

# MVMT

## Southeast Region

After watching the Mortgage Coach podcast titled "Strategic Planning for 2025 & Strategies to Generate 30 More Leads Per Month with Jeremy Forcier," you will see that the **seven key principles** that are outlined in the video and a **2025 Playbook** was cultivated to assist in providing a roadmap for loan officers to evaluate 2024 and build unstoppable momentum going into the new year.

1. **Five-Year Vision (or Story)** – Create a five-year vision for your life and business, covering areas such as career, finances, relationships, and personal growth. Write it as if you have already achieved it, describing how it feels, what you've accomplished, and how it impacts your daily life. This helps align your short-term actions with long-term goals.
2. **Reflect, Redirect, and Refine** – Look back at your past year's results, assess what worked and what didn't, and use that data to adjust your strategy. This ensures your future goals are realistic and built upon a foundation of actual performance, rather than just ambition.
3. **Lead Generation Focus** – Set a minimum goal of generating 30+ leads per month to create consistent deal flow. Prioritize relationship-building with real estate agents, past clients, and referral partners while implementing strategic outreach efforts such as client appreciation events and targeted social media content.
4. **Conversion Optimization** – Track your lead-to-application and application-to-closing conversion rates. Improve these by refining your scripts, strengthening client relationships, and using technology like CRMs and mortgage tools to deliver more value to potential borrowers.
5. **Relationship-Driven Business Model** – Categorize your network using the "Hand That Feeds You" framework: realtors (palm), past clients (thumb), VIPs (index finger), whale accounts (middle finger), general database (ring finger), and social media (pinky finger). Build meaningful relationships and maintain consistent follow-ups with these key groups.
6. **Tactical Planning & Execution** – Identify the core activities that will drive your business success. This includes setting clear goals, defining daily prospecting activities, leveraging technology to stay top-of-mind, and ensuring all actions align with your long-term strategy.
7. **Taking Immediate Action** – Instead of waiting for the new year, implement key strategies today. Call past clients, schedule meetings with top referral partners, and solidify your business plan. Consistently executing simple, high-impact activities will generate momentum and set the stage for a strong 2025.



# MORTGAGE LOAN OFFICER PLAYBOOK FOR 2025

## Step 1: Reflect, Redirect, and Refine

Before setting goals for 2025, analyze 2024 thoroughly:

### 1. Review Your 2024 Business

- How many loans did you close?
- Where did your leads come from?
- What were your conversion rates?
- Who referred business to you?
- Identify gaps and opportunities.

### 2. Set Realistic Growth Targets

- Aim for at least **20% growth** in volume or revenue.
- Use data-driven goals to align with your five-year vision.

### 3. Document Lessons Learned

- What worked well?
- What needs improvement?
- What new strategies should be tested?

## Step 2: Create a Five-Year Vision (2025-2030)

To ensure alignment between your long-term vision and yearly goals:

### 1. Define Key Areas:

- Work & Career
- Money & Finances
- Family & Relationships
- Personal Development & Education
- Health & Well-being
- Social & Community Impact
- Love Life & Personal Fulfillment

### 2. Write Your Vision as a Story

- Describe your ideal life at the end of 2029.
- Include how it feels to achieve these goals.
- Revisit and refine it yearly to ensure alignment.

## Step 3: Build a Focused Business Plan

### 1. One-Page Business Plan

- Number of loans targeted
- Expected referral sources
- Lead generation strategies
- Key partnerships to develop
- Monthly activity plan

### 2. Set Key Metrics for Growth

- Number of new Realtor meetings (goal: 100 per year)
- Target conversion rates for leads → applications → closings
- Minimum of 30 leads per month



## Step 4: Lead Generation Strategy

### 1. The Six-Pillar Referral System

- **Realtors (Palm of the Hand):** Meet 100 realtors, cultivate relationships with 40.
- **Past Clients (Thumb):** Build a 400-client database and engage them consistently.
- **VIPs (Index Finger):** Develop and nurture 40 top VIPs who can refer business.
- **Whale Accounts (Middle Finger):** Chase high-volume referral sources.
- **Database (Ring Finger):** Stay in touch with broader database monthly.
- **Social Media (Pinky Finger):** Post 3-5 times per week to stay visible.

### 2. Daily and Weekly Activity Plan

- **Daily:**
  - 10 calls to Realtors
  - 10 calls to past clients
  - 5 calls to VIPs
  - Social media engagement
- **Weekly:**
  - Meet with 3-5 new realtors
  - Create one educational video
  - Email or mail past clients
  - Engage in a networking event

## Step 5: Execution & Accountability

### 1. Power Hours & Call Blocks

- Dedicate 60-90 minutes daily for outbound calls.
- Track daily activities to ensure consistency.

### 2. Engagement & Client Experience

- Call past clients twice a year.
- Host two client appreciation events.
- Conduct monthly video updates to the database.

### 3. Tracking & Adjusting

- Use a CRM to track interactions and follow-ups.
- Review business plan monthly to stay on track.

## Step 6: Closing the Year Strong

### 1. End-of-Year Review

- Call every past client and referral partner to thank them.
- Send personalized video messages to top partners.

### 2. Jumpstart 2025 Business

- Book Realtor meetings for January & February now.
- Plan first quarter marketing campaigns.
- Implement any missing processes before the new year starts.

### 3. Adopt a Growth Mindset

- Stay consistent with habits and strategies.
- Focus on incremental growth rather than massive leaps.
- Be the change—lead by example, inspire your network

