

GOOD VIBE SQUAD

BILLION DOLLAR MORTGAGE PLAYBOOK

FOR THE NEW ECONOMY

The Proven Solutions That Helped
Close **BILLIONS OF DOLLARS** In Funded Deals



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2024 REVISED EDITION

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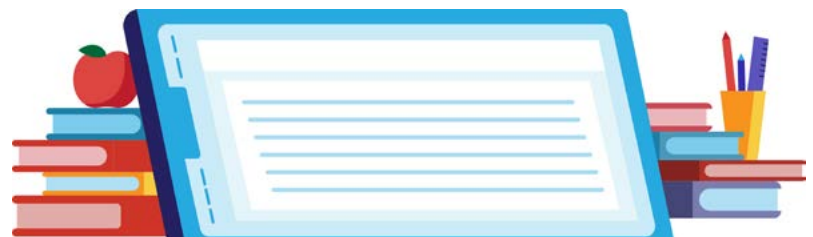
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Hey friend, McBilly and Preston here.

We'd like to personally thank you for trusting us with your valuable time. We promise we won't waste it.

Expectations are everything. This is what separates your clients who have an amazing experience vs the ones who have poor experiences. So I'd like to personally start with that.

What can you expect from this document?

When we decided to write this playbook, we wanted something that is easy to digest but very potent and powerful.

All of the strategies in this playbook come from our own experience growing an award winning multi-million dollar sales, marketing, and education company, Good Vibe Squad.

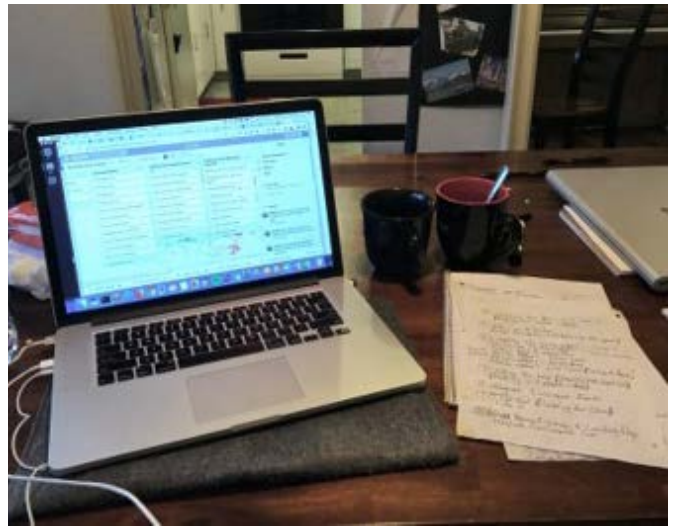
As of this writing, we have served and worked directly with 1,000+ mortgage professionals all across the country, actively manage over two million dollars annually in advertising and **have helped close billions of dollars in funded loans.**

But it wasn't always like this...



When we first got into marketing, we were just trying to find a way to make a better life for ourselves and provide for our families.

In searching for a better life, we stumbled onto this opportunity and decided to figure out how to create a powerful marketing system specifically for mortgage loan originators.



Problem was, we still had a lot to learn about online marketing, we were just starting to market for ourselves effectively, so how could we expect to help mortgage professionals market their business when we've never been MLOs...

So we really put ourselves in the shoes of loan officers and asked ourselves,

**If I was a loan originator,
how would I grow my production?**



From there, we spent months which became years learning how to generate leads online.

At times wanting to bang our heads against the wall relearning the ever changing social advertising platforms.

We uncovered some major problems we saw in the market. At the time, Facebook was just starting out, and the ad targeting and data wasn't nearly as advanced as it is today.

Trying to generate leads online was like pulling a bunch of random names and phone numbers off some dusty old rolodex...

We knew we had to figure out how to target the ideal homebuyers, while filtering out the people who wouldn't be able to qualify to buy a home.



So we learned everything we could about digital marketing.

We invested hundreds of thousands of dollars in courses, personal coaching and networked with marketing experts.



Even had the opportunity to learn directly from the “Godfather of Online Marketing” himself Mark Joyner.

He’s the guy wearing the black tank top. He’s one of the most intelligent and humble human beings we’ve met for his level of accomplishment. Apart from creating the very first eBook during the dot com boom, he also invented the very first tracking pixel technology even before Google and Facebook created their own tracking pixels based on his concept.



Eventually we got really really good at 2 things:

- ✓ **Lead Generation**
- ✓ **Building Systems**

We figured out how to generate exclusive leads for each client that self-reported good credit AND how to build systems that would nurture those leads while freeing up a TON of time!

But it was not enough...

It made a huge impact, but it still didn't fully solve our clients' problems for how to actually convert those leads into fully funded loans.

This was a major shortcoming that led to a serious make-or-break moment in our business...

Back in 2018, we noticed that while **some loan officers were getting massive results from our service**, the majority of our clients weren't seeing that same level of success.



So we took a step back, did some digging, and came across a shocking statistic:

10% of our clients were raking in 90% of the total revenue from our service.

This meant that the top producers were basically reaping all of the benefits, which left the majority of our clients still struggling...

So what was causing this massive difference? The people who were struggling had the same lead quality, the same technology. We even saw this play out across the exact same markets...**it had to be that these top-producing 10% were doing something different...**

Because of that, we looked at **what the top 10% of our clients were doing** and worked with them directly, interviewed hundreds of our clients, loan officers, branch managers, brokers, and even realtors.

Listened to hundreds of sales calls, rolled up our sleeves and became highly involved in the sales process with our clients.

We've even had the privilege to learn from mortgage experts and top leaders in the mortgage industry like Barry Habib, Christine Beckwith and Jason Frazier.



We became **obsessed with figuring out** what the mortgage experts and top producers were doing that made them so successful.

We learned from them and realized they all had the same thing in common: they had dialed in their sales process as if it were an assembly line.

At every step in the home buyer's journey, **they had a specific system in place for what to do, and what to say**, at any given situation.

They also had systems in place that took the lower level activities off their plate, which **allowed them to put all their time and expertise into the main revenue-generating activities** for their business.

This clicked immediately for us. We realized that most loan officers are caught up doing low level tasks, and this was holding them back from getting the results they wanted.

Now that we knew what made our top producers so successful, **we took those solutions and created a replicable process for everyone**, so all our clients could reach the same success.

And as we constantly obsessed with solving this problem for our clients, we eventually got really really good at 3 key things:

- ✓ **Lead Generation**
- ✓ **Building Systems**
- ✓ **Converting Leads**

Once we made that massive shift,
the results **paid off exponentially** for everyone!



Best of all, **we now have a replicable complete system to help loan officers grow their production** and transform their lives for the better.

This system has succeeded across all different states, markets, with every different kind of mortgage professional in the industry. From the low rates of 2020 to the challenges of higher rates and lower inventory like 2023.

After everything we've learned, all of our mistakes, and all the solutions we've found to overcome them, we now want to share this experience with you.

In this playbook, we're going to dive deep into the same strategies used by top producers and mortgage experts, **to help you replicate that success while creating more free time for yourself** to focus on what matters most.

Our mission at Good Vibe Squad is simple. To improve local communities through empowering lenders to take control of their lives. This playbook gets us one step closer to our mission.

With that being said, we are thrilled for you and really do hope you enjoy reading our Billion Dollar Mortgage Playbook.

This was written especially for you.

HOW TO NAVIGATE THIS GUIDE



Before diving into this Billion Dollar Mortgage Playbook, we want to make sure you know exactly how to tackle this guide.

On the first go-around, we suggest going through the entire guide in order from beginning to end. All the sections are interconnected, and each lesson builds up to the next. It's best to go through this entire guide in order so you can squeeze the most value possible out of each section.

In the future, feel free to go back, skip around, and reference specific sections.



Part 1: Strategy. This part will fill you in on the major principles that we've seen our top-producing clients use to grow their business. You'll get some extremely valuable background information, as well as the crucial context you need to know before moving onto Part 2.



Part 2: Implementation. In this part, we'll give you some real life examples to really hammer home all the principles and strategies that you saw in Part 1. Also in this section, we'll include tons of insider tips & tricks along the way!



Part 3: Action Steps. For this section, we'll cover the next action steps you can take to apply these strategies into your business. We'll also wrap up everything with some closing remarks, giving you a proper send-off as you embark on your path to exponential growth!

Great, now that you know how to navigate this guide, let's dive in!



GROWING YOUR MORTGAGE BUSINESS

THE TRADITIONAL WAY VS THE NEW WAY



The Traditional Way: Focusing On Realtors First

The Goal: Add more realtor partners to your network, get realtors to send you referrals, build your client base from there.

How You Get There: Focus on going after realtors first. Network with realtors via a variety of tactics (cold calling/email outreach, stopping by open houses, bringing them donuts and coffee, lunch meetings, etc).

You've probably been told that to grow your mortgage business, you should focus on going after realtors first. The idea is that the more realtor partners you add to your network, the more referrals will be sent your way, and then you can continue to grow from there.

A lot of people swear by this strategy, and this is definitely a legitimate way to grow your business. However, **this is not the most efficient path** for you to take.

One of the biggest problems we've seen with this strategy is that it can be a slow grind. It takes a long time to build relationships with realtors. Even worse, the timeline itself is unpredictable. There's no way of knowing how long it will take to start getting referrals and converting those referrals into funded deals.

Another issue with this strategy: there's an uneven balance of power. Realtors have the referrals that you want, so you're having to chase after them for business. It can put you in this position of feeling like you need THEM more than they need YOU.

This creates an unfair dynamic where realtors have more leverage over loan officers. Unfortunately, this can (and often does) lead to loan officers being taken advantage of by realtors who have no loyalty.

Overall, while this realtors-first strategy is a legitimate way to grow your business, we've found that it can take a lot of time and effort on your part without delivering the outcome you're hoping for.

Here are some actual quotes from our clients, where they explain the challenges of taking this realtors-first approach to growing their business:

"I was very reliant on realtors for referrals. So quite honestly there was a lot of prayer involved and there was a lot of staying on top of realtors hoping that they would continue to refer me."

Chris D. (Loan Officer & GVS Client)

"The fact that I get a lot of business from realtors is great, but it also gives me a lot of anxiety because you're susceptible to what the realtors give you, and you're only as good as your last deal."

Mike B. (Loan Officer & GVS Client)



The New Way: Going Direct To Consumer

The Goal: Have realtors coming to YOU for business. Get a consistent inflow of referrals from realtors, without being overly-reliant on realtors for deals.

How You Get There: Focus on generating your own opportunities. Those opportunities will eventually become pre-approvals, so you can turn around and use those pre-approved buyers as leverage to gain more realtor partners.

What we've found is that the fastest, most sustainable way to build relationships with realtors, is by having your OWN system that creates leverage to bring to the table. This means generating your own opportunities that you can then use as referrals.

Imagine being able to tell a realtor, "Hey, I have these pre-approved buyers who need help finding a home. I'd be happy to refer them to you, but I'd expect some deals back in return."

With this strategy, both you AND your realtor partners have leverage. You both have referrals to send to each other, and your partnerships become a 2-way street.

Another advantage to this strategy, it's a lot less time-consuming than visiting real estate offices, stopping by open houses, taking realtors out to lunch, or all those other networking tactics you may have tried in the past.

Here are some actual quotes from our clients, explaining the advantages to taking this “New Way” approach in growing their business:

“How about turning it around? Instead of bringing a bagel tray over to a realtor’s office, how about having them come to you?”

John E. (Loan Officer & GVS Client)

“I wanted to be able to give the lead to the realtor. That would give me more control but also would give me the ability to build more relationships.”

Mike B. (Loan Officer & GVS Client)

That strategy sounds great and all, but WHERE do you go to generate your own pre-approvals, so that you can use those pre-approvals as leverage?

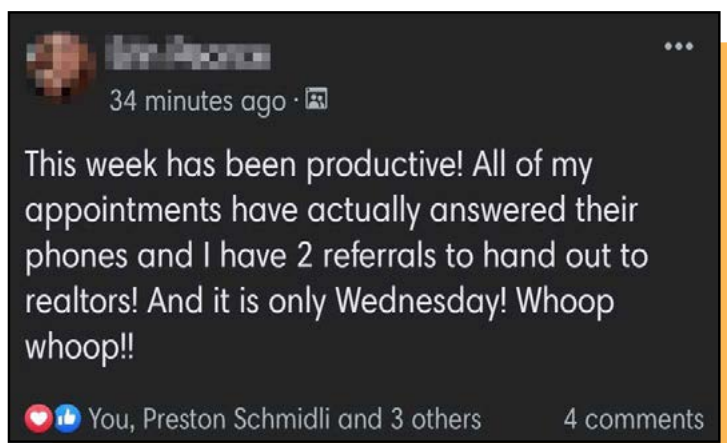
What we've found to be the best source in generating opportunities for loan officers is by going after online leads. Most specifically from social networks such as Facebook, Instagram and other platforms.

The first advantage to generating opportunities from social media is that these sites give us access to a massive audience of prospects. Secondly, social media platforms also give us the ability to use targeting to go after your IDEAL clients.

In other words, social media gives you the high volume audience you need, along with the targeting tools necessary to hone in on your ideal prospects (while filtering out the bad leads).

Based on these advantages, we've found that by going direct to consumer, and going after online leads through social media, this allows you to generate your own pre-approvals that you can then use as referrals to create real leverage.





Erin (Loan Officer & GVS Client) is thrilled that she's generating her own pre-approvals from online leads. This gives her major leverage over her realtor partners!



Tyler (Loan Officer & GVS Client) shares his win of referring 2 pre-approved buyers to realtors, helping him to strengthen his referral partnerships.



Xavier (Loan Officer & GVS Client) has been leveraging his online leads to close more deals - he got 19k in commissions from one transaction!

Quick Recap: We know that by going after online leads and generating your own opportunities, you can then convert those opportunities into pre-approvals, and then use those pre-approvals as leverage to gain more realtor partners.

We also know that the best place to find and generate those opportunities is through social media.

However, as you start self-sourcing your own opportunities from social media, there are a few common mistakes you'll want to avoid.

Common Mistakes To Avoid With Online Lead Generation

1

Wasting time on low-quality leads (IE people who have no desire to buy or are unlikely to qualify). It's important to have highly-specific targeting and filters in place to prevent bad leads from opting into your pipeline, so you don't end up wasting your valuable time.

2

Waiting too long to respond once a prospect opts in. The second someone opts in, you want to respond ASAP (because at that moment, you are still fresh on the prospect's mind). The longer you wait to respond, the lower your chances of converting that prospect into a funded loan.

3

Struggling to get prospects on the phone and scheduled in your calendar. Once a prospect first opts in, it could take 8-12 outreach attempts before you finally get them on the phone. It's important to have persistent automated follow-ups on the front end to capture that prospect's attention.

4

Not having a system in place to manage the no-shows. Most people have hectic lives, so you're bound to come across some people who forget to show up on appointments. You can leverage automated follow-ups to get these no-shows back on track and rescheduled in your calendar.

5

Getting ghosted by prospects who forget to submit documents. We've found that it's highly common for prospects to forget to upload documents. That's why it's best to have automations in place to gently remind your prospects to upload documents, so they don't forget about you altogether.

Throughout this guide, we'll show you how to avoid these mistakes when working with online leads.

But first, let's look at one of the most powerful strategies that our top-producing clients use when generating leads online...





Referral Leads VS Online Leads

When generating your own opportunities from online leads, one of the most crucial concepts to understand has to do with the differences between Referrals VS Online Leads. Unfortunately, what we've seen is most people treat online leads the same way they treat referrals.

Tell me if this sounds familiar: You connect with a lead and get them on the phone (which is difficult enough in itself). You seem to have a great conversation with that person, so you take down their information, and you're super excited to work with them! But after that phone call, you never hear back from them again...

So what gives? Why would someone ghost you like this? To find out, let's dive deeper into the mind of someone who wants to buy a home.

Referral Leads & Transactional Conversations

With a referral lead that you get from a realtor, this person is much farther along in their home buying journey. Their realtor has already sold them on the emotional value of owning a home. This referral lead is more educated about the whole process and understands all the steps it takes to get approved.

They're closer to the finish line, and they're more motivated to complete the application and get approved for a loan as soon as they can.

Another thing to keep in mind: there's already trust built between that person and their realtor. Because they already trust their realtor, that trust is going to be transferred over to you.

Overall, with referral leads, the conversations you have are going to be “transactional conversations.” By “transactional,” this means that these conversations are much more straightforward: just get their information, process the application, and move them along toward final approval.





Online Leads & Relational Conversations

Online leads are a whole different ball game. These people are aware they have a problem: they dislike their current living situation and they want to get into a home. However, the finish line seems to be a ways ahead of them.

Compared to referral leads, online leads are far less educated about the home buying process. They don't know what challenges lie ahead of them, and that can leave them feeling intimidated (or even completely discouraged altogether). As a result, these people are more likely to get overwhelmed and feel skeptical of anyone who tries to help them.

Another reason why online leads are more skeptical is because there's no built-in trust being transferred over to you. These leads are NOT coming from a realtor referral, so a realtor hasn't done any of the trust building for you.

Keep in mind, these online leads still WANT to get into a home, and they still NEED your help achieving that goal. But the emotions and experiences they're going through means they just need a little more reassurance before they can move forward with you.

For these reasons, the conversations you have with online leads should be "relational conversations." This means putting a little more focus into building a personal connection with that lead. You want to gain their trust, so they believe that you are the person who can help them cross the finish line and get into their dream home.

How do you build personal connections with online leads?

What we've found is that when it comes to gaining trust with online leads, one of the most effective strategies is **EDUCATION!** When you educate them about the home buying process, this demonstrates that you're their advocate. Or even better, you're their guide along this journey.

Think of it this way: **your client is the hero of their own story, and you're the guide who helps them along the way.** In other words, the home buyer is Luke Skywalker, and you're their Yoda. Or rather, they're Frodo, and you're Gandalf. They're Harry Potter, and you're Dumbledore, etc, etc.

Whether it's Yoda, Gandalf, or Dumbledore, **the hero's guide holds a special place in all our hearts.** We love these characters, because of the impact they have on our daily lives. That's the type of impact YOU should have on your prospects. All you have to do is guide them through their home buying journey.

That's the power of education. It's an incredibly valuable tool that not only demonstrates your expertise as a mortgage professional, but also helps you to gain your clients' trust and build long lasting relationships with them (These relationships will pay off exponentially over time).

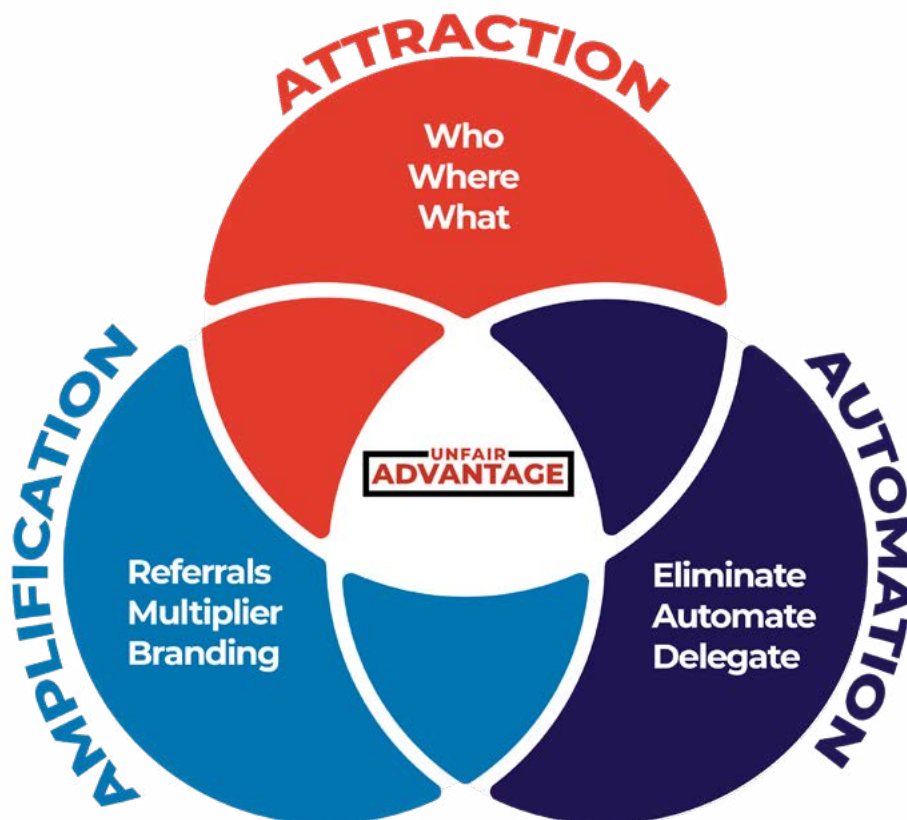
IMPORTANT: When educating your clients, focus on what they WANT or NEED to know. For example: the homebuying process, what the next steps are for them, and what they can do to improve their situation. Understanding the homebuying process is more important to your clients than knowing the ins-and-outs of loan products, FHA vs conventional, etc.

IT'S DANGEROUS TO GO
ALONE!
TAKE THIS!



THE UNFAIR ADVANTAGE™

AAA FORMULA



The Unfair Advantage™ is our systematic process for predictable, exponential growth that has helped close Billions of Dollars in funded deals!

To show you how the Unfair Advantage™ system works, we've broken it down into our proprietary 3 phase AAA formula:

Phase 1: Attraction

Connect with your IDEAL clients. People who want to buy a home & are likely to qualify.

Phase 2: Automation

Streamline the entire process, from First Contact to Funded Deal (and beyond!)

Phase 3: Amplification

Increase & multiply deals per customer. Boost refinances, client referrals, realtor partners & all your lead sources for years to come.

In this next section, we'll reveal 3 Strategies for every phase in our AAA formula. Applying these strategies to your business will help you grow your loan production and lock down exponential growth well into the future!

Attraction Strategy: The 3 R's Of Online Lead Generation

RIGHT PERSON PLACE TIME

For someone to become a client, they have to be the Right Person, in the Right Place, at the Right Time.

Right Person: A prospect who has the desire to buy a home AND has the qualifications needed to get approved.

Right Place: Where you go to find this prospect. For example, connecting with them through social media like Facebook or Instagram.

Right Time: Being there to close the deal with them at the exact moment when they're ready to buy a home.

When it comes to attracting your ideal clients, timing is crucial. Oftentimes, loan officers will find the Right Person in the Right Place, but it's just not the Right Time for them.

As far as timing goes, your ideal prospects will fall into 2 major categories:

- 1. People who are ready to buy right now.** Based on market research and data: in any given marketplace, only 3% of the total market is ready to buy right now.
- 2. People who are NOT yet ready to buy, but they will most likely buy in the future.** The remaining 97% of the market falls into this category. They're interested and they want to buy a home, just not right now.

To attract your ideal clients, you need to have systems in place that can capture both of these categories: the 3% who are ready AND the 97% that will most likely be ready in the future.

How To Capture The 3% That Are Ready To Buy

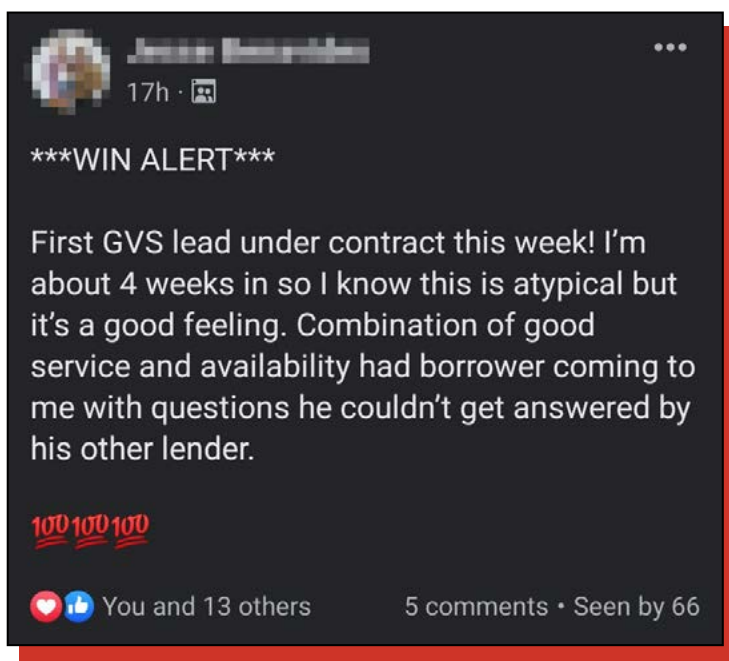
These 3% of prospects are known as the “low-hanging fruit”: they want to buy right now, they’re qualified, and they’re ripe for the picking! You definitely want to swoop in and respond to these prospects ASAP. Because these people are so eager to get into a home, you have to race to capture and retain their attention before they move onto a different lender.

But here’s the challenge with this: it’s impossible for you to instantly respond to every prospect in real-time. At that moment when they first opt in, you could be sleeping, on vacation, or enjoying some quality time with your family.

So how do you respond to this 3% as soon as possible, without taking on the added pressure of having to race after every prospect 24/7? To solve for this, you need to have automations in place that can instantly respond to these prospects on your behalf.

Take our friend Jesse for example. He got an online lead who was ready to buy as soon as possible. Using his automated system, Jesse was able to convert that prospect into a deal in-contract in less than 4 weeks. Part of the reason why Jesse was able to capture that borrower was due to him being available at the right time.

It wasn’t just luck that Jesse happened to be available at the perfect time. He had automated follow-ups in place that contacted the prospect the moment



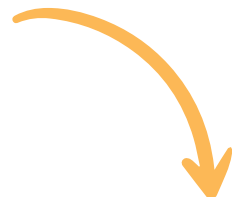
When you have the **right automations** in place, this allows you to **ALWAYS be available** (even when you’re off-the-clock!)

How To Capture The 97% That Want To Buy In The Future



We've found that a lot of mortgage professionals mostly focus on the 3% low-hanging fruit who are ready to buy right now. **The problem with this is that if you're only focusing on 3% of the market, then you're missing out on the other 97% of the opportunities.**

So how do you tap into that 97% of the market? It's best to play the long game with these leads. Keep in touch with them over a longer time period, so when they are ready to move forward, you'll be right there to help them. We've seen this strategy MASSIVELY pay off over time.



Take our friend John for example. He got an online lead in the pipeline who was the Right Person, but it wasn't the Right Time for them to buy. With the help of our system, he was able to nurture that relationship over a longer period of time. And 5 months later, that prospect was ready to get pre-approved - and John got a deal out of it!



What worked for John in this case was having long-term follow-ups in place (also known as a “long-term nurture campaign”). **These follow-ups work by automatically reaching out to the prospect once or twice a month over the course of 3 - 12 months.**

The strategy behind this is to keep your name fresh on the prospect's mind, without overwhelming them with a barrage of texts or emails every day. *(NOTE: You don't want to overdo it by messaging these prospects every day as this will annoy the heck out of them.)*

Using long-term nurture to follow up with leads is proven to help you close more loans 3 -12 months down the line.

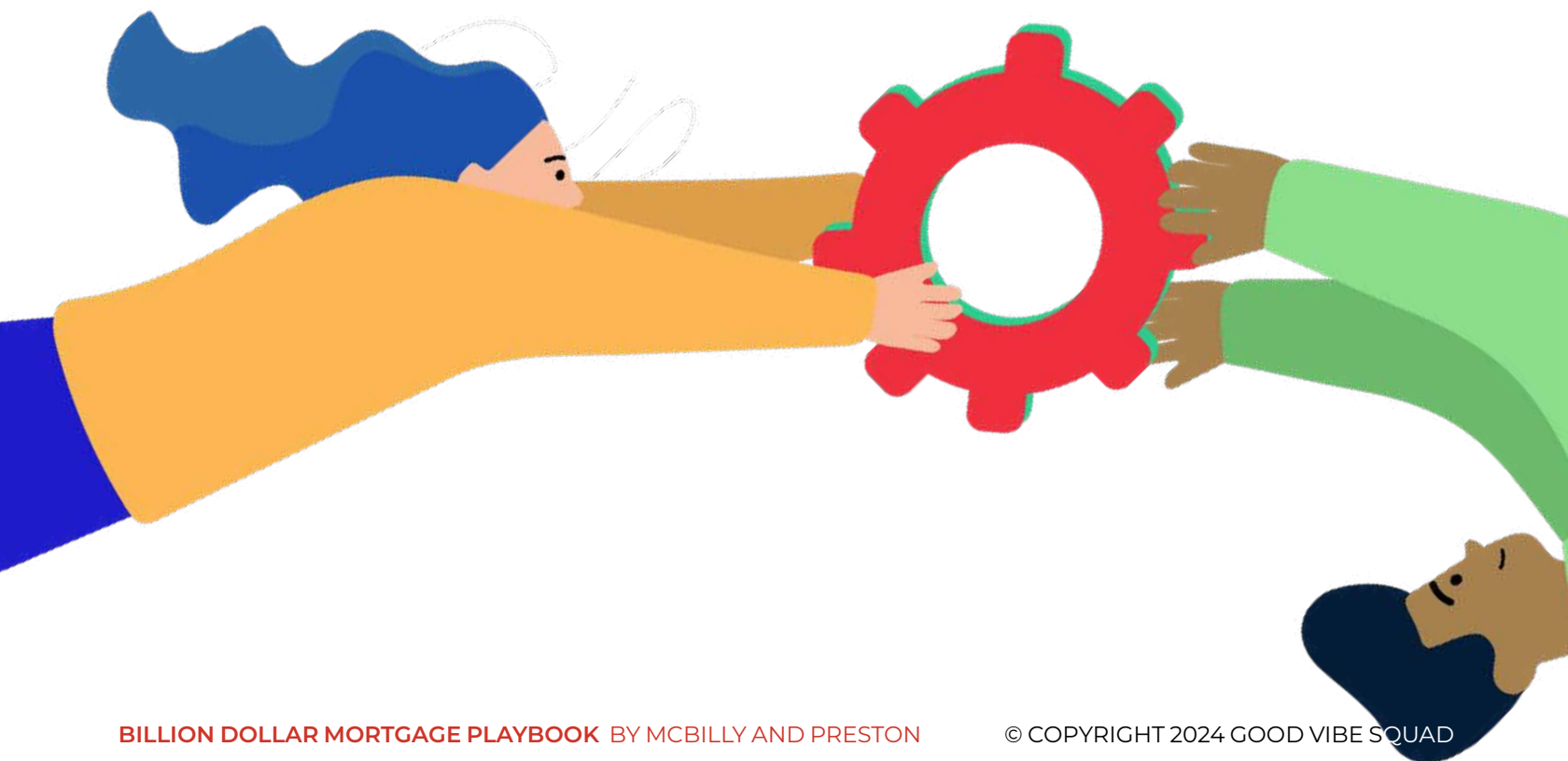
Automation Strategy: Leverage Hybrid Automation

Automations are a **powerful tool** that can save you a TON of time. But with any tool, you need to know how to USE that tool so you can extract the best results possible.

That's why we have developed our own proprietary strategy for using automation in your business. This strategy is called "Hybrid Automation."

Hybrid Automation = the perfect blend of automations + manual actions.

Most loan officers use some form of automation in their business. But what we've seen is that a lot of these automated systems don't strike a good balance between automations versus manual actions.





Mistake #1: Automating TOO Much

Some follow-up systems rely too heavily on automations. But unfortunately, you cannot automate everything (believe us, we've tried!). If you try to automate everything, this doesn't leave a lot of room for you to step in and build personal connections with your clients.

The 2 main things that you cannot automate are

1. Relationships
2. Personal touches

Mistake #2: Not Automating Enough

On the other hand, a lot of systems don't have enough automations in place to account for all the different scenarios that could come up. These systems only use automations up until the time of the booked appointment, and then the automated messages just fall off from there.

But what if that prospect forgets to show up on the appointment? Or what if you're waiting on them to send in documents? Or what if the prospect isn't ready to buy a home until 6-12 months from now?

Trying to tackle all these scenarios on your own is extremely stressful and time-consuming. That's why it's important to have automations in place to account for all these different scenarios.

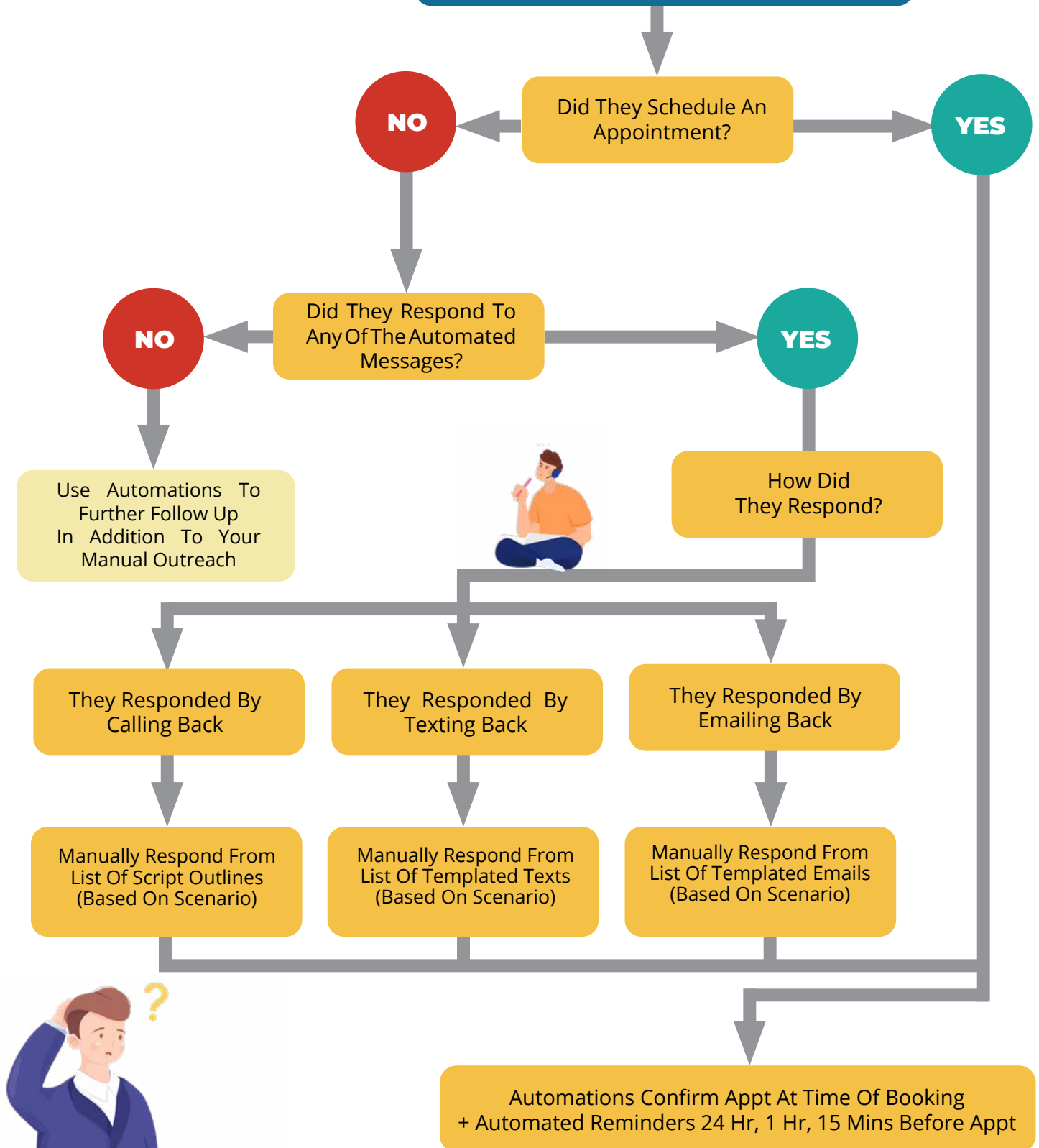
To avoid these issues, it's best to automate as much as possible, while also leaving room for personal touches (IE manual actions). This is a win-win approach that saves you A TON of time, but also helps you build trust & rapport with your clients.

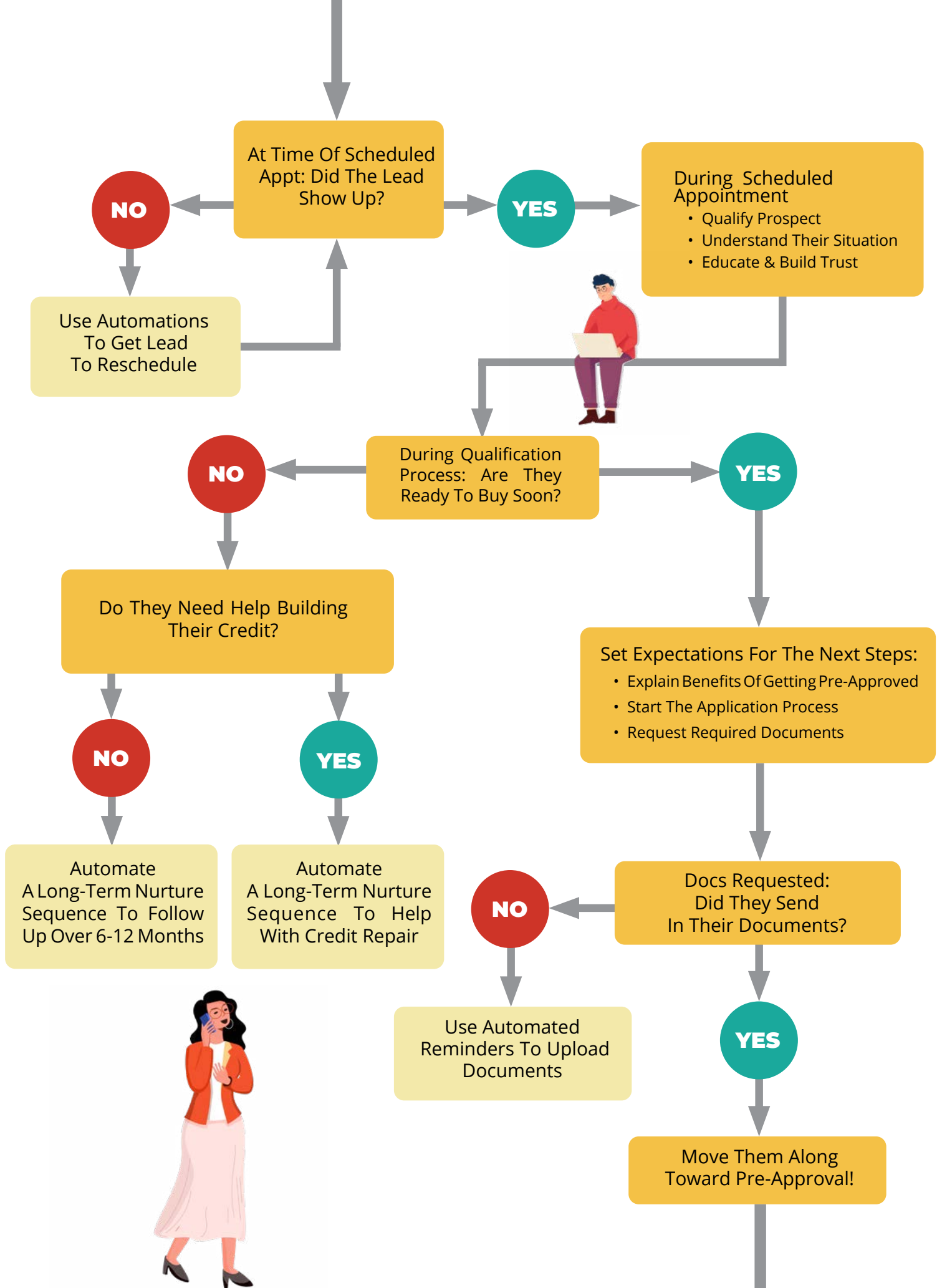
To see what a well-oiled "Hybrid Automation" machine looks like, check out the flowchart on the next page!



New Lead Opts In

Use Automations To Get Them To Book An Appointment With You





Pre-Approved!

Automate Messages + Manually Reach Out
To Congratulate Them & Explain Next Steps

Connect Them With Your Realtor
(Strengthen Your Referral Partnerships)

Funded!

Automate Messages
+ Manually Reach Out To
Keep The Good Vibes Rolling

Post-Sale

Automations To Ask For **Reviews**
Automations To Ask For **Referrals**

Later On Down The Road

Automate A Follow-Up Process To Get
Refinances For People That Need Them

Building out a powerful hybrid automation system can be a complicated process.

If you need help implementing hybrid automation into your business and want to learn more, **CLICK HERE** to schedule a strategy call with us. We can break down these automation strategies in more detail with you!

Amplification Strategy:

Multiple Deals From Every Opportunity

PICTURE THIS

You're hiking down a mountain. A shiny object catches your eye. You kneel down to pick it up, and you realize it's a golden nugget! Yeehaw!

So where do you go from there? Are you gonna run home and celebrate, or are you gonna stay in that same spot and keep diggin'?

Your competitors might just take the nugget and run, but you're a great originator, so you keep digging.

But for some reason, a lot of loan officers don't apply this same strategy to their mortgage business.

What we've seen is that a lot of people pour SO much time and effort into getting a new customer... but once that loan goes through, the loan officer just celebrates and then moves onto the next opportunity.

This is how a lot of people get stuck in the rat race, spinning their wheels, constantly chasing after their next deal, but not really getting the results they want in terms of loan volume. **It's an endless cycle that can seriously drain someone of their precious time and energy.**



That's why it's so incredibly powerful to focus on creating multiple deals from every opportunity. Instead of looking at one lead as a single opportunity, you should see the potential for one opportunity to become:



**1 Home Purchase Deal
1 Future Refinance
1-3 Client Referrals
2-5 Realtor Referrals**

That pans out to 1 lead converting into 5-10 funded deals!

For realtor referrals: Having your own pre-approved buyers to refer to realtors means that realtors will be much more likely to work with you (and actually send you deals back in return).

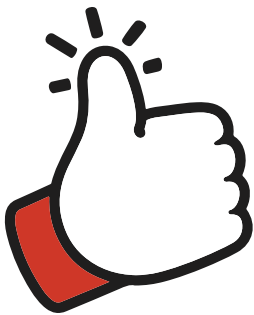
But beyond just realtor referrals, how else can you create multiple deals from every opportunity? The best way to achieve this is by having post-sale follow-up systems in place. (If you can automate these post-sale follow-ups, great! But you can also start out by doing these manually if you prefer.) Post-sale follow-up systems can help you get more 5-star reviews, client referrals, and future refinance business from people who already know, like and trust you - which makes your job way easier than selling the next person.

Creating multiple deals from every opportunity sets you up for exponential growth well into the future. With this strategy, you can become a top-producing loan officer - and a true titan in the mortgage industry!



As a quick review, here's what we've covered so far in this guide:

- ✓ *Growing Your Mortgage Business: The Traditional Way VS The New Way*
- ✓ *Referral Leads VS Online Leads*
- ✓ *Attraction Strategy: The 3 R's Of Online Lead Generation*
- ✓ *Automation Strategy: Leverage Hybrid Automation*
- ✓ *Amplification Strategy: Create Multiple Deals From Every Opportunity*



Now that you've gotten this background info down pat, we want to show you how all these strategies play out in real life. That's why we've actually taken all of these insider insights and broken them down into 10 steps.

Awesome, let's get started!



Mastering Your Client's Journey

Your client's journey starts from the moment they enter your pipeline as a new lead, all the way up to the funded loan, and then several months (or even years) after closing day.

What we've found is top producers have systems in place to fine-tune and enhance every step of their client's journey.

These systems are designed with 3 goals in mind:



Goal #1 Speed & Efficiency

- Streamline the entire process
- Save yourself hours of valuable time
- Keep things running smoothly toward final approval



Goal #2 Customer Experience

- Understand your client's thoughts & feelings at every step in the journey
- Build rapport & connect with your clients on a personal level
- Ensure your clients have a great experience working with you
- Create positive emotions with every interaction



Goal #3 Increase & Multiply Deals From Customers

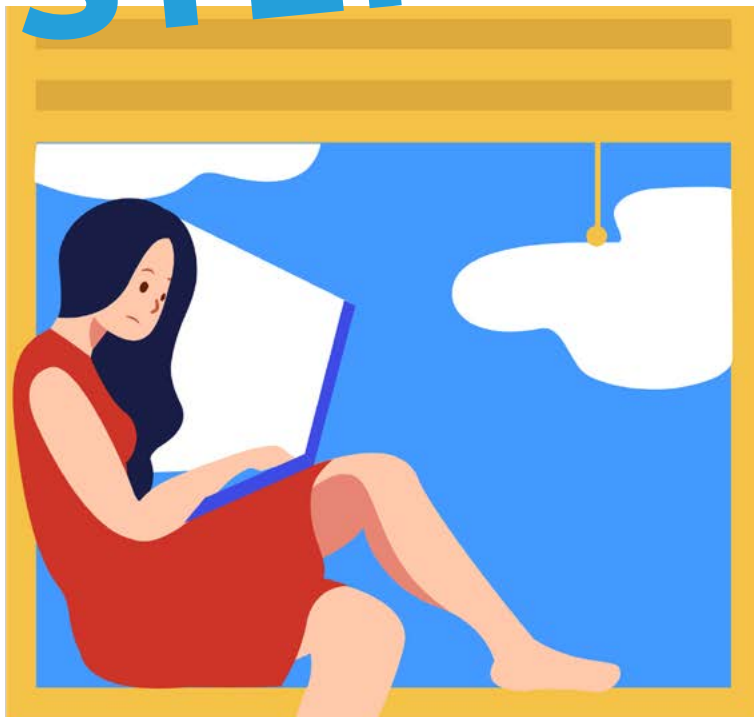
- Maintain a positive relationship with past clients
- Build a great online reputation with 5-star reviews
- Rake in more client referrals & refinances years into the future

Ready to see these systems in action?
Let's get started with The Life Cycle Of A Borrower!



THE LIFE CYCLE OF A BORROWER IN 10 STEPS

STEP 1



New Lead Opt's In

The prospect knows they have a problem:

They dislike their current living situation and they want to buy a home. While scrolling through their newsfeed, the prospect sees your ad. They click on your ad and **become a new lead**.

THE BOTTOM LINE

Keep in mind that this prospect is NOT coming from a realtor referral. At this step, the prospect isn't fully sold on the emotional value of owning a home. They know very little about the homebuying process. All they know is that they want to improve their living situation (while saving as much money as possible).

At this stage, you have to compete for your prospect's attention. In order to capture their attention, the automated follow-ups should be more heavy-handed on the front end. The messages themselves should be worded gently (not too "sales-y") but the cadence of the messages should be persistent.

Want to see an example of these types of automations in action? Check out this New Lead Campaign below! (it's a lite version of what we create for our members)



We've fully built out resources and processes for providing educational value to your prospects and clients. With pre-made, highly-detailed homebuyer guides, homebuyer videos, and other educational resources to help your prospects and clients along their journey.

If you want to see how these educational resources work, [CLICK HERE to book a call with us and learn more!](#)



Pro Tip: Notice how in the messages above, there is zero mention of interest rates? While we do mention the "mortgage" and "saving" on your home purchase, the main focus should be on the features of the HOME and their goals of ownership.



Day 1: Automated SMS Text

Hey {Client Name}! It's Sarah here from ABC Mortgage. I saw that you requested information about obtaining options for home loans.

I'd be happy to go over your options and see how much you can qualify for. Are you available for a quick 5 minute chat?

{scheduling link here}



Day 1: Automated Voicemail Script

"Hey this is Sarah from ABC Mortgage! I saw that you submitted a request through Facebook to learn more about saving on your home purchase. I'd be happy to go over your options to see how much you can qualify for and answer any questions you might have. Just give me a call back at {your phone number here}. Again that's {your phone number here}. Thanks again, talk with you soon!"



Day 1: Automated Email

Subject: Here's how to save on your home purchase

Hi {Client Name},

I want to cover all my communication bases with you today. I hope you don't mind me following up with you via email.

You submitted a form requesting some help with saving on your home purchase. I know this process can seem overwhelming at times, so I wanted to send over some useful information to help you with the next steps.

{insert helpful guide or article here}

I also wanted to get a little info from you so I can answer your questions and let you know about the many benefits of this type of mortgage when buying a home.

Can I ask a few questions? These will give me a better understanding of what you're looking to accomplish:

1. How many bedrooms and bathrooms would be ideal for you?
2. What are some of the features that you would love in the home you have?
3. If there was one thing that you HAD TO have in your new home, what would it be?

I can get started with that If you want to shoot me a quick note back.

Thanks so much.

Looking forward to helping you.

{your email signature here}



Day 2: Automated SMS Text

Hi {Client Name}. Checking in on your request.

When is a good time to discuss the type of home you are looking for?

{insert scheduling link here}



Day 3: Automated SMS Text

Hey {Client Name}. Hope you're awesome!

Sarah here again. Checking on your request for purchasing your new home.

When is a good time to connect to discuss the type of home you're looking for?



The verbiage in these automations is more conversational and relaxed (not too “pushy”). **However, the cadence is persistent**, because you want to have heavy-handed automations on the front end to keep their attention.

For new leads, we’ve found that the most effective automated campaign should reach out to your prospect at least once a day over the course of 7 days.

But what if after a full week, the new lead still doesn’t respond?

In that case, the automations should pause for 7 days (to give them a little breather). After that week-long pause, the automations can send out some more attempts on Day 15.

Check out the Day 15 follow-ups below!





Day 15: Automated SMS Text

Hey {Client Name}, I saw that you were interested in our home program several weeks ago. Are you still looking to buy a home? Either way is fine, I just need to update your request.

-Sarah



Day 15: Automated Email

Hey {Client Name}, you completed a request for help with our home buying program several weeks ago. Are you still looking to buy a home?

Either way is fine, I just need to update your request.

Look forward to talking and hope you have a great day!

{your email signature here}

But what if after those Day 15 follow-ups, the prospect still doesn't respond?

In this case, you can give them another breather and pause the automations for 2 weeks. After that 2-week pause, the automations should send out some final "hail mary" attempts on Day 30.

From our research, we've found that a significant amount of prospects will actually respond to these Day 30 follow-ups. These final outreach attempts have resulted in funded deals and have definitely paid off for our clients.

Check out the Day 30 follow-ups below!





Day 30: Automated SMS Text

Hey {Client Name}! Wanted to check in to see if you're still interested in buying a home?

The market is shifting and there are great programs that I think could help you. Let me know if you're still looking.

I would be happy to share some of my ideas with you.

-Sarah

{insert scheduling link here}



Day 30: Automated Email

Subject: RE: Your Options

Hey {Client Name}, following up on the request that you made for us to help you save on your home purchase. With the changes in the market, this would be a great time to evaluate your options.

I actually have a few ideas that I think would help you, when would you be able to chat for a quick 5 minutes?

{your email signature here}



What if a new lead responds to the automations, but doesn't schedule an appointment with you?

In this scenario, you'll want to reach out to the new lead MANUALLY to keep the conversation going and get them to book an appointment with you.

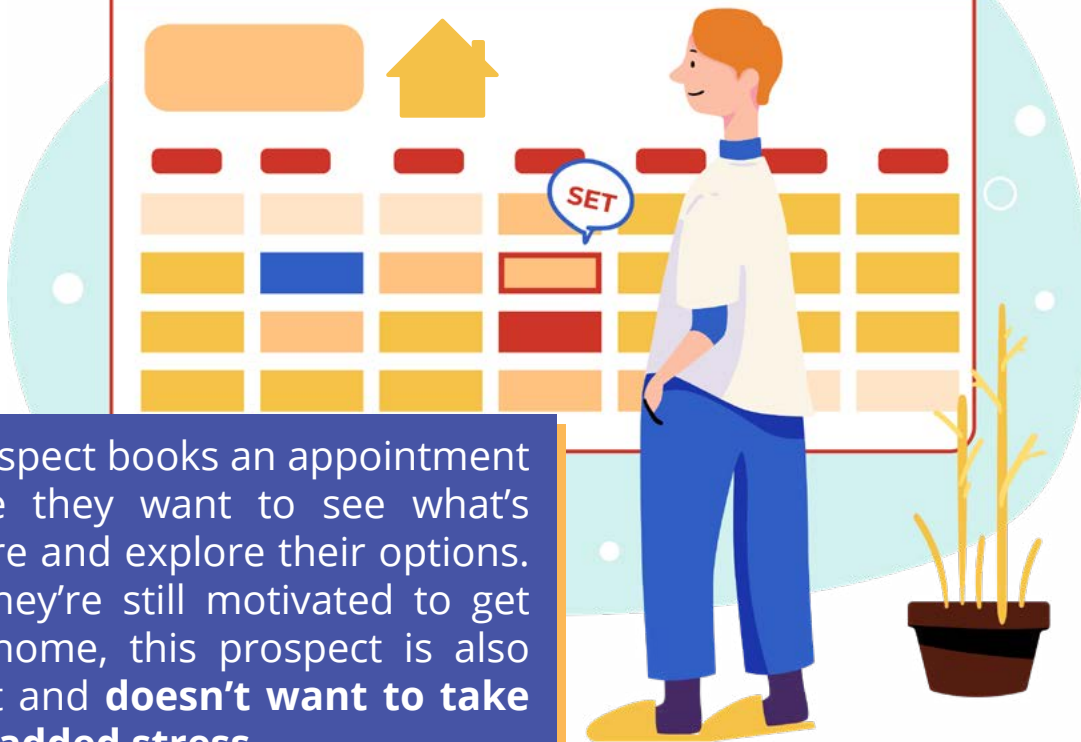
Want to enhance your sales and conversation skills? After working with 1,000+ of mortgage professionals over the years, we've developed a proven process to get applications and pre-approvals from your ideal clients. We also provide weekly, live high-performance coaching to teach you the insider tips & tricks for mastering your interactions with clients, and building fruitful relationships that'll last a lifetime.

CLICK HERE to learn more!



STEP 2

SCHEDULED APPOINTMENT



The prospect books an appointment because they want to see what's out there and explore their options. While they're still motivated to get into a home, this prospect is also hesitant and **doesn't want to take on any added stress.**

THE BOTTOM LINE

They booked an appointment - awesome! However, at this stage, you're still competing for your prospect's attention (because you've yet to build a personal connection with them).

It's best to assume that every prospect is extremely busy and overwhelmed trying to juggle work and taking care of family. Due to their hectic lives, the prospect is likely to forget that they booked an appointment with you.

To prevent your prospects from missing their upcoming appointment, you should have automations in place to:

1. **Confirm the appointment at the time of booking**
2. **Send out reminders leading up to the appointment**

Pro Tip:

A great strategy for getting prospects to actually show up on appointments is to send over some helpful, educational resources beforehand. These resources are great for painting a clear picture, and putting them in the right mindset leading up to their call. For example, we provide PDF guides to show prospects what they can expect on their upcoming appointment.

To learn more about using these educational resources for YOUR business, **CLICK THIS LINK** to book your call with us!

STEP 3: BEFORE THE BOOKED APPOINTMENT

The prospect may have completely forgotten that they booked an appointment with you. To keep them on track, your automations should send out reminders 24 hours, 1 hour, and 15 minutes leading up to the appointment.

Scenario 1: They're still available and those automated follow-ups reminded them to answer the phone!

Scenario 2: Something else came up, so the prospect needs to reschedule. You call them to reschedule for a better time.

The Bottom Line ⚠️

You should assume that every one of your prospects has a hectic life, so it's all-too-easy for them to get distracted and forget to show up.

Having an automated system to send out gentle (but consistent) reminders will keep these leads on track. (Even better, including educational resources in those follow-ups can help put them in the right mindset leading up to their call.)

These reminders are especially important on the front end. At this step, these online leads don't know you yet. You haven't had the opportunity to build rapport with them, so your automations should work a little harder to keep their attention.

Sending out automated reminders 24 hours, 1 hour, and 15 minutes before the appointment will greatly increase show-up rates (so you'll be dealing with a lot less ghosts and no-shows).

STEP 4

During The Appointment

The prospect shows up on the appointment, but **they might still be highly skeptical** about whether you can help them. They could just be looking to get more information and better understand their options

The Bottom Line

This is your opportunity to convert a prospect from a cold lead into a **potential client**.

Here's how you can reduce skepticism, build rapport, and provide value to the prospect:

- Ask them what their goals are: "What are you looking to accomplish as far as owning a home?"
- Focus on the HOME first, along with their dreams or goals (*Don't talk about the mortgage right off the bat!*)
- Ask them about what features they're looking for in a home (*location, # of bedrooms/ bathrooms, etc*)
- Provide value by educating them about the process (*What's the purpose of this call? What are some steps that the prospect can take to improve their chances of qualifying?*)
- Once you've built some rapport, then you can go into the application!

Pro Tip: Emphasizing Value Over Price

A common mistake many loan officers make is focusing on RATE or the PRICE. This mistake can leave you at a disadvantage, and actually negate the VALUE that you provide as a mortgage professional.

The VALUE you provide lies in understanding their unique situation, goals, life circumstances, and finances, taking all that into account, and guiding them into the best loan package available to them, so they can get into their dream home while also getting into the best financial spot possible.

If you find that a lot of your prospects are solely focused on the rates/price, then this should be a warning sign that you need to reframe and readjust their thoughts and attitudes toward you.

"People seek price in the absence of value."

- Preston Schmidli





Want a word-for-word script for taking applications over the phone? We have proven scripts and frameworks showing you exactly what to say on your calls. These scripts will help you build rapport, take applications, and gain your prospects' commitment to send in documents. **CLICK HERE to learn more!**

Now let's say after digging a little deeper, you and the prospect determine that they're not yet ready to move forward until 6-12 months from now. What next? In this scenario, you've found the right person to buy, but it's just not yet the right time for them.

However, only 3% of the total market is ready to buy right now. **That means if you only focus on those people who are ready to buy right now, then you're missing out on 97% of the opportunity!**

You've already built rapport with this person and gained their trust. There's no reason why you should just throw that opportunity away.

To solve for this problem, we've found that you need to have long term automations in place for these prospects.

By automatically following up with these prospects over a longer period of time, you can hold onto this opportunity (without having to put too much time and effort into keeping in touch with them).

Long-term follow-ups are proven to help you close these deals 3 - 12 months down the road once they truly are ready to buy.

Pro Tip:

Some prospects may be the right person to buy, but they need a bit more time to build up their credit. For this scenario, you can have a long term nurture campaign that's specifically designed for credit repair. These follow-ups can include helpful resources on building and maintaining your credit score, along with important tips on avoiding credit mistakes.

We've found that educating prospects on the best practices for repairing their credit is incredibly effective for building trust and holding onto these opportunities over the long term!

You can definitely use these strategies to create your own long term nurture campaign for leads who are not yet ready. But if you want more help with this, schedule a demo call with us and we'll discuss this in more detail!

We already have the systems in place to help you hold onto these opportunities, so you can close more funded deals down the road (without having to keep track of all those long term follow-ups on your own).



STEP 5

After The Initial Appointment /Documents Requested

Leading up to this point, you have educated the prospect, built a personal connection with them, and gained their trust. At this step, the prospect feels much more reassured, and they're now visualizing the finish line of getting into a home!

They agree to start an application and send in documents by a certain date. But now it's back to business as usual for your prospects: work, taking care of the family, and keeping up with the daily grind.

Fast forward to a week from now, and you still haven't gotten those documents. How can you keep your prospect on track so you can keep them moving smoothly along toward pre-approval?

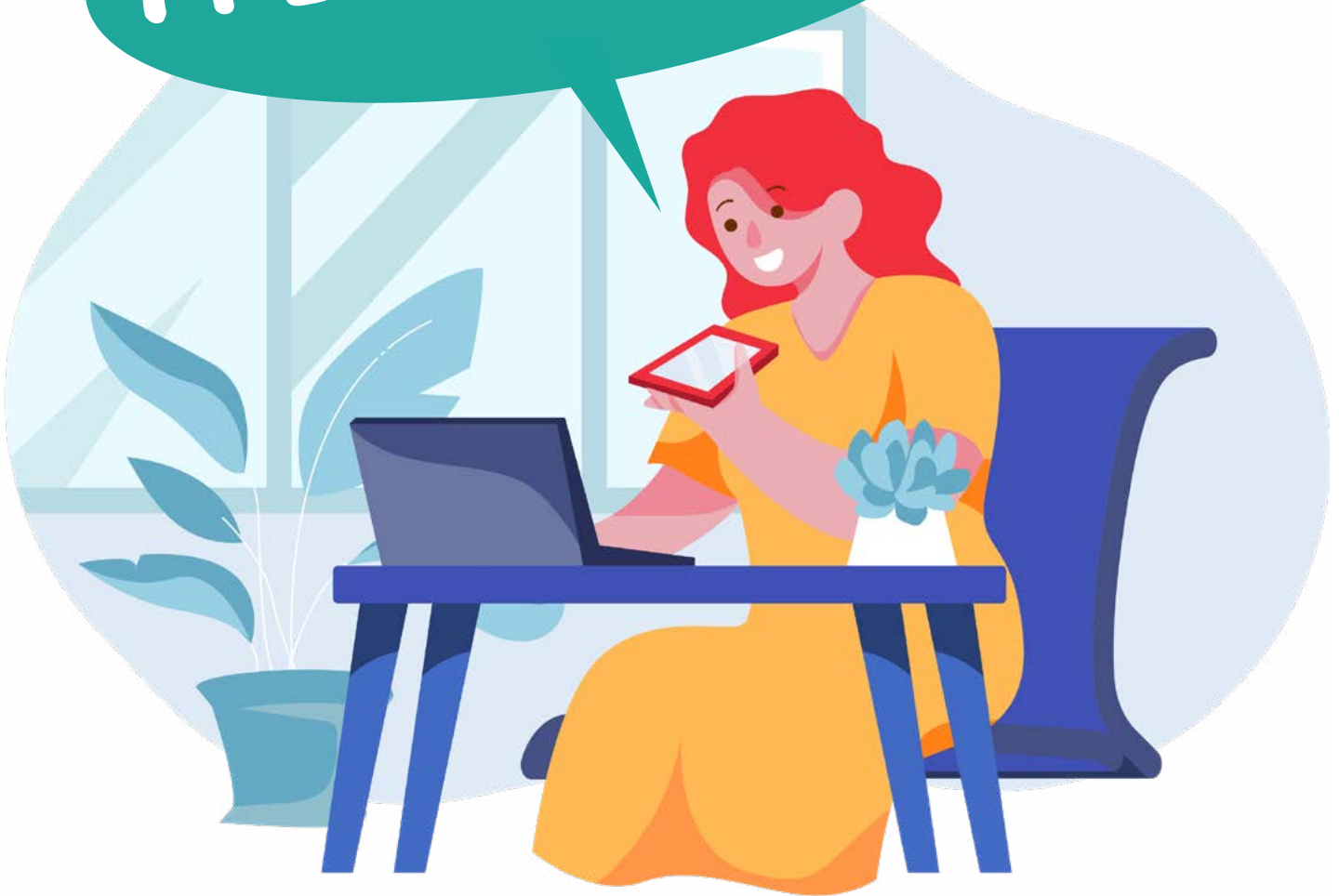
The Bottom Line

It's best to have automations in place to account for this step in the journey. If your prospect forgets to send in documents, **these automated reminders will prevent them from ghosting you altogether.**



STEP 6

PRE-APPROVED!



Congrats! You've run their credit, compiled the required documents, and now you've gotten your client pre-approved!

The Bottom Line

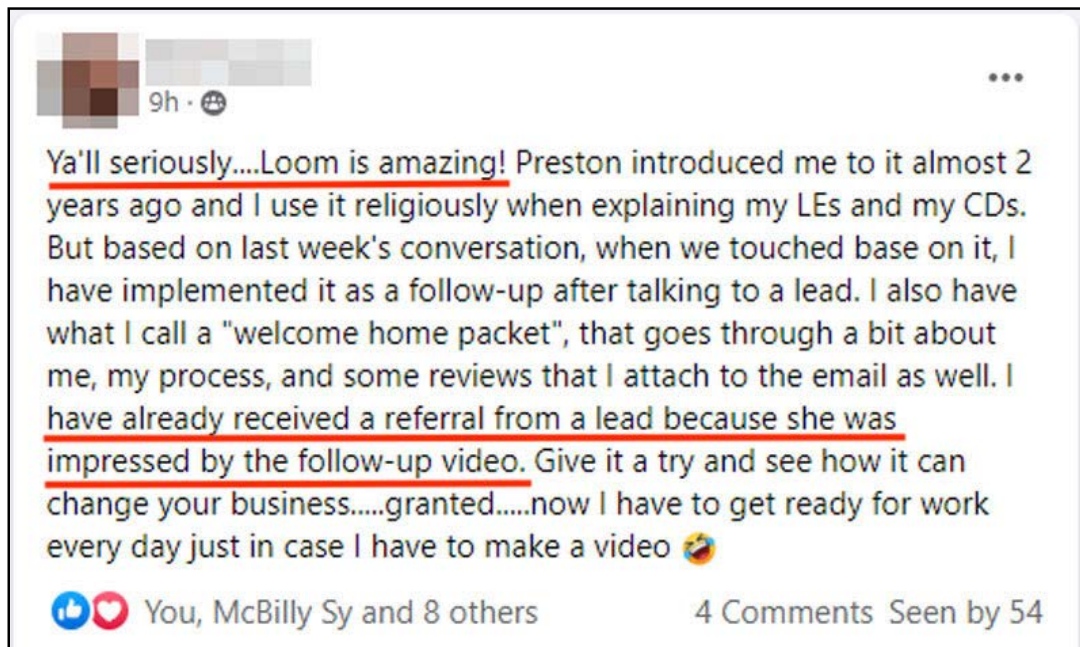


You want to make sure your client has a great experience working with you, so this step is an opportunity to maintain the positive relationship that you've already built with them.

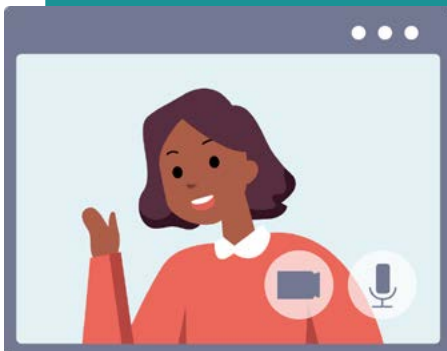
Once you've gotten them pre-approved, make sure to reach out sharing the good news that they are one step closer to owning a home! This message can take the form of a phone call, voice message, or our personal favorite (and what we recommend to our clients): a video message!

You can educate them about what the pre-approval letter says, their maximum loan amount, and the next steps from here. This little bit of extra effort will remind your client how much you genuinely care about them (increasing your chances of getting referrals from them in the future!)

Here's what one of our clients had to say about this strategy. She posted in our Facebook group about how much she LOVES using video messaging to build rapport with her clients. She even got a referral out of it!



Using video messaging in your follow-ups (and educating clients along their journey) is a powerful way to build personal connections that will massively pay off over time!



Pro Tip:

Keep in mind that WHAT you say is not as important as HOW you say it. In fact, 93% of communication comes from body language and tonality. Only 7% of communication comes from the words themselves.

When you record and share a quick video, this allows your clients to see your facial expressions and body language. What we've found is that using video messages in your business is highly effective for building rapport and demonstrating how much you genuinely care about your clients.

(If you want to start using video messaging in your business, we recommend using Loom.com. It's a free service that allows you to quickly record and share videos.

Awesome!

You've helped your client get pre-approved, you've processed the loan all the way down to closing, and now your client has closed on the home!



The Bottom Line

You want to keep the Good Vibes rolling, because this will increase your chances of getting positive reviews and referrals from your client.

Take this opportunity to send another message congratulating them for what they've accomplished. You should also make sure to include any relevant info they need to know.

If you're seriously looking to boost your 5-star reviews and client referrals: one highly-effective strategy that we've found is to **provide a closing packet, along with a personalized gift and a handwritten note.**

For the closing packet, this can include any educational resources that are helpful to new homeowners. When compiling this resource, feel free to get creative! You can cover topics such as a guide to local shops or restaurants, a spring cleaning checklist, home maintenance tips, an emergency preparedness guide, or even a list of reputable landscaping companies.

The strategy behind the closing packet is to provide educational value that ALSO comes as a pleasant surprise. Most new homeowners wouldn't expect you to send over these helpful tips, so this closing packet will definitely make a lasting impression on your clients!

Here's an example of one of our done-for-you educational guides that we provide to help our clients create that long lasting impression:



- ✓ **5-Star Closing Packet**
- ✓ **Home Moving Guide**
- ✓ **How To Choose A Moving Company**
- ✓ **Packing Tips**
- ✓ **Countdown To Move-In Day Checklist**

Having a closing packet like this handy is a powerful (and scalable) way to provide educational value to your clients after they've closed on the home.

When it comes to choosing a personalized gift: you do NOT have to spend a lot of money on this. In fact, it's better to choose something personalized rather than expensive.

As you build a personal relationship with your client, you'll learn about their likes and interests. For example, if your client mentions how much they LOVE drinking coffee, you might send over a package of their favorite ground coffee!

Overall, sending over a closing packet (with a personalized gift and a handwritten note) will demonstrate how much thought and care you've put into helping your clients along this journey. This strategy will make your clients much more likely to write you a 5-star review, along with referring you to their friends and family!



Pro Tip:

Psychology shows that unexpected rewards have a stronger impression on us than expected rewards. For instance, let's say you're expecting a gift from a friend. The moment your friend hands you that gift, you might have some "feel-good" chemicals released in your brain.

However, if you were NOT expecting a gift, but your friend just hands you a gift out-of-the-blue, then you'll likely have an even stronger rush of "feel-good" chemicals flooding your brain. That unexpected reward will probably make you like your friend a whole lot more!

That's why closing packets and personalized gifts can have such a long lasting impact on people. These unexpected rewards will come as a pleasant surprise to your clients, making them think very highly of you (and therefore writing you a glowing review!)

Your client is in the process of moving into their new home!

Now's the time to send a follow-up text and email once again congratulating them, asking if they have any additional questions for you. Most importantly, you should ask your client if they have any feedback about their experience working with you.

And if you know that they had a great experience with you, ask them to write you a review!

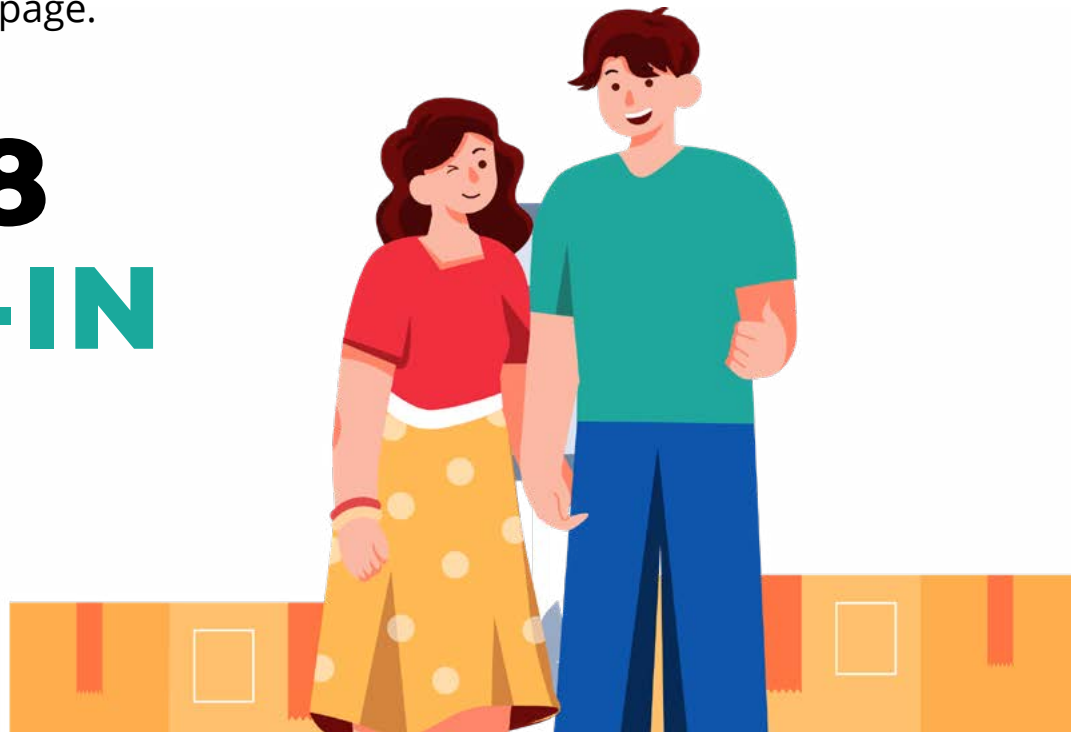
The Bottom Line:

Having automated follow-ups in place to help you get more 5-star reviews is extremely helpful. If a client forgets to write a review, these follow-ups can gently remind them a couple more times.

Another benefit to these automated follow-ups, if a client had a less-than-excellent experience with you, there are actually ways to filter out the negative feedback. These filters allow you to read this feedback, so you can learn and grow from that experience WITHOUT having a bad review publicly posted to your page.

STEP 8

MOVE-IN DAY



Want a faster way to boost your social media presence, get more 5-star reviews, and use SEO to establish yourself as an authority in the mortgage industry? We already have the systems in place to get you there, **CLICK HERE to learn more!**

STEP 9 ★★★★★ A Few Weeks After Closing

Your past client is getting settled into their new home. You want to take this opportunity to remind them about the **great experience they had with you.**

They're pleasantly surprised that you took the time to check in. During this exchange, you ask if they have any friends or family members who need help getting into a home. Great news! **Your past client actually refers you to one of their best friends!**



THE BOTTOM LINE

In addition to getting **5-star reviews**, you should have systems in place to help you get more client referrals. **Post-sale automated follow-ups** are a great way to remind your past clients about their awesome experience with you. **Keeping your name fresh on your client's mind will get you more referrals over the long term!**

STEP 10

Future Refinances

In the future, your client's situation will change. Perhaps their home appreciates in value, they build up some equity, or future market changes allow them to qualify for a better rate. Any number of reasons could alter your client's situation, making it a good time for them to refinance in the future.

From what we've seen, it's best to have a systematic way to track when these changes come up. Having these systems in place make it easier for you to follow up with your client in the future about refinance opportunities.

In this scenario, you reach out to your past client, and they remember how much they loved working with you in the past, so they schedule an appointment with you to talk about refinancing!

The Bottom Line

Having a system in place to follow up about refinance opportunities is a **game changer** for top producers. You've already put in a ton of effort into building a great relationship and helping this past client, so you can leverage this relationship over the long term and **rake in more refinances!**

Want your own post-sale automations to help you rake in more client referrals and refinance deals well into the future?

We already have those systems in place for you. All you have to do is **book your call** with us to get started!



Congrats on completing the **Life Cycle Of A Borrower In 10 Steps!**

Now, let's go over all the next action steps you can take to implement these strategies into your business.



1. Rethink your current approach to growing your referral network.
2. Start self-sourcing leads and going direct to consumer to generate your own opportunities.
3. Map out your client's journey, from the first contact, to the funded deal, and then after the sale. Take stock of which steps you can improve to enhance every client's experience when working with you.
4. Implement a hybrid automation system for your business.
5. Increase and multiply deals per customer by getting more referrals from realtors and clients, and reselling your clients on a refinance later down the road.

There are a lot of strategies for self-sourcing leads that won't fit on this PDF. But if you want to learn more, we are happy to show you exactly how we have done this for more than 1,000 Loan Officers and counting!

[CLICK HERE to learn more!](#)

CLOSING REMARKS

You've crossed the finish line! Now that you know the proven strategies that our top-producing clients use to grow their businesses, we're excited for you to go off and replicate their success stories.

After working with more than 1,000 mortgage professionals who are just like you, we know the value that you provide to your clients and their communities. We've made it our lives' mission to help mortgage professionals scale their businesses, achieve massive success, all while having more free time to spend with their families.

As you continue along this journey, just know that we are rooting for you to succeed and we're cheering you on every step of the way. Just by investing the time in completing this playbook, you've already shown the exceptional drive and desire needed to continuously grow and succeed. That alone puts you miles ahead of others who are forging this same path.

On the next page, you'll find the links to our socials. If you got a lot of value out of this playbook, make sure to post an IG story and tag us ([@mcbilly](#) [@prestonschmidli](#)) on Instagram! That way, we can get to know you better, reshare your story, and see which lessons resonated the most.

We'd love to personally connect with you in Facebook and Instagram and hear all about YOUR story as you progress along this journey.



McBilly Sy
Co-Founder



Preston Schmidli
Co-Founder

CONNECT WITH US ON SOCIAL MEDIA



McBilly Sy @mcbilly
Co-Founder and Partner at Good Vibe Squad Marketing



Preston Schmidli @prestonschmidli
Co-Founder and Partner at Good Vibe Squad Marketing



Good Vibe Squad Marketing



CONGRATS ON COMPLETING THE BILLION DOLLAR MORTGAGE PLAYBOOK!

GOOD VIBE SQUAD

UNFAIR
ADVANTAGE

Want to learn more about how it all works?

Click the button to schedule your Free Strategy Call with us.

On this call, we'll discuss your goals and assess whether our system will be the right solution to help you reach your goals!

We're thrilled that you got this behind-the-scenes look into the solutions that helped close **Billions of Dollars** in funded deals.

If you're looking to attract more online leads, use hybrid automation to free up time, all while increasing and multiplying deals per customer - we actually already have the processes in place that do all this for you!

With the **Unfair Advantage™** system, you can implement all these Billion Dollar Solutions into your business, without having to do all that work on your own.

LEARN MORE



STILL WANT TO LEARN MORE?
CLICK BELOW TO WATCH OUR
FREE MORTGAGE MARKETING TRAINING VIDEOS

Increase Mortgage Sales & Save Time



How To Maximize LO Profits



Loan Officer Social Media Strategy



Instagram Strategy For Loan Officer



OUR MISSION IS SIMPLE:

TO IMPROVE LOCAL COMMUNITIES THROUGH EMPOWERING LENDERS TO TAKE CONTROL OF THEIR LIVES.

It might sound cheesy, but it's true. As a mortgage professional, you are the expert that guides families into the next big chapter of their lives. You improve your community with every loan you fund, pulling families out of complexes and into their dream homes.

But despite this, many loan officers are still being commoditized, rate-shopped, and undervalued. We sought out to break this pattern. So we rolled up our sleeves, worked side-by-side with mortgage experts and top producers, and became obsessed with figuring out what separated the top producers from the ones that were getting mediocre results.

We learned from the experts themselves, took their secrets, and created systems that all loan officers can use to replicate their success. These same findings have resulted in billions of dollars in funded loans. In this playbook, we're going to show you these exact same strategies, so you can apply these billion dollar solutions to your business.

We know your time is valuable. But if you're looking to grow your loan volume, while freeing up more time for yourself to focus on what matters most, then go ahead and give it a read. We promise you won't regret it.



McBilly Sy is a first-generation immigrant who moved to the United States in search for a better future to help provide for his family. He climbed his way up the corporate ladder but eventually quit to start his own marketing agency after getting burnt out working two full-time jobs.

McBilly is now a business consultant, marketing coach, and an award winning entrepreneur. He currently helps loan originators leverage online marketing and social media to scale their businesses and create long lasting, generational wealth for their clients and their families.



Preston Schmidli started off in sales and marketing as the owner of an insurance brokerage. After falling on hard times, Preston resorted to selling his own blood to pay for gas, groceries, and marketing courses.

Today, he's an award-winning entrepreneur and published author of the Amazon bestseller *If I Were You*. With his expertise in sales psychology and marketing strategy, Preston currently consults with mortgage professionals, helping them transform their lives and their communities for the better.