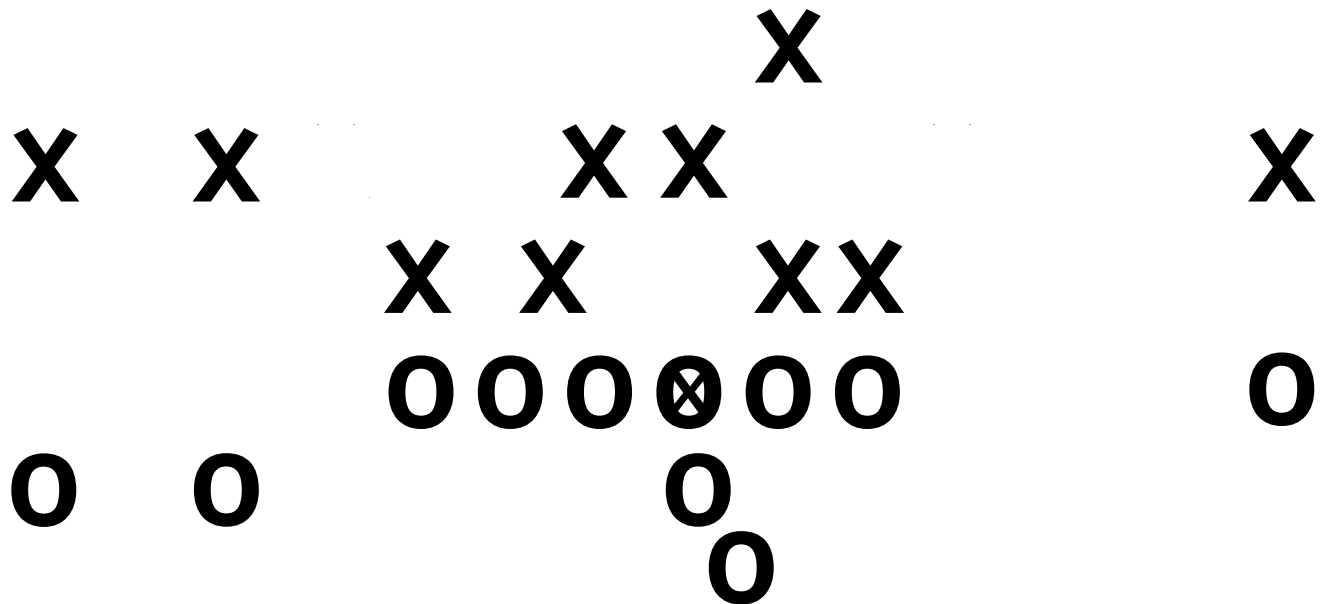


Bill Sparkman

The Coach
TOTAL SUCCESS
Seminars

LOAN OFFICER'S GAME PLAN FOR SUCCESS 2018



**STEPS TO CREATING YOUR
BEST YEAR EVER!**

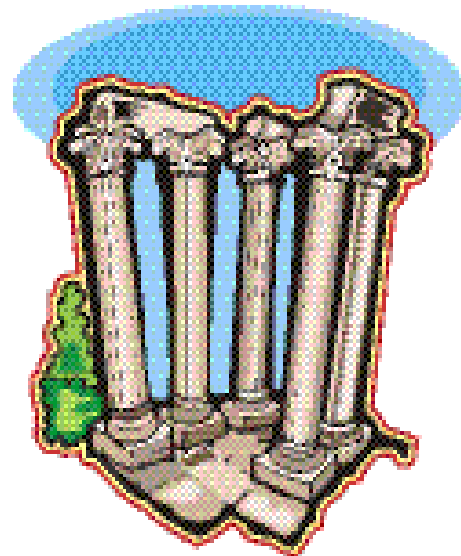
by Bill Sparkman, The Coach

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The 7 Pillars of Success for Today's Loan Originator



- 1. Preparation**
- 2. Lead Generation**
- 3. Lead Conversion**
- 4. Presentation**
- 5. Prospect Management**
- 6. Client Retention**
- 7. Persistence**



Last Year's Accomplishments & Wins

My Most Positive Significant Events of Last Year

Business:

Personal:

Last Year's Marketing Evaluation

Results Scoreboard

Total Income Earned: _____

Number of Units Closed: _____

Total Volume: _____

Average Commission Per Closing: _____

Where Did My Business Come From?

Website _____%

Internet Classified Ads _____%

Referrals _____%

Facebook Ads _____%

Magazine Ads _____%

E-Marketing _____%

Internet Leads _____%

Text Marketing _____%

FSBO's _____%

Sign Calls - Call Capture _____%

Consumer and Realtor Classes _____%

Direct Mail _____%

Realtor Referrals _____%

Other _____%

Loan Originator's Reality Check

To determine if you are positioned to reach or exceed your goals, take this short quiz by giving yourself the appropriate points in each category:

3 = I do this on a consistent basis

1 = I don't do this, but am willing to begin

2 = I do this occasionally

0 = I do not intend on doing this

Planning

- I have a written marketing plan
- Start each day off with a written list of priorities
- Have contingency plan in place for market changes
- Generate at least 70% purchase business

Goals

- Establish annual production goals
- Using a structured tracking system
- Know exactly what needs to be produced on a daily basis to reach my financial goal

Company

- Work for a company that is professional and supports my efforts to succeed
- Use all my company's resources

Product Knowledge

- Stay current on industry trends
- Mastered my core products
- Stay current with all tech tools

Team

- Provide special incentives to my support team
- Create systems that assure a balanced pipeline

Marketing

- Try new marketing strategies
- Spend 50% of my time prospecting
- Know my strengths and weaknesses
- Know exactly what makes me unique

Partnerships

- Choose to work only with top Realtors and builders
- Have a preferred Realtor Partnership program

Client Post Closing Contact Program

- Keep a database of all closed transactions
- Stay in touch with past clients at least 12 times

Work Ethic

- Consistently work 45-50 hours per week
- Have a desire to win and a strong drive to excel
- Take time for a personal life
- I consistently ask for business, and close the deal

Time Management

- Spend 80% of my time working on income-producing activity
- Delegate low value activities
- Prospect a minimum of 2 hours per day

Referrals

- Have a formal system for generating referrals from application to closing
- Regularly contact referral sources

Networking

- Am involved in industry associations
- Generate referrals from networking group

Customer Care

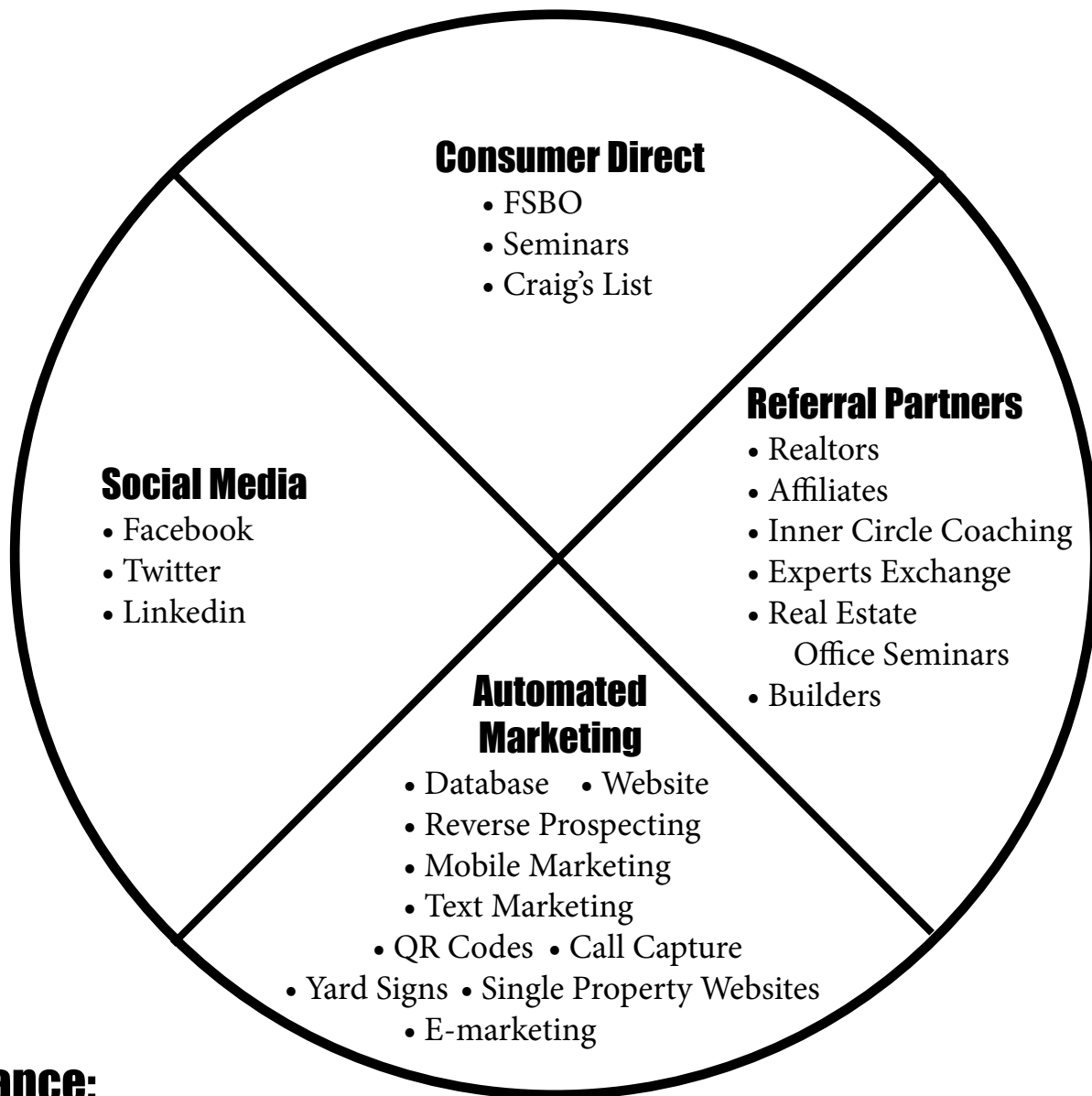
- Maintain communication with all clients before they have to call me
- Personally attend closings
- Use a survey after all closings to evaluate my service

TOTAL SCORE

Name

If you scored **85-108** you are on top of your game. **60-84** means you are on the right track, but you need to be more consistent. **35-59** means it may be time to evaluate your commitment and make a decision to get more active in your career.

Loan Originator Profit Centers



Balance:

- High Touch & High Tech
- Passive & Active Marketing
- Today Business & Future Business

Focus on your strengths • Life is too short to perfect your weakness!

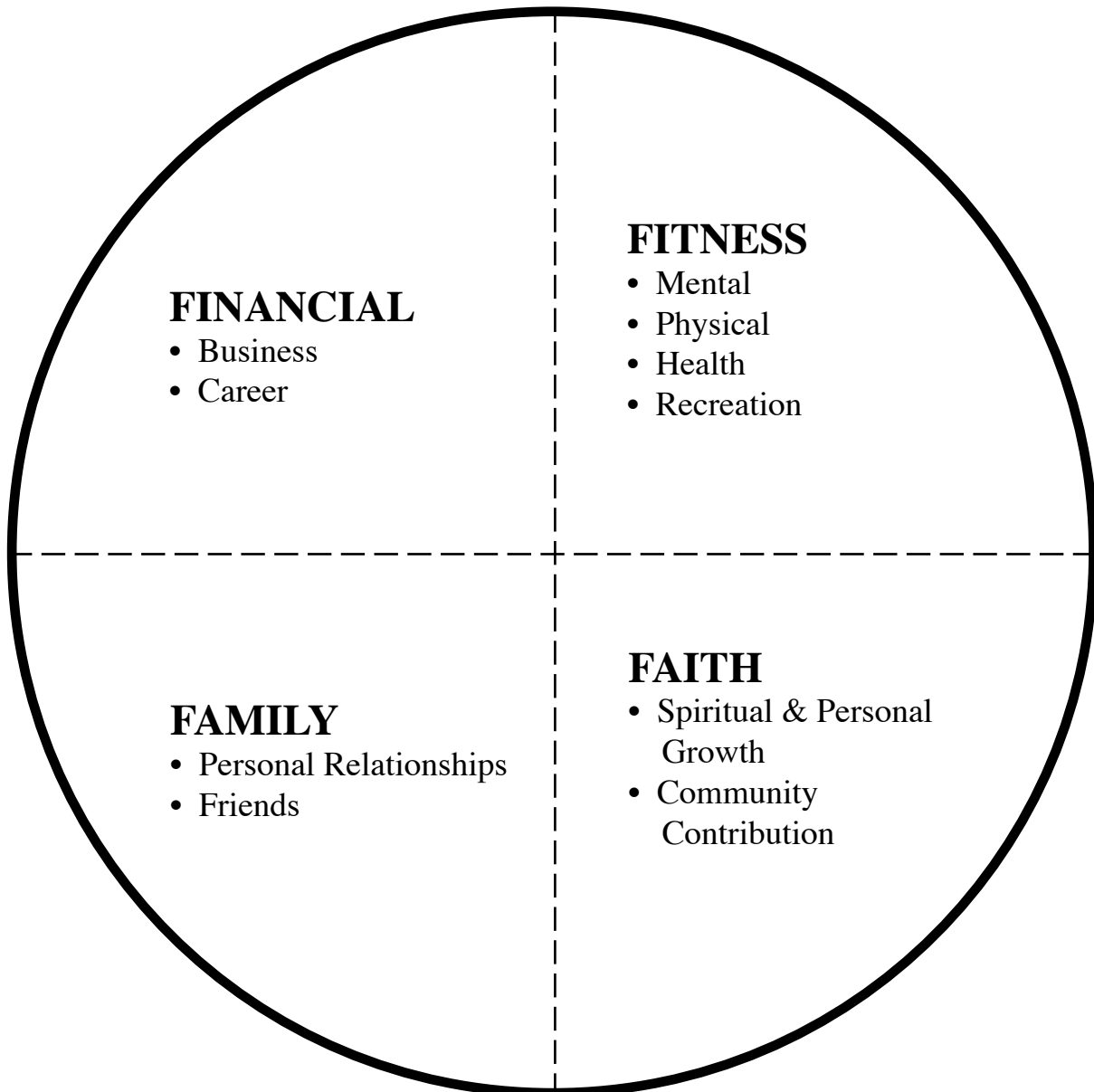
Bill Sparkman, The Coach

16.5 Ways to Increase Purchase Business Without Chasing Realtors

1. Internet Marketing Leads
2. The Ultimate 'For Sale By Owner' Lead Machine
3. New Real Estate Agent Fast Track Training
4. Database Marketing, Cross Database Marketing with Realtor Partner
5. Home Buyer Classes
6. Divorce Attorneys
7. Power Team Marketing
8. Employee Benefit Corporate Marketing
9. Social Media Marketing
10. Website Lead Generators
11. Tele-seminars with The Coach
12. Payment Yard Signs
13. 24/7 Talking Ad's and Audio Tours
14. Subdivision Farming
15. Networking / Netspeaking
16. Personal Mobile Phone App
- 16.5. Mobile Marketing Tools to Listing Agents

About Goal Setting

Balance is the Key to Success



**Create Positive Impact Goals that excite you
in all 4 areas.**

10 Step Game Plan

1. **2017 Production** _____ Total Volume
_____ Total Units Closed
2. **2018 Production Goal** _____ Total Volume
_____ Total Units Closed
* To Reach Goal _____ Volume Per Month
_____ Submissions Per Month
_____ Units Closed Per Month
3. **Balance of Business** _____ % Purchase
_____ % Refinance

4. My Four Main Areas of Marketing

1. _____
2. _____
3. _____
4. _____

5. Marketing Budget

What will your marketing activities cost? Creating an itemized budget is the key to running a profitable business, it also ensures that your marketing efforts return more than they cost.

6. Time Management

How will you schedule your marketing/prospecting activities? Create a daily prospecting schedule (see Take 5). I suggest 30 minutes a day committed to each marketing activity.

7. 2018 Education Investment \$_____ (books, CDs, classes, etc.)

8. Number of hours I will commit to work each week to reach my goals: _____

9. Motivation - How will you keep yourself motivated daily? _____

10. Action I take when I lose my "mojo" _____

Helpful Hints:

- Marketing plans don't create results, execution does
- If your plan isn't working – make adjustments quickly
- Knowing what you want is the first step to achievement

Reducing Goals to Appointments

EXAMPLE

Income Goal: \$100,000

Divided By Average Fee Earned: \$2,500

Transaction Goal: 40 Units Closed

An average loan originator will convert 50% of prospects they have an appointment with.

Appointments Needed for the Year: 80 Appointments

Use a 40 week year to allow for plenty of off and distracted time.

So, it's simply 2 appointments per week, forty weeks out of the year, and only half of those appointments resulting in a sale. It is amazing how simple this formula for success is. This system works, as long as you work the system. This can be completely accurate and effective in achieving your goal and at the same time motivating you to work smarter. You may sell more than you have ever sold before with just 2 appointments per week. Stay focused on the appointment goal, track your numbers, and you will see great results. Be sure to also track the number of contacts required for you to get the first appointment.

Definition of an Appointment

An appointment is considered a one-on-one, in-person meeting or prospect interview to discuss mortgage program options, prospect's ability, credit profile, commitment, and level of urgency.

BUILD TO 60

Steps to Closing 60 Loans a Year

The Breakdown - By the Numbers

- ★ 5 Closed Loans Per Month
- ★ 8 Loans Originated Per Month
- ★ 100 Contacts Per Week
- ★ 20 Conversations Per Week
- ★ 7 Appointments Per Week
- ★ 2 New Loans Per Week (Assuming 30% of appointments result in a new loan originated.)

Your success will be directly related to the number of people you meet and talk to on a daily basis. Track your numbers and watch your production soar!

~ The Coach ~

BUILD TO 60

Steps to Closing 60 Loans a Year

The Breakdown - By the Numbers

- ★ _____ Closed Loans Per Month
- ★ _____ Loans Originated Per Month
- ★ _____ Contacts Per Week
- ★ _____ Conversations Per Week
- ★ _____ Appointments Per Week
- ★ _____ New Loans Per Week (Assuming 30% of appointments result in a new loan originated.)

Your success will be directly related to the number of people you meet and talk to on a daily basis. Track your numbers and watch your production soar!

~ The Coach ~

Contacts – Conversations – Appointments

	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
Contacts = e-mail, texting, voicemail messages left, direct mail, etc.							
Conversations = speaking with someone via phone, group presentations, classes, FSBO's, loans in progress, Realtor Partners, etc.							
Appts. One-on-one meet- ings with prospects, referral sources, etc.							
New Loans Originated							
Closings Attended							

*Your success will ultimately be directly related to the
number of people you meet and talk to every day.*

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Daily Focused Business Building Activities



The Money List

Income Producing Activities

1. Prospecting - generating new business
2. Setting appointments
3. Contacting closed clients and referral sources
4. Meeting with prospects
5. Networking
6. Teaching a class
7. Following up on all leads
8. Working on a closing
9. Attending a closing
10. Have fun

-
- ◆ **Don't let being busy replace building your business.**
 - ◆ **Spend more time on money making activities and you'll make more money.**
-

Loan Officer's Best Day Strategy Income Producing Activities

1. Leave home
2. Leave the office
3. Find 10 suspects
4. Set 3 appointments
5. Get 1 referral
6. Send 5 thank you notes
7. Answer your phone
8. Review marketing results
9. Make necessary adjustments to my plan
10. Take one new, fee-producing loan application

*“Time management is really about self-management.
Best days are created by managing yourself.” – The Coach*

Just Take 5!

The 24 Hour Marketing/Business Plan A Structured Prospecting System

- ➔ Hand Out **5** Business Cards Per Day
- ➔ Send **5** E-mails Per Day
- ➔ Make **5** Phone Calls Per Day
(contact required)
- ➔ Mail **5** Handwritten Notes Per Day

Focus on: ▲ Current Clients ▲ Referral Sources
 ▲ Prospects ▲ Closed Clients

Result: ▲ 400 Contacts Per Month
 ▲ 4800 Contacts Per Year

Take 5 Tracking Scoreboard

	Monday	Tuesday	Wednesday	Thursday	Friday	TOTAL
5 Business Cards Passed Out						
Goal	5	5	5	5	5	
Actual						
Send 5 Emails						
Goal	5	5	5	5	5	
Actual						
Make 5 Phone Calls						
Goal	5	5	5	5	5	
Actual						
Mail 5 Handwritten Notes						
Goal	5	5	5	5	5	
Actual						

- ✓ Contacts create appointments
- ✓ Appointments create sales
- ✓ Sales create desired income

Contact & Lead Tracker Scoreboard

	Mon.	Tues.	Wed.	Thurs.	Fri.	Sat.	Sun.	TOTAL
5 Bus. Crds Passed Out								
Goal								
Actual								
Leads Generated								
Send 5 Emails								
Goal								
Actual								
Leads Generated								
Make 5 Phone Calls								
Goal								
Actual								
Leads Generated								
Mail 5 Handwritten Notes								
Goal								
Actual								
Leads Generated								
Open Houses								
Goal								
Actual								
Leads Generated								
FSBOs								
Goal								
Actual								
Leads Generated								
Calls to Referral Sources								
Goal								
Actual								
Leads Generated								
TOTAL Leads Generation								

✓ Contacts create appointments ✓ Appointments create sales ✓ Sales create desired income

Time Management Tools



2 Week Action Scheduler

Date: _____

Income Producing Activities to Begin

1. _____
 Yes No
2. _____
 Yes No
3. _____
 Yes No
4. _____
 Yes No
5. _____
 Yes No
6. _____
 Yes No
7. _____
 Yes No
8. _____
 Yes No
9. _____
 Yes No
10. _____
 Yes No

Items to Be Completed

1. _____
 Yes No
2. _____
 Yes No
3. _____
 Yes No
4. _____
 Yes No
5. _____
 Yes No
6. _____
 Yes No
7. _____
 Yes No
8. _____
 Yes No
9. _____
 Yes No
10. _____
 Yes No

“Intention without action is fantasy” The Coach

Daily Income Producing Priorities

RULE OF 5's

1. _____
Have to
2. _____
Have to
3. _____
Have to
4. _____
Have to
5. _____
Have to
6. _____
Need to
7. _____
Need to
8. _____
Need to
9. _____
Want to
10. _____
Want to

Don't procrastinate your top 5 priorities!

What are the 5 hottest activities that will move you closer to your goals?

Daily Work Schedule

Date _____

New Business	Old Business	Current Business	Red Hot
Scheduled Time: Actual Time:	Scheduled Time: Actual Time:	Scheduled Time: Actual Time:	Follow Up

Loan Originators' Business Building Websites

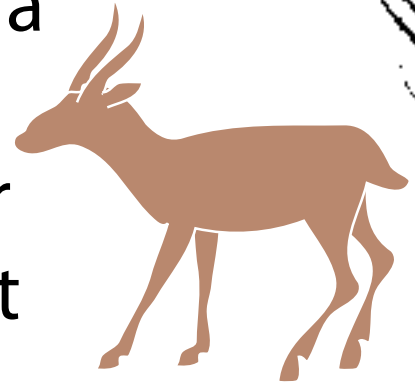
www.etrafficers.com	Loan Officer Website
www.lendershomepage.com	Loan Officer Website
www.cheapmagazines.com	Post Close Marketing
www.aweber.com	E-marketing with Auto Responder
www.getresponse.com	E-marketing
www.madmimi.com	Customized e-mail Marketing
www.allclients.com	Loan Officer Database and CRM
www.qrstuff.com	QR Codes
www.qrcode.kaywa.com	QR Code Reader
www.slydial.com	Bypass Ringer on Cell Phone
www.freeconferencecall.com	Free Conference Calls and Audio Added to Website
www.theplrstore.com	Author Released Article, Reports, and E-Books
www.hotlineamerica.com	Call Capture Technology
www.blogger.com	Free Blog
www.voiceshot.com	Voicemail Marketing
www.expresscopy.com	Postcard Marketing
www.originationnews.com	Industry Blog and News
www.google.com/alerts	Information Source for Any Subject
www.messageshuttle.com	
www.slybroadcast.com	

52 Ways to Make This Your Best Year Ever!

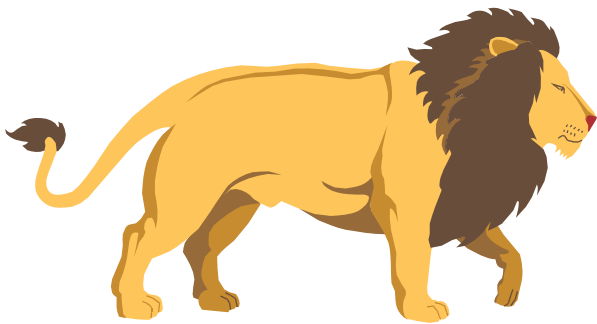
1. Get in the best shape of your life
2. Get together with friends more often
3. Set outrageous goals
4. Read a book a month
5. Volunteer in your community
6. Make someone's day, everyday
7. Take a class that will further your career
8. Drink more water
9. Find a mentor or coach to improve your game
10. Get out of a rut
11. Be a mentor for someone else
12. Pamper yourself
13. Be more thankful
14. Take more risks
15. Take more time off
16. Get organized
17. Watch more sunsets
18. Lighten up
19. Try new things
20. Give up having to be right
21. Ask for what you want, and don't stop asking until you get it
22. Get all that crap off your desk
23. Drive to the office a different way
24. Change into your workout clothes as soon as you get home from work
25. Take more 3 day weekends

26. Go on more dates with your spouse
27. Break a bad habit, or start a good one
28. Send more thank you notes
29. Buy a new pair of glasses
30. Get a physical
31. Take the stairs
32. Spend less time in front of the computer
33. Turn off the television and talk or read
34. Celebrate more often
35. Get your car detailed
36. Work smarter, and harder
37. Expect great things to happen to you
38. Set meaningful daily targets
39. Don't be vague about what you want
40. Show up more, you must be present to win
41. Self audit your actions and make adjustments swiftly
42. Get rid of all obstacles to your success
43. Stay humble
44. Get a little bit better every day
45. Go to the movies by yourself
46. Fail more, don't be afraid to make mistakes
47. Worry more about the little things, big things will take care of themselves
48. Don't be afraid to say "I don't know"
49. Don't hog the credit, share it
50. Keep your promises
51. Speak less and listen more
52. Change! Remember – more of the same will get you more of the same

Every morning in Africa a gazelle wakes up. It knows it must run faster than the fastest lion or it will be killed.



Every morning in Africa a lion wakes up. It knows it must outrun the slowest gazelle or it will starve to death.



It doesn't matter whether you are a lion or a gazelle, when the sun comes up, you'd better be running!