

Report

Why Bringing Gifts For Realtors Works 100% Against You...

**What Loan Officers Are Doing To Get 4 – 9 Referrals Each Day ...Without
Chasing Realtors, Cold-Calling or Going to BNI Groups**

From The Desk Of Stephanie Vigil

July, 2018

Hey there,

Let me ask you something. Are you fed up?

If you're fed up with...

... chasing realtors, cold calling and going to BNI groups...

... and you want a steady stream of referrals (that you can turn off and on at will)

... and you want to double -and even triple- your app rate

... and close more deals this year...

Then this may be the most important letter you'll ever read.

The reason is because I'm going to show you how loan officers just like you are getting
between 4 – 9 referrals and app'ing between 5-17% of those in 30 to 45 days...

... with zero time wasted on chasing realtors, going to BNI groups or cold-calling.

To date, 4 of my LOs messaged me saying that real estate agents are now calling *them* to schedule lunches. RE agents are competing to be *their* loyal partners.

I'll share with you exactly what these LOs did to "turn the tables" and have RE agents chasing them.

But first, let me be real with you...

I'm not selling anything in this report.

3 months ago we launched our new program, The Dynamic Prospect Qualifier v2.0.

With that program we saw our LOs double and triple their app rate almost overnight (Ok not exactly overnight. It took about 14 days).

In this report I'll show you the exact steps we used to do that. You can do it on your own, even if you don't have our program.

Before we go any further I have to pop in a quick disclaimer here. This is by no means a promise of "fast riches" or an "easy money button". There's plenty of that elsewhere, but not here.

Our loan officers dedicate **100% hustle, positive attitude, and relentless commitment** that it takes to be a top producer.

If you think there's going to be absolutely zero work on your part – this report is NOT for you.

Now before we get started, let's address that big fat elephant.

Why Bringing Gifts for Realtors Works 100% Against You

useless fact #99:

Most LOs run around trying to out compete each other by buttering up realtors with gift bags in hopes of getting their referrals.

Useless fact #100: Realtor referrals can be highly profitable.

But the problem with this type of approach of attracting realtors is – you're making them **feel superior to you**.

Ever wonder why realtors ignore, disrespect and even act superior to loan officers?

When you spoil people with gifts and treats, they start to get used to it. They take your kind gestures for granted **and take you for granted.**

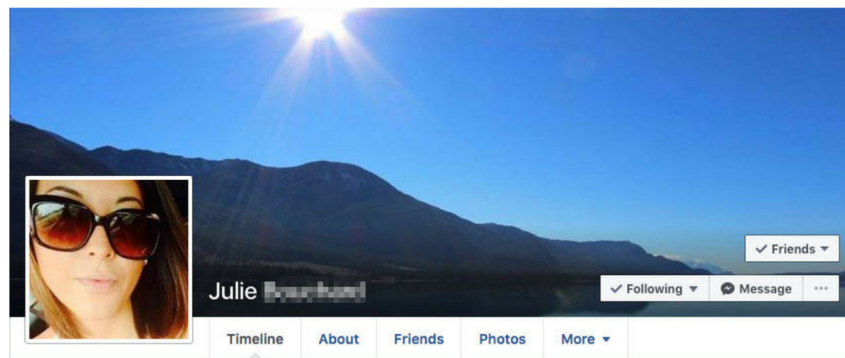
This is especially true in the case of realtors receiving gifts from several different loan officers. They tend to believe they have invisible power over loan officers.

Realtors might accept your gifts, but they won't treat you as an equal partner.

Do this instead. It works EVERY time: **Shift that power to yourself.**

Here's a recent example:

I'd like to let you in on a conversation I had a few weeks ago with Julie – one of the loan officer partners of mine.



Before Julie started working with me, her game-plan had been getting referrals from RE agents, scouting open houses, dropping off little gift bags.

As much as Julie thought she was developing a working relationship with realtors, 99% of the time those agents wouldn't bother to answer to her phone calls (or respond at all).

This was Julie's dilemma only 6 months ago. Fast forward to our talk last week, here's the breakdown.

– **She closed more deals in the last 3 months than she used to do in a year.**

– The old Julie, handing out gifts, buying treats for realtors ...well that ship has sailed. She's no longer a walking, talking vending machine.

– And those realtors who largely ignored her phone calls? She doesn't call them anymore

because THEY call her now.

She's getting invites to co-host open houses. They're literally competing with each other to be HER loyal partner. That would've never happened to the old Julie.

So how did Julie turn the table on those realtors? How did she go from being ignored and outright disrespected by realtors to having them compete for her attention?

As I said earlier, it's what I call the **Power Shift**.

Here's what I mean by that...

The Power Shift

Image this for a minute.

Say you want to buy a brand new car. You want it to be dependable, comfortable with a decent gas mileage and within your budget.

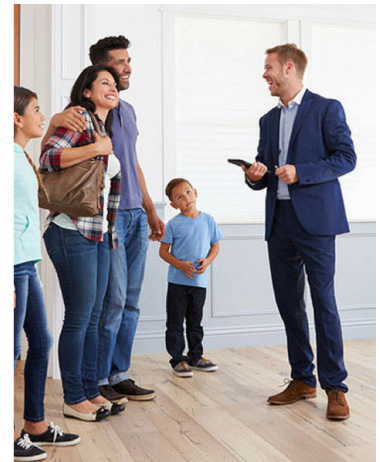
You'd probably go to a dealership to explore your options to test drive different cars.

That's the buying process.

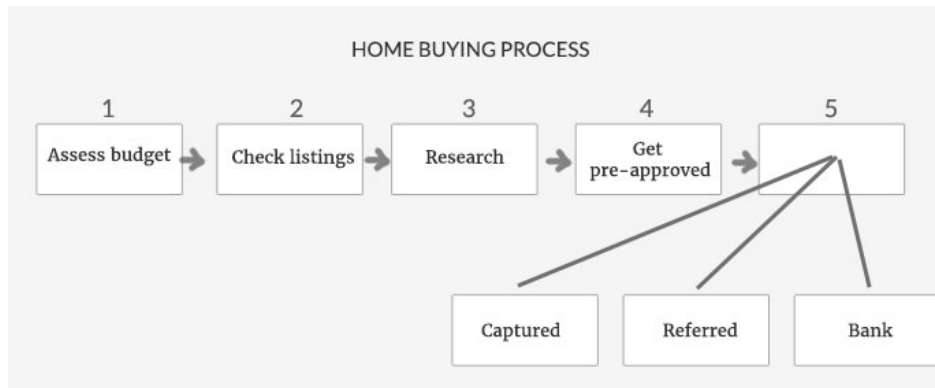
Well, same goes for home buyers. According to recent studies, 75% of home buyers look for realtors to explore their options and help them find the perfect home (that matches their needs and budget).

Truth is, most people don't THINK about their mortgage until way later in the buying process. Just like you wouldn't think about the bank until you've picked a car and you're ready to pay.

To demonstrate this, here's a mapped blueprint of the typical home buying process:



75% of buyers seek out realtors before they buy a house.



1. Assess budget.

This is the number one thing newlyweds do after they combine finances. They want to know how much home they can afford.

2. Check out listings in preferred neighborhoods.

They check online listings and go to open houses. This is usually when they get in contact with a real estate agent.

3. Research phase.

After they've toured some houses they do some research (home buying tips, learning about things like inspection, etc.)

4. Get pre-approved online.

During the research phase, buyers usually click on a link to get pre-approved. Here's a screenshot from Nerdwallet:

Get a mortgage preapproval

A mortgage preapproval proves you're a serious buyer. Get preapproved for your mortgage before you start shopping for a home.

Loan purpose: Purchase
 City/State/ZIP code: *94103
 Are you a veteran?: No
 Credit score: 720-739

Please enter a valid location

The best lenders for your preapproval

Quicken Loans, better MORTGAGE, SoFi

5. Three things can happen here:

1. They get scooped up by lenders like Quicken, Better, SoFi. Or, they get captured by conglomerates like Zillow. (This is where you get those premium, but still recycled, bulk leads.)
2. Their RE agent refers them to his/her favorite loan officer.
3. They go straight to their bank and get a loan. This happens when they get a lousy RE agent – or they go at it solo.

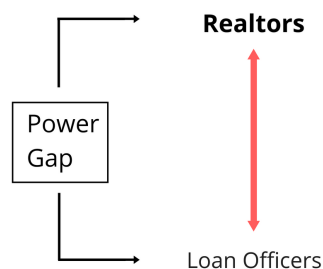
As you can see, real estate agents are involved in the EARLY STAGES of the buying process. Stages 2, 3 and 5.

People sometimes skip stage one and check listings right away. That means real estate agents get contacted in the *first* stage of the home buying process.

So what's happening is the realtor is getting leads reaching out to them. And these aren't just any leads, a lot of these calls are from people ready to purchase. Now the realtor has the upper hand to choose his or her favorite loan officer.

And as you already know, that's why you have loan officers dropping off treats and competing for those highly sought after referrals.

That's why there's a **massive power gap** between loan officers and realtors.



It's nobody's fault. But it's not about what cards you're dealt – it's how you play 'em.

The Power Shift Happens When You Flip the Gap Upside Down.

YOU become the critical part of the buying process.

The key to the Power Shift is getting buyers in the **early stages** of the buying process.

That way, you have those hot and ready-to-buy leads scheduling calls with you. And YOU get to pick which lucky realtor gets to be *your* partner.

That's how you break the dreadful cycle of chasing realtors, wasting your time at BNI groups and cold calling worthless lists.

That's the POWER SHIFT.

If you apply the Power Shift, you'll become the leader in mortgage. And if you work at it diligently, you'll become a top producer.

This is how our loan officers doubled their app rate – and have 10x more referrals than when they were cold calling and chasing realtors.

P. S.

Becoming a critical part of the buying process is pretty simple once you know how to do it. However, the steps are best explained visually.

That's why I created a [video demo](#).

In this video I'll take you through the step-by-step process that our LOs use to get buyers in the early stages of the buying process – before they get swooped by real estate agents. I'll show you the simple tools you can use to do this on your own.

There's no cost and nothing to sign up for. I'm doing this because you came this far shows me you're dedicated.

And honestly, If you find the information useful, maybe you'd want to hire me to put everything together for you. That way you can focus on closing deals and hitting your income goals.

If you want to do it yourself, I'll show you exactly how you can do that in the video.

Go ahead and click [here](#) to watch the video.