Vice President of Mortgage Lending
NMLS: 265807

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IA, IL, IN, MN, MI, MO, TN, WI • NMLS ID #224395

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What keeps a mortgage executive awake at night? Probably the same nagging concern that worries most of us when we toss and turn at 3 a.m.: Uncertainty. At any hour, what we don’t know seems to loom more ominously than what we do know.

For every mortgage executive, the current economic turmoil offers plenty of cause for insomnia. Uncertainties abound. High performers turn periods of uncertainty to their advantage.

*Mortgage Executive Magazine* compiled the most comprehensive list of the nation’s top 100 closely held mortgage companies and publicly traded banks as ranked by their total yearly mortgage volume. *Mortgage Executive Magazine* seeks to recognize and celebrate the service, dedication and hard work that mortgage originators, managers and executives put into building their companies and serving their clients.
MASTERMIND SUMMIT

Learn How to Grow Your Business, Your Income, & Your Profit
### Top 100 Mortgage Companies in America 2017

<table>
<thead>
<tr>
<th>RK</th>
<th>COMPANY</th>
<th>2017 LOANS CLOSED</th>
<th>2017 VOLUME</th>
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<tr>
<td>1</td>
<td>Caliber Home Loans</td>
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<td>Opes Advisors, A Division of Flagstar Bank</td>
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<td>First Choice Loan Services</td>
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<td>$2,353,507,305</td>
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</table>
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Bill Dallas, legendary mortgage entrepreneur and $2.9B CEO of Skyline Home Loans, said, “It is important to invest in the University of You! Intelligence is the X-factor in business today. Everybody can work hard, possess a great attitude, and show empathy for those around you ... but those who know what to do and are smart, surpass everyone else!

“When I was a top loan officer, I copied what other successful folks did and learned from the mistakes of others. Lead generation and customer retention have fundamentally changed loan origination ... you need to adjust your model to be truly successful going forward ... learn from the best ... accept nothing less than the best ... choose to be great!”

According to Keith Tibbles, the former EVP of the $43B Caliber Home Loans, “The amount of change in our industry is making the adaptation and reinvention skills of loan originators some of the most important personal development needs. There is no better way to invent or reinvent anything than to be in a large room filled with bright, driven and successful people sharing a common challenge! That is the development platform these events provide for all in attendance.”

MASTERMINDSUMMIT.COM
Achieving Success in Difficult Times

President George W. Bush is the keynote speaker for Mastermind 2018

It's safe to say that no modern president's strength-of-character and leadership was more severely tested than that of George W. Bush. The worst attack in history upon American soil occurred in the early days of President Bush's first term. And in the waning days of the president's final term, America faced an unprecedented financial crisis—an impending calamity that would send shockwaves throughout the mortgage industry.
The worst attack in history upon American soil occurred in the early days of President Bush’s first term. And in the waning days of the president’s final term, America faced an unprecedented financial crisis—an impending calamity that would send shockwaves throughout the mortgage industry.

In guiding America through the unprecedented crises that book-ended his time in office, President Bush demonstrated an unwavering ability to lead through strength of conviction.

Unlike many political leaders of modern times, President Bush’s decisions were not formed by political polls. They were not shaped by popular public opinion; they did not change on a whim in an attempt to cultivate political favor. Instead, the president made decisions based upon a very simple criterion: what he felt was best for America—often to his own detriment in terms of public favor.

A PRESIDENT IN THE MAKING

George W. Bush’s path to the presidency began with his birth on July 6, 1946. After growing up in Texas, he earned a bachelor’s degree in history from Yale University in 1968. In 1975 he earned a degree in business administration from Harvard Business School.

President Bush served with the Texas Air National Guard from 1968 to 1974. He was trained as a fighter pilot, flying the F-102 Delta Dagger, the world’s first all-weather supersonic interceptor.

George W. Bush married Laura Welch in 1977, and they settled in Midland, Texas, where he was involved with the energy business. He campaigned in his father’s successful presidential effort in 1988. And in 1989 George W. Bush joined the ownership group of the Texas Rangers baseball franchise, and served as the team’s managing general partner until 1994.

In 1994, George W. Bush was elected as the 46th governor of Texas. In 1998, he became the first governor in the history of the state to be elected to consecutive four-year terms.

“The majority of Americans now recognize that in President Bush the nation had a leader of rare character and conviction.”
PRESIDENT BUSH’S LEGACY
OF LEADERSHIP AND CHARACTER

Many of the decisions President Bush made while in office were not popular with the general public. But he had the strength of character and the leadership to stand firm in the conviction of his decisions. In the years since he left office, time has proven many of those decisions correct.

And though public opinion of George W. Bush was quite low at the time he left office, time has afforded Americans the opportunity to reflect upon their measure of the man that guided the nation through some of its most trying times. Though it’s been only nine years since he left office, already the majority of Americans now hold favorable opinions about the president.

The majority of Americans now recognize that in President Bush the nation had a leader of rare character and conviction.

INSPIRATION AND MOTIVATION
FROM A WORLD LEADER

What words of wisdom might one of the strongest world leaders of modern times have to offer to mortgage professionals at Mastermind 2018? What degrees of inspiration and motivation do you stand to gain from a man with the proven strength to stand firm in his convictions against massive forces of opposition?

You’ll have the opportunity to find out, because the Mastermind Summit is honored to announce that George W. Bush will be the keynote speaker for the 2018 event. It’s an event that you simply cannot afford to miss.

PRESIDENT BUSH HEADS A POWER-HOUSE LINE-UP FOR MASTERMIND 2018

Recent years have been challenging times for mortgage industry professionals. In just the past few years, fully 70% of mortgage originators have been forced out of the profession. In the coming year, the majority of loan originators will see a decline in personal income, with a 20% to 40% drop from the previous year’s income. If interest rates are bumped up, tens of thousands more will be forced out of the business.

And yet opportunity still exists. Many mortgage originators still achieve massive success. What are the keys to success in the mortgage industry? Inspiration, motivation, knowledge and actionable insights—each of which will be available in abundance at Mastermind 2018.
More than 30 top-achieving business executives will share their secrets of success at this year’s Mastermind Summit, including some of the top producers and branch managers in the industry.

PREVIOUS MASTERMIND SUMMITS HAVE INSPIRED THOUSANDS

The Mastermind Summit is an opportunity for mortgage professionals to invest in themselves. David Lykken, host of the radio program “Lykken on Lending,” attended a recent Mastermind Summit. “Over the top, excellent and outstanding,” he reported. “A must-attend event for anyone who wants to invest in themselves and is serious about their career as a loan officer.”

Mastermind certainly inspires and motivates originators. Jarrod Doty found the event to be “extremely motivating and worth every penny!” Matthew Cady said that Mastermind offers “a good midyear shot of adrenaline.”

But Mastermind offers far more than just motivation and inspiration. After all, the motivation to achieve great success is of little value without the know-how for making that happen. And Mastermind provides real, actionable, nuts-and-bolts information for achieving exceptional success in the mortgage industry.

Eric Engelland found that Mastermind offers a “great mix of strategic and tactical tools and information that unlocks doors to big origination numbers and best-in-class business management. A must-attend for mortgage pros serious about growth and high performance.” And Rick Kesseler of Academy Mortgage found Mastermind to be “an excellent event where you can actually see
President George W. Bush Live at the MASTERMINDSUMMIT
Earning $500,000, $1 million, and even more in personal net income is a possibility for every professional in the mortgage industry.

Steven Marshall is one of the only originators to have successfully funded $1.5 billion. He is the CEO of Mortgage Executive magazine, and the founder of MASTERMIND SUMMIT.

and talk to and get info from top producers. This shows you that they are just ‘normal people’ who can achieve tremendous results by sticking to a plan.”

“If you didn’t make it you missed the best tools available to help you grow your business. In this business if you aren’t moving forward, you are moving backward,” said Randy McMullin.

**MASTERMIND SUMMIT 2018 OFFERS A RARE OPPORTUNITY...**

The elite achievers in the mortgage industry know that the success they’ve earned is available to everybody. They know that earning $500,000, $1 million, and even more in personal net income is a possibility for every professional in the mortgage industry.

Along the way, each of the elite achievers had help and guidance in finding the road to success, and in surmounting obstacles along the way. And that’s the opportunity that an event such as the Mastermind Summit 2018 offers to everyone: guidance and help in finding the way to the rarified levels of success that relatively few achieve in the mortgage industry.

After attending the Mastermind Summit, Ray Harvey noted that Mastermind offered “affirmation of what originators could or should be doing to become top producers … or to simply elevate their business to the next level. There’s something for everyone regardless of individual goals and objectives. This is a no-brainer for anyone looking to grow or improve their business.”

Mastermind 2018 will offer actionable insights from the top achievers in the mortgage industry. And speakers such as President Bush and top originators will provide the motivation and inspiration that are vital for achieving success.

For mortgage professionals who attend, Mastermind 2018 will offer a rare opportunity for achieving greater success. For everyone else, it will simply represent an opportunity lost. Which group will you be in?
In today’s competitive mortgage industry, it seems every company claims to be the best. They all boast having the best rates, the best products and the best tools, but the truth is these aren’t the defining factors of what makes a mortgage company great.

At AmCap, we offer our originators competitive rates, an extensive suite of mortgage products, flexible underwriting and exceptional compensation because we believe these are, and should be, the industry standard. What truly makes us an exceptional company is who we are, not just what we offer.
Join mortgage industry leaders from across the country for the premier executive symposium that addresses critical issues and the future direction of the mortgage finance industry. Our experts are CEOs and senior executives who’ve built multibillion-dollar businesses. They are experts in marketing, sales, leadership, networking and more.

George W. Bush

Barry Habib, CEO
MBS Highway

Steven Marshall, CEO
Mortgage Executive Magazine

Tim Braheem, CEO
Performance Experts

Jim McMahan, President
Benchmark Mortgage

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Patty Arvielo, President
New American Funding

Rose Marie David, EVP
Homestreet

Bill Dallas, CEO
Skyline Financial

Susan McHan, CEO/President
Opes Advisors

Steve Jacobson, CEO
Fairway Mortgage

Sean Browning, EVP
American Financial Network

Eric Egenhoefer, CEO
Waterstone Mortgage

Bill Lowman, President
American Pacific Mortgage

Dave Zitting, CEO
Primary Residential Mortgage

Dan Hanson, Chief Production Officer
loanDepot

Stewart Hunter, CVO/Founder
Benchmark Mortgage

Norman Koenigsberg, CEO
First Choice Loan Services

Adam Kessier, CEO
Academy Mortgage

Sarah Middleton, SVP
Fairway Independent Mortgage

Bruno Pascari, CEO
Finance of America

Rick Floyd, EVP
HomeBridge Financial Services

*Previous executive keynote speakers

JUNE 6–8 ✦ LAS VEGAS
Jay Abraham, marketing master and author of *Getting Everything You Can Out of All You’ve Got*, knows that there is greatness inside of everyone. In this interview, Abraham describes the four steps of greatness and why they are worth attaining.
We all want to achieve a level of “greatness” in our lives and in our business. But the question is what is greatness and what does it even look like?

That has been a lifetime pursuit of Jay Abraham, a marketing master and author of influential books such as Getting Everything You Can Out of All You’ve Got. Jay has spent the past 25 years solving problems and significantly increasing the bottom lines by more than $9.4 billion for more than 10,000 clients in more than 465 industries worldwide.

Jay has seen and dealt with every type of business you can imagine. He’s studied and solved every kind of business question, problem, challenge and opportunity. But in his dozens of years of helping other people become successful, he was constantly seeing people fall to inertia, to choose mediocrity. Everybody grew up thinking they’d be a superhero and many ended up a bit part in someone else’s heroic story. Jay saw that people had greatness inside, yearning to run free. He researched the path to greatness and concluded that it has four steps. In this discussion, Jay describes how to achieve greatness.

**QUESTION:** How do you define “Greatness” and why should everyone strive for it?

**ABRAHAM:** We started looking at greatness a couple of years ago and it was tormenting to me because I see all kinds of people around the world who perform at levels of mediocrity. And yet there is never any man or woman in any role in life and certainly in your industry that ever wants to be average or mediocre. So the question is why would they do it?

I did a lot of thinking and had a lot of stimulating discussion with a lot of experts and specialists much brighter than I and we have come to the conclusion that every human being is inherently programmed in their DNA for greatness. Now that’s the good news. But there are four reasons that few if any perform even remotely close to greatness.

The difference between mediocrity and greatness is not linear. When you realize how to operate in that rarified strata of greatness, the impact, the performance, the results, the connection, the relevancy that emanate from it is asymmetric. It’s geometric.

**QUESTION:** So, why do so few people operate in the realm of greatness?

**ABRAHAM:** The first, biggest and most fascinating reason and the reason that’s pretty easy to solve is they do not have a clue. They don’t know what greatness looks like relative to the performance of their job, their career, their role or their life. Not only what it looks like, but also how it feels, how it is supposed to be executed and what it looks like from the recipient’s side.

I had a client in Mexico who sold entry-level homes for people who were just getting married. Their entry-way on their model house had graffiti on it. The bathrooms were not clean and the environment was dirty. Yet when people went there, they were being asked to choose this as the place they wanted to raise their family and spend the rest of their lives. And it was not doing well. The managers of the facility were working their hearts out but no one had made that connection.

So the first move toward greatness is recognizing that it’s inherent. We all have it. We sense in our hearts that we are not necessarily performing to the nth degree of our capability. And a lot of times we try to correlate it to money but it’s much more complex than that. We want more fulfillment, we want more connection, we want more contribution but no one ever paints a clear picture.

It applies everywhere in your life. It’s greatness in your role as a spouse, parent, friend or contributor in a community. The more clarity you get, the more liberating, exciting, fulfilling and impactful you become.

So the first problem with greatness is most people don’t even realize it’s there and it’s just dormant, waiting to be released like a tightly coiled industrial spring, ready to explode productively and constructively in your life. But somebody has got to help you paint a clear picture – internal, external of what it looks like,

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**Four Steps to Greatness**

1. **Know what great looks like, specifically for you.**
2. **Get a road map to greatness.**
3. **Develop your self confidence.**
4. **Stay the course. Success is not a straight, or easy, road.**
“What normally happens is we default and go right back to status quo. It’s a vicious circle that brings us right back to mediocrity and average.”

how it looks when you execute it, when you perform on it. And, if you don’t know what the picture looks like, you’ll never get there or transcend it.

**QUESTION:** How does someone get the momentum to start step one?

**ABRAHAM:** You’ve got to decide what’s important to you. A lot of people really don’t know. A lot of people want to make a lot of money but don’t know why. Is it to give themselves freedom? Do they want to make a lot of money to acknowledge their proficiency? Do they want to make a lot of money because they think they are protecting and enriching their clients? You have to be clear on your purpose – that’s the first thing.

Then you have to see people within your industry who are doing what you think it is you’re trying to do and you’ve got to see why and how they are doing it. Contact them to find out. It’s not a big deal if it’s outside your field and it’s really not even a problem within because no one has ever approached it like this.

You can ask: What’s your vision of what you do and how do you do it? What’s your strategy on it? What do you look at your job as being? How do you see your responsibilities or your obligations or your opportunities? How do you see your interaction with the other side? When you wake up in the morning, what are you thinking about? When you are interacting on the phone, what’s going on in your mind? What are you thinking about yourself and your client, if it’s a selling situation? If it’s a managing situation, what are you doing there? Do you see yourself growing and developing the success of that other person?

You must ask a myriad of questions and you listen to the answers and you ask the same question of a number of different people who seem to represent where you are trying to get to.

The second thing is: You look within your life, both in the business context and in the personal context. Who do you deal with in your life who was either pre-eminent or great? Somebody that you can’t wait to have interaction with. Maybe it’s a place you go to buy things. Somebody who is your advisor. Somebody who makes you feel like $1 trillion. Somebody who guides you, somebody who helps you, somebody who makes you feel better off every time you are in their life. But what is it about them?

Then ask: What does it look like when it’s applied in my business or life situation? Who else inside this industry is doing what looks like a better use of time, opportunity, effort, but also emotions? It’s about a higher use of your ability to communicate. Higher use of your ability to move people to greater action because they respect and trust you. And it can’t happen with just intention. Intention is a great concept but it is useless if you don’t have a frame of reference to compare against like a template and to keep course correcting.

**QUESTION:** Once you have seen and understood what your vision is for greatness, how do you get there?

**ABRAHAM:** That’s step No. 2. Someone might know what it looks like, but most people really do not know the best, safest, most effective path to get there. You’ve got to really be very candid and ask “where am I right now?”
So if I am at mediocrity, average or what we call suboptimal, how do you go from there to greatness? What are the steps? What are the processes?

Unfortunately, human nature has a tendency to want to be an Olympic pole-vaulter and do it in one fell swoop, which is almost impossible. So you need someone to paint a path that's going to be the highest and best route, the safest and least divergent, the most progressive so that at each stage, you are seeing successes to reinforce and even further fuel your progression to get there.

On to step No. 3. The few people who get that far have the confidence, certainty, courage and self-belief to shift their action, and aspiration to get themselves on this new path.

This is the concept of preeminence. That is being seen as the most trusted advisor in whatever role you are in. Preeminence is having the well-being of everybody you interact with as your driving force. Preeminence is being totally focused on adding value for the other side and understanding what value looks like.

**QUESTION:** Which leads us to the fourth step, which is probably the most important, isn't it?

**ABRAHAM:** Yes, it’s the final element, which is pretty simple and it’s easy to understand.

So, to recap, with No. 1, you are fortunate enough to get a picture inside and out. No. 2, you are blessed enough to get a clear-cut path that’s going to get you there without taking you through the quagmire or detours, dangers and roadblocks. No. 3, you get that far and you believe in yourself enough to want to really shift. The last element is when you fall off the wagon in step 3 – which you are almost always going to do – you need to have someone who is your champion or your advocate who is going to hold you to a higher standard and not allow you to accept less than the effort, the time, the life, the job, the opportunity.

And it’s a privilege. We have a privilege, an opportunity, a responsibility and a moral obligation in whatever we do to do it full out not even for the money but because we can make a difference. Most of us don’t realize it but whatever we do, whether it’s end-user to the client or it’s supporting the process of the business that ends up adding the value to the client, we have a chance to impact lives in a very big way.

It’s like anything we have ever done different in our life. If you have ever tried a new sport or to learn a new language, you will see that unless you are exceptionally rare, the first time you try it, your execution sucks and it’s bad.

And most people, the moment they have that unsatisfying outcome, they’ve got to be a very rare person to get back on the horse and redouble their commitment. What normally happens is we default and go right back to status quo. It’s a vicious circle that brings us right back to mediocrity and average. And that’s sort of the reality.

**QUESTION:** Besides working with a mentor or coach, how can people keep themselves on the path?

**ABRAHAM:** It’s a universal malady but it’s a malady that is no one’s fault. The key to everything is verbalizing what you feel. Most people carry gnawing frustration and uncertainty, dying aspirations in their heart that they are not even aware of because they’ve never even put it into words. The moment you put it into words and you break those words down to the actions that need to flow from them to fulfill the objectives, it’s liberating because it demystifies it.

If you say, OK, I know that I’m destined for greatness. I know that I am not performing at greatness. I know there’s a big chasm, a gap between where I am and what greatness is supposed to look like. I’ve got to first figure out what greatness needs to look like for me and my role. I’ve got to know what it’s got to feel like for the recipient. I’ve got to find a way that I can verify it. I’ve got to find role models inside and outside that can help me calibrate and then I’ve got to start experimenting. But then I’ve got to figure out how to get to that because I’ve never done it before. And I’ve got to get the best stage. And then I’ve got to believe in myself that it’s a waste to operate the rest of my life at a fraction of the level that I can perform at.
“The first problem with greatness is most people don’t even realize it’s there and it’s just dormant, waiting to be released like a tightly coiled industrial spring, ready to explode productively and constructively in your life.”

**QUESTION:** Is that when they reach the level of what you refer to as preeminence?

**ABRAHAM:** Yes, preeminence is a life philosophy of being seen as the most trusted advisor and adding enormous value. It starts with an attitude and most people don’t really have that attitude.

But if you had that attitude, the concept of referrals – which is business that emanates from your trusted clients – is an obligation. It’s not just the hope and expectation that somebody has, it’s a responsibility that you have to your client to help people that are important to them and give them the best advice and referral generation becomes an ongoing integral part of the whole interactive process that you conduct throughout your professional life.

**QUESTION:** That’s interesting that you have taken referrals not just as a way to perpetuate business, but also as an indicator that you are preeminent.

**ABRAHAM:** Most people get referrals occasionally and it’s usually the lifeblood of their business. They might run ads and do cold calling to get business, but those who have any value to their clients, they get referrals.

**QUESTION:** You have spoken quite a bit about having the right mindset and attitude to be successful. I can imagine a lot of people reading this and thinking that sounds new-age-y and that selling is about activity and carrying through on your promises. Wouldn’t they be right that simply doing that would be a path to success?

**ABRAHAM:** There are a few good reasons why attitude and mindset are important. One is that we are rewarded for the quantity, quality, complexity and consistency of how we solve problems for ourselves and others and the number of opportunities we make possible. Why would you not want to solve as many problems as possible?

Also, if you look at the concept of competition, competition is really determined more on value creation because price is a detour from value. Value creation is the whole key of life, but value has to be understood.

Why would you want to be in any situation in life – whether you’re a salesperson or own an agency – and get up on Monday morning and say to your loved one, “Honey, guess what? I’m going to work this week and I’m going to accept about 30 percent of the impact I can make. And I am not going to really add a lot of value, just sell a couple things so we can pay the rent. At the end of the day, I’m not going to really feel like I have made a difference in people’s lives. I’m not going to really feel like I’ve transacted myself above and beyond the maddening crowd. I’m just going to feel like I made some money so I could come home and feel sort of purposeless.”

I can’t imagine why you would want to do this because at the end of your life, you will look back and ask what was it all about? We were either takers or givers. Our life is denominated by the contribution we make. You’ve got a chance to make a difference.. ■
Jay Abraham, marketing master and author of *Getting Everything You Can Out of All You’ve Got*, knows that there is greatness inside of everyone. Jay Abraham is the keynote speaker at MASTERMIND 2018. In this interview, Abraham describes the four steps of greatness and why they are worth attaining.
Preeminence comes from the Latin word “praeminer,” which means “rise above or excel.” It’s a type of high status or distinction for anyone considered to be the best at something. People with preeminence include the president, billionaires, and legendary athletes such as Michael Jordan, whose preeminence filled stadiums with raving fans and drove fear into the hearts of his opponents.

For mortgage advisors, being preeminent is based on empathy. It’s knowing how clients think and feel, building a practice from that understanding, and then fulfilling that need like no one else.

Figuring out what people want and need is always the hard part. It’s easy to imagine devoting many hours and dollars researching the market, surveying prospective buyers, yada, yada, yada. But Jay says you don’t need to do that. In fact, he argues that you can take the same time, effort and money that you are already spending and simply tweak what you’re doing for enormous gain.

Great, you say, how do you figure out what the magic tweak is? That’s the process Jay talks about in this interview.

QUESTION: We have talked about the four steps to greatness but I also wanted to discuss preeminence, which has always been a key concept of yours. How does that concept apply to people and their business?

ABRAHAM: The strategy of preeminence is a powerful yet simple strategy that can transform your business or career. It draws people to work with you instead of your competitors. It gives you uncanny insight into what people want and why they act and react the way they do. It turns clients into friends for life. It strengthens your passion and connection with everyone in your life, inside and outside of business.

Preeminence is based on one thing – empathy – but I don’t believe one size of preeminence fits all. It’s a dynamic concept that has to be translated to the role you are going to play in the market.

You can be a preeminent ice cream vendor because you make a wonderful process out of stopping for 10 minutes for a beleaguered adult who is stressed out of his gourd. You acknowledge the person and you make that moment regenerative and nostalgic. You’ve got to understand what role you are playing.

So, I am not at all suggesting that it’s the same answer for everybody. But there is an answer for everybody. There are many examples of mediocre companies catapulting themselves to positions of preeminence by analyzing what it takes relative to their market niche.

QUESTION: Can you give us an example of that?

ABRAHAM: We had a client that was a very large furniture store generating $40 million in business. We saw that they were spending a couple of hundred thousand dollars a month in full-page ads in their newspaper on Sunday. Those ads would drive a finite number of leads into their store.

“For mortgage advisors, being preeminent is based on empathy. It’s knowing how clients think and feel and then fulfilling that need like no one else.”
We wanted to find the easiest first step for the business to make a difference. So, that wasn’t going to be changing the ad, although we could have done that. It was changing the dynamic that occurred when people walked into the store.

The normal dynamic people are used to is, “Hello, can I help you? Is there something you want?” And most people say no and then there’s disengagement and the power is lost, correct?

**QUESTION:** Sure. That is a typical experience in most stores.

**ABRAHAM:** We tested 33 different ways of greeting people in the store. We used the same lead flow, same person and the same time so there was no real change other than what they said. We didn’t do anything to their business model that might have been intimidating to the business.

The winning greeting tripled the number of buyers from the people who went into the store. So, of the 2,000 visitors a month, instead of closing 150, they closed 450, three times more. This by doing nothing different other than changing what was said in the beginning of the relationship.

*But that’s not even the biggest impact.* The average sale went up. And *that’s not even the biggest impact.* People kept coming back. *That’s not even the biggest impact.* People coming back told other people and it’s on and on. And it was only the first thing we changed because we wanted to be nonthreatening to the business.

**QUESTION:** That’s amazing example of big impact occurring from a small change But I have to ask: What was the winning greeting?

**ABRAHAM:** The winning phrase was this: “And what ad brought you into the store today?” Now, we didn’t know this would work, which is why we tested many greetings. I come from a school that understands variability, where we find the different ways to do the same thing to discover the one that will out produce others by as much as 21 times. That different method will take the same time and effort with the same interaction and capital and leverage it for as much as 21 times better result. But then it gets mind-blowing because that’s true of almost every one of the 20 or 30 impact points with customers and clients.

There are so many ways that you can take the same time, effort, money and multiply and re-multiply the yield. The opportunity is fixed – what you do with it is variable.

**QUESTION:** Do you have any idea why that greeting worked better than the others?

**ABRAHAM:** We realized that it put control of the selling situation in the hands of the salesperson. The visitor is going to answer, “Well, I’m here for a French bedroom suite.” Then the salesperson says, “Oh, is this replacing another one? Do you have French furniture in the rest of your home? Is it a condo? Are you moving in?” And then it’s an advisory role. That ties to being a trusted advisor.

**QUESTION:** That shows the power of testing, because you can stumble on the right answer and figure out the reason later. What else did you do with this client?

**ABRAHAM:** First, I should tell you about how my life changed in 1960 when I read Reality in Advertising, a book written by the advertising legend Rosser Reeves in which he did all these analyses of ads and commercials. He saw that the community had the same 60 seconds or the same full page for an ad but realized that some of them had five times the impact of another while others actually had a negative impact. So, I learned testing and variability.

So once we had that process working, we moved to their advertisements and begun testing new headlines. The headline is really 80 percent of the ad. It can double, triple, quadruple, up to 21 times the effectiveness. Then we tested the description of the furniture.

Each one of these tests multiplied the yield. We didn’t spend another dime on advertising or on the furniture store. Didn’t spend another minute embracing them at the door but we changed the dynamics. In that case, there were about 10 different leverageable dynamics.

**QUESTION:** You are well known for the work you have done when it comes to leads and marketing. What is the one thing every one of our readers should know?

**ABRAHAM:** I used to be in the lead generation business – I’ve done so many things in my life. It was 30 years ago and to this day most people still don’t understand. A lead is not a lead. There is a different quality of leads, different convertibility, leads that turn into different categories or types of business, leads that produce different kinds of referrals and so on.

Most marketing people and business owners think tactically when it comes to leads, but in order to grow exponentially, you must think strategically. I have found that when it comes to lead generation and marketing you need to have multiple support columns like the Parthenon in Athens. I call this the Parthenon model, because it is built around several pillars of activity. It is majestic, strong, stable, sustaining and robust.
Unfortunately most businesses have one primary column for lead generation and marketing that leads to 90 to 100 percent of their business. I call this the “diving board” which can only lead to gradual business growth.

If you can move your business from the diving board model to the Parthenon model, you will no longer be dependent on that one primary activity. But that one activity will actually improve as all the other activities will reach out and impact that one activity.

QUESTION: How do you help clients do things differently? Even though they approached you, I would think there is still a reluctance to do things differently.

ABRAHAM: The first thing is they have to see how much more is possible. They’ve got to be able to see objectively without being embarrassed or self-conscious about what they are doing now versus what they could be doing differently. And that requires them to sort of travel a little or a lot outside their own world and see what’s different.

QUESTION: How do you help people see that path?

ABRAHAM: I say, let’s look at your perspective – what’s your philosophy on this? That’s the first question: What’s your ideology? And then the second thing is: Why? The third is: How are you acting on it? What are you doing every day? How are you using your time? How are you using your opportunities? What is the driving force? What are alternative ways to do these things?

QUESTION: You made the point that the alternative ways of doing things don’t have to cost more money, time or effort. How do you get that point across?

ABRAHAM: Well, I can use for an example a health/exercise regimen that’s very popular now – the P90X. Everyone basically comes up with a particular exercise regimen. You’re going to be a weightlifter or a runner or do yoga or whatever. And this guy did research and found out that’s good, but if you break it up and you do different workouts every day, your muscles don’t get lazy. You can just multiply the outcome for the same or less effort and it has more sustainability.

But it can’t happen until you question, in a constructive way, how you are using the elements of your situation.

QUESTION: One of the messages I got from what you have been saying is that it’s important to have small successes, learn from them and move onto the next one. Is that right?

ABRAHAM: Yes. I had my neck operated on about two years ago. And I used to be just an animal. I had a 44-inch chest and a 28-inch waist and I could do – I’m not saying to be a braggart – but I could do 400 dips at a time. Now I’m in physical therapy and the therapist asks me to do 10 slow push-ups and he makes me feel proud that I can do that. I’ve got none of the muscle anymore but I was happy because I had done it. Then he makes me do 12 pushups and three sit-ups. I used to be able to do 800 push-ups. He doesn’t say, “Jay, do 800 push-ups.”

We tell people, “Don’t just jump in and do something.” Get a context of all that’s possible so you can get excited. And that’s the stimulus and the carrot that will drive you on. But first, find the easiest, simple change that will require no additional effort.

QUESTION: You’re talking about vision a little bit there. And something we talked about last time was getting a vision of what greatness looks like – the first step to greatness. It seems like some people have a very specific picture, like making $2 million a year and having a 10-person agency in two years. If people are envi-
sioning something like that, is that what you mean or might that be limiting?

ABRAHAM: There are three implications of what you said. When somebody says something like that to me, I ask, “Why?” And they will say, “Well, because my average person produces $100,000 of profit for me and I want to make $1 million, so I need 10.” And I say, “OK, but what if you could get your average person to produce $300,000 and generate five referrals each a month and you didn’t have to do have all the overhead?” So the first question is why.

Second is: Why are you accepting your current standard as being the fullest potential possible?

Third is when you start shifting their focus to this greatness or preeminence and being value-based. Everybody says, “Well, we give great value.” But it’s nowhere even remotely close to what it’s like to be operating in a preeminent role.

Once you infuse your organization with this sense that they are the most trusted advisor for life for not just everybody they sell to but everybody they interact with, it fuses their being with a whole heightened sense of purpose and a whole different distinction.

Then you grow people who have to maximize because they are on a crusade to add value. They know that your organization protects, advises and contributes so much on a higher level to the prospective client that it’s a disservice to that client to allow your competitor to sell to them. It’s not because you hate the competitor but because you guys are so much more heightened in what you do for clients. Then you grow faster because everyone is performing at optimum.

It doesn’t happen instantly. It’s not like the book The Secret where you think and you utter some kind of a meditative thing and everything just manifests itself. Nothing happens unless you have a keen understand-
You’ve done this—you know it. You have been introduced to someone and before you blinked your eyes, you already forgot their name. Why? How? That sucks! Now you sit there faking like you know their name for the rest of the conversation.

The reason why you forget so quickly is because you are self-centered. You are more concerned about yourself than you are interested in the person you are meeting. It’s just a fact. You are worried about how you look, what they think of you, if they like you and if they find you interesting. All of that nonsense. The reality is, if you simply focus your attention on them, they will like you and you will remember their name! In this excerpt from Coach Will, Coach offers his tricks up to his apprentice, Michael …
I will admit something to you. In my position as a coach and in real estate, I meet a lot of people, just like you do. I was horrible at remembering names. It got to a point that I was uncomfortable meeting people for the second time because I felt sure they knew I didn’t know who they were. I got sick of feeling that way and decided to do something serious about it.

**COACH WILL:** When you meet someone for the first time, as you approach, ask yourself, “What is your name? What is your name? What is your name?” ... Got it?

**MICHAEL:** Yes.

**CW:** Did you write it down three times?

**M:** Three times.

**CW:** This is important because you need to clear your mind of other distractions. You must be fully committed to remembering the person’s name.

**M:** Got it.

**CW:** When you hear the name, repeat it. You don’t need to get crazy with repeating it over and over, but repeat it. For example, “It’s nice to meet you, Kevin.” Take that moment to consciously decide that you will remember Kevin. For me, I know that Kevin means kind, gentle and handsome. I would share that with him. For others, they may think of Kevin Bacon or picture his hair being made of bacon. Whatever it is, take a moment to anchor that association with their name right then, before discussing anything further. Got it?

**M:** Yeah. This is cool.

**CW:** Michael, you are a visual person, as most are. Visual people are blessed with a good memory because people remember by seeing images. If you saw a man with bacon hair, would you ever forget?

**M:** No. Certainly not.

**CW:** Use that skill.

**M:** Coach, you do this with everybody?

**CW:** Yes.

**M:** How do you think of all these pictures when you are trying to focus on the person and have a conversation?

**CW:** That part is easy. I already know what the picture is.

**M:** How?

**CW:** Intentionally. I have a list.

**M:** What?

**CW:** I made a list of pictures for names before I even met people. That way, when I do meet them, all I had to do was take the picture, like bacon, and attach it to every Kevin I meet.

**M:** What do you mean by “attach”?

**CW:** Every person has a distinguishing feature that is memorable, or at least identifiable. Take Julie, or Julia, for example. If I meet a Julie with beautiful blue eyes, I would “attach” jewels to her eyes. In my mind, her eyes would become actual sapphires that sparkled at me every time she blinked. If I met a Julia that had red hair, I would make her hair strings of rubies that glistened and clicked together as she moved. Can you picture that?

**M:** Yes.

**CW:** If you saw that, would you forget it?

**M:** No.

**CW:** You’re catching on.

**M:** And this is a list?

**CW:** It used to be. I made a list of the top 100 male and top 100 female names in America. That doesn’t catch them all, but it gives me a good start.
M: That’s impressive. Is it something you could share with me?

CW: Sure. I have the list, but I don’t share my pictures. It’s important that you come up with your own—they will mean more to you. Plus, you might think of Julia Roberts.

M: That makes sense.

CW: I’m going to give you two good websites that you can use to help you come up with your pictures. As you work through your list, use any number of tools to come up with things unique to you. And Michael, they do not all have to be complimentary—they just need to be memorable. Some think of King James, some of Jesse James. Some think of James like games or Jim like gymnasium. Make them yours.
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