

Dear younger me ...

**How Past
Experiences
Influenced 68
Mortgage
Women to Excel**

By Karen Deis

MortgageGirlfriends.com

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Introduction

Women love to share. Where they bought those shoes. The latest app. The newest beauty product. The most recent movie. Oh, and don't forget food, chocolate, wine and cocktail favorites.

I see women sharing on social media. With friends and family. Networking events. With women they don't even know.

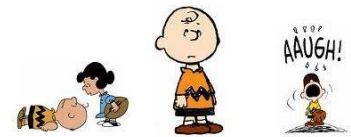
Since I know a ton of women in the mortgage business (AKA: www.MortgageGirlfriends.com), I decided to ask them just two simple questions (which are not so simple):

What's the one thing you wish you had known when you first started in the mortgage business?

What is the one piece of advice you would give women that can help them with their career or their quality of life?

"In the book of life,
the answers aren't
in the back."

– Charlie Brown



I was thrilled to hear from 68 women.

Their names are listed below.

Their comments and advice are in no particular order.

Before taking anyone's advice, check to make sure you comply with your company's policies.

And I want to thank each and every one of them for gut-checking and sharing their advice and secrets – because that's what the mortgage girlfriends network is all about....*lending each other a hand!*

Hugs,

Karen Deis, Co-Founder, www.MortgageGirlfriends.com



List of Mortgage Girlfriends Contributors

The mortgage girlfriends' network is alive and well as we had 68 women contribute their stories, mistakes, advice and lessons learned. They are in alphabetical order:

- Beck, Tomi, Hamilton Group Funding Inc.
- Briggs, Marcy, CNN Mortgage
- Bucciero, Sally, Benchmark Home Loans
- Carone, Frieda, Atlantic Bay Mortgage
- Cimera, Karen, Loan Star Home Loans LLC
- Combs, Jayne, Amerifirst Financial Inc.
- Crainich, Tammie, Mortgage Master
- Davis, Rosie, Caliber Home Loans
- Deis, Karen, MortgageGirlfriends.com
- Dowd, Jean, Capital One Mortgage
- Duncan, Becky, Waterstone Mortgage
- Estrada, Silvia, Mortgage West Financial
- Fifield, Victoria (DelFrate), ICanCoaching.com
- Freitag, Francine, Alliance Financial Resources
- Frisch, Vanessa, Wintrust Mortgage
- Galvin, Cola, Tidewater Mortgage Services
- Gardner, Lynda, America First Credit Union
- Gordon, Helen, Walden Savings Bank
- Green, Lisa, Allen Tate Mortgage
- Hall, Linda, Skyline Home Loans
- Helm, Darly Bell, Keesler Federal Credit Union
- Henriod, Mandi, Veritas Funding
- Holley, Michelle, New American Funding
- Hoover, Melissa, Highlands Residential Mortgage
- Iuliano, Janine, Bay Equity Home Loans
- Ivey, Corrie, PNC Mortgage
- James, Marcy, Cross Country Mortgage
- Johnson, Rhonda, Cornerstone Home Lending Inc.
- Johnston, Bria, Home Funding Corp
- Kelly, Tracy, Kelly Mortgage & Realty
- Koller, Tammy, Caliber Home Loans
- Landis, Tracy, Fairway Independent Mortgage
- Layman, Lauren, CMG Financial
- Lee, Heather, Umpqua Bank
- Linn, Ruth, First Commonwealth Mortgage
- LoPresti, Jeannie, Hi-Tech Mortgage Inc.
- Malmquist, Joy, Northern Mortgage Services
- Mason, Michelle, Mechanics Bank Mississippi
- McCaghren, Lori, Mortgage Financial Services
- McGee, Bridgett, Corridor Mortgage Group
- McGraw, April, Academy Mortgage
- McGuinness, Kelly, Prime Lending
- Mentzel, Terri, Pulaski Bank
- Murphy, Kim, 1st Advantage Mortgage
- Nelson, Deidre, Ag South Mortgage
- Paul, Cheryl A., Settlers Bank
- Phillips, Brenda, Caliber Home Loans
- Price, Kelly, Wintrust Mortgage
- Quisenberry, Donna, ProAssistMarketing.com
- Ravin, Suzanna, Peak Mortgage
- Rowlett, Lori, FBC Mortgage
- Sanchez, Letti, American Southwest Mortgage Corp.
- Shea, Christi, Stanford Mortgage
- Shumaker, Janice, Bancorp South Mortgage
- Sitko, Karla A., Movement Mortgage
- Smith, Anna, Prime Lending
- Smith, Cynthia, Homestar Financial
- Stevenson, Le'Kisha, Metric Realty
- Thaxton, Louise, Fairway Independent Mortgage
- Thomas, Kathie, Lenders Compliance & Training
- Thomas, Leslie, Nova Home Loans
- Thomerson, Leslie, Freedom Mortgage
- Tierce, Amy, Wintrust Mortgage
- Vogt, Ruth, Fairway Independent Mortgage
- Welsh, Barbara, APEX Mortgage LLC
- Wheeler, Lisa, FBC Mortgage
- Wheeler, Sonja Grant, National Quality Assurance
- Zambelli, Lisa, Cliff MortgageBuilder

The Mortgage Girlfriends Story

So, how did www.MortgageGirlfriends.com get started in the first place?

Karen Deis was in the mortgage business for 28 years, and in her last 10 years in the business, she owned an “all-women” mortgage broker shop (with her sister Becky Donovan) that became the top mortgage broker company in the area. During that time, she also owned a real estate company (all women) and an appraisal firm (all women), and co-owned a mortgage company with a large builder (who had a sales staff composed mostly of women).

During that time she attended a ton of mortgage sales and marketing conferences, Mortgage Banker and Mortgage Broker annual meetings (mostly men), and found that when she got back to the office and tried to implement some of the ideas she learned, it simply did not work for her.

Then, it happened!

In 2007, Karen Deis attended a mortgage conference in Las Vegas where most of the speakers were loan officers of the male gender. They took the stage and talked about how they generated a ton of mortgage leads, closed a boatload of loans and how much money they made.

None of the speakers on the main stage were women.

In addition, the women in the audience were struggling to figure out how THEY were going to implement some of the ideas into their own mortgage business.

But, here’s the thing – she figured out WHY most of the strategies didn’t work for her—and WHY they didn’t work for other women loan officers too.

Women simply conduct their business differently than men do.

So, she created Mortgage Girlfriends, because she felt there was a need for women to

- Exchange sales and marketing ideas
- Learn about sales, marketing and lead-generation ideas that other women have successfully implemented
- Get free coaching
- Get discounts on mortgage marketing products and services
- Attend “all-women” mastermind retreats
- Refer loans to other mortgage women (if not licensed in that state).

www.MortgageGirlfriends.com is a membership website exclusively for women in the mortgage industry.

If you are not a member, consider joining this awesome sisterhood of mortgage women.

If you are a member, thank you for your friendship and support – especially those who contributed to this book.



Chapter 1. A Backward Glance

What's the one thing you wish you had known when you first started in the mortgage business?

Database Advice

Karen Comments: *One of the things that quite a few women reflected upon was they wish they had started a database or contact management system from day one.*

I was fortunate enough to be invited to attend a 3-day conference with Michael Gerber, the author of the E-Myth book series. One of my main takeaways from the event was that if you are in sales, you build your business with the thought of selling it in the future. It could be your big payback for retirement. You might be forced to sell because of an illness. Or your heirs might sell it upon your death. That's where a living, breathing database is actually the value of your mortgage business.

When I sold my mortgage company, I sold three databases. One with all my closed loans. One with all my prospects. And the third one with credit-challenged borrowers. I walked away with over \$150,000 because I religiously recorded loan information, conversations, birthdays, etc.

And, you can too!

I have lumped all database advice into this section as each woman shares a unique perspective on the importance of keeping client information updated on a regular basis.



☛ Log and create a database AND keep your database current. Have a backup of your database just in case you cannot take all your info with you when you change companies or your company goes out of business.

☛ *Your database is gold; take good care of it.*

☛ How important a database is! No matter how hard it is keep a database and follow up with the people in your database.

☛ *How to keep and leverage a database. It's important to keep a database of your friends, family, sphere of influence and clients. I'm frequently asked "what database is the best?" I always reply by saying "the one you'll use." Then develop a plan to stay in touch with them by*

snail mail, email, texts and phone calls. None of this will just happen. You must have a plan in place to make it happen. You can use tools to send mass emails, mass texts, get a teenager to hand-address monthly mailers, etc. Plan out the next 6 months and start implementing this today.

☞ I wish someone had told me how important it is to have a contact management system that helps build relationships, instead of just teaching me how to take a mortgage application or create a flyer. The mortgage application process is the “black” (details, numbers) of the transaction, and to be successful and build relationships that generate repeat business and referrals, you need to get to the “red” (emotional connection) with your current clients, Realtors, builders, centers of influence, past clients, everyone involved in the mortgage transaction, your friends, neighbors, etc. But in order to “stay connected,” you must have discipline and a detailed, yet simple, system that you remain loyal to, no matter how busy you become.

☞ *Looking back, I would have kept a list of all my clients, whether leads, closed, declined, etc...because as we establish ourselves in the business, our clients will eventually be 50% or more of our business. We no longer depend on referrals from Realtors, Financial Advisors, and so forth. Had I done that, my marketing efforts (time and money) would have been paid long ago. By having our own clientele base, we create an environment where we get to work with the industry professionals that have the same care and ethics, and work with industry professionals that love what they do.*

☞ Start and keep an up-to-date book of business...this is a life-changer. After 10 years in the business, I could kick myself in the butt for not starting one sooner. Had I done so, I would not have to source as much business, since I would have a repeat base to build on. It’s the little things that go a long way!

☞ *Something that I wish had done a better job at in the beginning is to stay in contact with past clients. Anniversary cards, birthday cards, Thanksgiving cards and, most important, a mortgage check-up phone call. It is certainly much easier these days, thank goodness! When I started in the business, my mailing list was all handwritten Rolodex cards.*

☞ The customers I first created 30 years ago would still be my base referral source. I would have created more thorough records for contacting them on key dates. I have now done loans for kids, grandkids, divorce situations, remarriage, upsize, downsize, second homes, investments and everything in between.

☞ *I wish I had known from day one how crucial it was to have a solid customer relationship management system in place to keep track of every single contact. I did learn this later on, but I'd love to have all 25 years of my clients in a database to draw from!*

☞ I wish I had known the importance of keeping track of customers from day one. Past loans are future referrals. I have done thousands of loans over 26 years, but I never thought I would be in the mortgage lending field for this long, or that my marketing needs in 26 years would be focused on prior clients using modern technology. I felt that mailings were cost prohibitive in the early stages of my career.

☞ How important the database would become. It pays to PAY someone to keep it up – every day. Use the best and most up-to-date marketing systems – keep technology at the front of your business – hire the best to take care of it for you.

Donna Quisenberry – Database Coach

I am not a loan officer; however, I have the honor of providing database consulting, products and marketing services to loan officers.

I wish I had done a few more 'ride-alongs' with loan officers to get a better understanding of how much loan officers' natural interpersonal skills come into play for them on a day-to-day basis. Loan officers are really good with people. Loan officers need to really like people a lot to have the knowledge, patience, and determination to guide them through such a personal and stressful event such as a home loan.

When I first started providing database and marketing consulting to loan officers, I was super excited to show loan officers all the bells and whistles of a database tool. I was too tech-headed. I have learned that it is much better to find out what the loan officers' passions are in their business from a human heart perspective, like loans for Vets, etc., and then help them with a database tool that supports that passion first. The techie geek-out has its place, but it is no longer where I start out when assisting a loan officer.

What's the one thing you wish you had known when you first started in the mortgage business?

Mortgage Guidelines Advice

Karen Comments: *When I became a loan officer, I was eager to get out there and bring in the loans (and make lots of money). While I thought it was stupid at the time, my manager insisted that I read the Fannie, Freddie, FHA & VA handbooks, and he would review what I read for about 30 minutes on a daily basis.*

Little did I realize that not only was this a huge commitment on his part, but it allowed me to hit the ground running and gave me the confidence that when I met with a client, talked with a real estate agent, took a loan application, I KNEW what I was talking about and KNEW that the loan would be approved (or denied).

Then came the mortgage meltdown and everything changed. Based upon my training and the overhaul of the mortgage rules, I took a cue from my training experience and started www.MortgageCurrentcy.com where the staff of experts read the mortgage rules and interpret what they mean in plain language.

The advice regarding knowing your guidelines had the second-largest number of comments, so I have included their advice in this section.



- ▮ I wish I had understood the underwriting guidelines. I didn't even know there were underwriting guidelines!
- ▮ *To read all the mortgage documents and understand what every legal term means, including the application and all closing documents.*
- ▮ All of the guidelines! It has taken me many years to learn the guidelines and I still learn new things every day!
- ▮ *The need to study and stay current with all mortgage guidelines. Continue to study upcoming changes and review current customers, and how changes may affect each.*
- ▮ I wish I'd realized that there may be more than one way to get a loan approved. If the u/w says borrowers don't qualify, look deeper, there may be another way to structure the loan.

☞ *I wish I had known that the government's every fluctuating and constant regulations would cause erosion of the special teamwork and camaraderie developed between an LO and a buyer or refiner over the course of a loan. Most borrowers haven't got a clue. It is a constant battle to keep their spirits up for purchases while I wade through the special circumstances created by an individual loan, even with heavy planning. It is very interesting for me, but not for the consumer. They just want it done. I do not blame them!*



What's the one thing you wish you had known when you first started in the mortgage business?

General Advice

Karen Comments: *As women in the mortgage business, we all have a story to tell about how we got into the crazy business in the first place. After all, there is no degree called "Mortgage Lending."*

I was a purchasing agent (in another life) looking to change jobs, and a recruiter accidentally set me up to interview with a mortgage company. I thought twice about cancelling the interview, but decided to go anyway because I had never heard of a mortgage (my dad was a builder and paid cash) and was curious about what the job had to offer.

Well, it was a job as a closing agent and my first question was, "If I mention the word 'closing,' will people know what I'm talking about?"

When I decided that I wanted to be a loan originator, I was told, "Well, most loan originators are usually men—and besides, most women need a steady income and don't want to work on commission."

Well, being a strong-willed (and mad-as-hell) woman, I decided that I would "show them" that I could do the job. I haven't looked back.

Your history is part of who you are. Learn from others' experiences—regardless if you are new to the business or have been part of it since the mortgage was invented.



👉 Listen more, observe. Find a successful person (who you want to be like) in the industry and ask to be mentored by them, then stick to them like glue. I got into this business in 1977. I opened up the 12th office for Countrywide. I was offered an opportunity when women were still only considered for processor positions. I hung on every word that came out of my boss's mouth. I read everything on the industry I could get my hands on. There were no courses back then for the mortgage industry, so I took Realtor self-help courses offered by folks like Tom Hopkins. Debra Jones was the first one to come on the scene, and then Todd Duncan. I made sure I attended every one of their seminars. You have to stay plugged in. When I did speak up, I made sure it was an intelligent thought. There is power in knowledge. Makes people sit up and take notice. I carved out my niche in the marketplace that way. Always in the know of what was getting ready to change in the industry, guidelines, regulations. Knowledge will bring people to you. So will having a positive attitude and disposition.

- ☛ *I wish I had known that a NO can turn into a YES with continual follow up.*
- ☛ There's more than one Realtor, don't find only one and give them 1000%. Find several and do a great job.
- ☛ *It took years to realize...there will be good days and bad days and really really bad days, and then some days where you feel like you can conquer the world. After all the ups and downs it will be worth it.*
- ☛ How demanding it can be, and how hard it is to juggle when you have younger kids and your hubby works both day and night shifts.
- ☛ *Get a financial advisor year one. Make a plan and stick to it.*
- ☛ The one thing I wish I had known when I first started in the mortgage business is how dynamic it is and how much of my time it takes. I am a mother first, and then a business owner. I love how I'm able to take my work anywhere; however, the fact that I can work anywhere is an issue because it is expected.
- ☛ *I guess I would have liked to know that the mortgage world could be so much fun. At first, I saw it as "an exciting job" for which I was well suited, and I took my part in it very, very seriously. My personality lends well to "under-promise and over-perform." I would have liked to know that there would be such an enormous amount of learning – all the programs and the rules and regulations – constant and continuous over the last 22 years. I didn't realize that I would be able to help so many people achieve their wildest dream of owning their own home. Of course, I would have liked to know that closings don't always go smoothly – and that would have given me enough time to get a good supply of wine into the house.*
- ☛ I wish someone had told me right up front that "it's not my fault." When things fall apart or a client does something to hurt their loan process, it's not my fault. Had I known how little I should be blaming myself for things beyond my control, I would have stressed less; I would have instead done more worrying about the things I COULD control – like prospecting, and good customer service. Like self-care. I also would have 'said no' to things more often in my first year. That way I could be my very BEST every day, and not exhausted and stressed.
- ☛ *How fulfilling it is to be part of this momentous occasion in people's lives. At first, it was just a "job." Later, I realized how important a role we play in people's lives while helping them get into a home. Also, to take that information on these people and get to know them as a relationship rather than a loan number. Keep in touch with them from day one and forever.*

I didn't learn this lesson until much later in my career and missed out on opportunities with previous clients to assist them in the future.

☞ Don't sweat the small stuff, and do not take it personally.

☞ *There is so much to know in the mortgage business, which makes it very difficult to narrow this down. Pick a niche and learn everything you can about that niche – become an EXPERT in that niche and market yourself based on that niche. For example: you could be the 203K queen. We all offer so many products, but ask yourself, what sets you apart from the next mortgage professional out there??*

☞ The art of ASKING for referrals can make or break a career. That is something I wish I had known sooner.

☞ *When I first got in the business it was 2002 and we were in the middle of a refi boom. I made so much money that year, and I really had no idea what I was doing. I took applications on bar napkins, the waiting line a grocery store, and, my favorite, immediately after my OBGYN appointment. Second, I wish I had known how to build relationships. Because business was so easy, I did not learn how to hustle business from Realtors. And, when the market changed in 2007, I felt it. I would also say, pick a good company. But I really thought I did until it was disaster. It took 15 years, but I finally found a place to call home.*

☞ This is funny but what first came to mind was that “mortgage” has two “G’s” in it. I didn't know such an industry existed, much less how it was spelled! I was young and naïve, only 23 years old. After leaving college with a background in IT and business, I had recently been laid off as a Co-Op for Raytheon Corporation before joining the crazy mortgage world in 2001. I came in at the height of the Sub-Prime market, and rode the ride all the way from assistant, to Jr. AE, to a full-fledged AE, making an exorbitant amount of money for a 24-year-old. I was even earning more money than my sister who was a pharmacist!

However, the one thing I wish I had known when I first started would have been to save a much larger portion of my earnings than I had. This includes retirement and saving accounts, as well as making smarter investments that would have ensured a more prosperous future. Due to the advice I received from colleagues, and the abundance of business I had been receiving for 5 years straight, I didn't think about the possibility of the steady stream of revenue tailing off or coming to an end. It is important to understand the highs and lows of this industry, and to be financially prepared for whatever changes come your way. Today, 15 years later, I feel proud to call myself one of the lucky ones, fortunate enough to have survived the “bubble bursting,” remaining in our industry by starting to originate in 2007 in a niche market.

☞ *When I started the mortgage business, I quickly learned how important honest communication was. Share what you know, as you find it out. It's like ripping off a band-aid – do it fast and it will be less painful. It will still hurt, but the faster it is done, the less pain there will be. No one likes to share bad news, I believe we are all similar in the sense that we tend to put off sharing bad news in hopes that it will just go away. I learned very quickly early on, and can honestly say that I'm still learning, that what will be, will be...you have to be as quick to share bad news as you are to share any positive/good news. Be sure that when you have to notify someone of a problem, you also provide them with a solution. The solution may be 7 years out, but at least they are provided something to work towards. No one wants to hear a NO without hearing a WHY. People take a NO much easier when they are provided the reasons and explained what would be required of them in order to help them achieve their goal of homeownership. Remember to never take for granted that you hold the key in assisting someone meet or achieve their goals. We help families buy homes.... HELP THEM, that's all they ask.*

☞ I always knew that follow-through was key, but no one ever told me about having more empathy for what people go through. I have always had that, but in past 10 years it has really come full circle. In the stories and lives we touch by helping others, empathy is key. Help as many as you can, and the money will follow....it does not work the other way around.

☞ *Dream bigger and have no fear.*

☞ That once you get in, you can't get out.

☞ *I wish I had known more Realtors and financial planners, and how to set myself apart from other mortgage people.*

☞ When I started I was solely focused on the mechanics of the products, programs and procedures. What I learned later and made me successful was the importance of building relationships with your referral sources. Both are so important, and go hand in hand with success in this business.

☞ *Not to chase every transaction, and know when to say no. I chased every loan for years, regardless of difficulty, regardless of difficult clients, and against odds. When I finally decided it wasn't worth the stress levels, or being treated badly by clients/agents on the most difficult of loans, usually when you've worked double hard to make sure it closes, I learned to say, "I'm sorry, but I don't think we can move forward with this transaction at this time." Or, even better, when I fired an agent for being rude and abusive every time we worked together, it was the most liberating experience I've had in the business. In fact, the reverse started to happen. I was trying to appear more exclusive – and it worked. They kept coming back! I kept repeating that I*

had no desire to work with them, and they weren't taking no for an answer! Brilliant reverse psychology.

☞ Not to be afraid of being told no. Don't let it get you down; think of different options and move on to the next one.

☞ *I started in the Mortgage business by trying to refinance my own loan back in 1997 while going through a divorce, being self-employed and with little to no equity or income to show. After four different lenders taking me up to a day or two before closing and then telling me they couldn't get it done, I learned a lot about this business and decided that I could do it better than that. The only thing I wish I had known before starting is how much I would enjoy it – I would have started much sooner.*

☞ I worked at a bank for years as a Teller, General Ledger Bookkeeper, New Accounts, Manager, and was always interested in the Mortgage process – the one thing that I wish I had known was how the market worked. That it is either feast or famine. The Mortgage business is based on the economy and rates. If you are not one for pressure, this industry would be hard to like; however, once it's in your blood, you never want to give it up!!!

☞ *I'm a Realtor and the one thing I wish I knew when I started 18 years ago was to grasp the team concept earlier. Had I worked on that a lot sooner, I would have avoided some of the pitfalls when doing it as a one-woman show.*

☞ I wish I had known what a demanding and stressful business this is. I do thrive on the stress of it a bit, but there are times that I wish it were not so stressful. You literally have clients' entire lives in your hands, and meeting close dates is so very important.

☞ *While I knew that Servicing did not pay as well as Origination, it was stable employment. When I started in the business, employees in Origination were laid off every time rates increased. What I did not see coming was that eventually no one kept their 'servicing' rights, and eventually there were very few and limited opportunities for servicing, so I had to start over.*

☞ I started as a processor while going to college majoring in accounting in 1969. I wish I had known how much I would grow to love this business. It would have been great to have had more support for women-owned businesses, but back then that was not an option.

☞ *How to understand, identify with, and speak to personality types. I thought EVERYONE thought just like I thought. I had no idea that it was important to speak to their personality, not to them! If it's true you have 7 seconds to make a first impression, you have to get on the same communication level immediately.*

☛ I managed our Operations for 10-plus years and I chose to dive into the originating side in October of 2005... many thought I was insane – the market was heading towards the worst time in our industry – but I knew my products and guidelines!! That's what got me in the "door" with many of my agents I still work with today... my friends, really. And I didn't "sell" myself or my company, which was Countrywide and at the time a four-letter word to some. I just met with agents like I was meeting a friend for coffee. Take the pressure off that first meeting... to this day if I'm just having lunch or coffee, I don't bring any marketing stuff, just me!

☛ *To be more patient. Our business changes rapidly, and sometimes what you perceive to be a better situation or opportunity is really not as good as it seems.*

☛ I wish I had known what a difference it makes in your business to be consistent with your marketing efforts, and how important it is to make them a part of your everyday business, no matter how crazy things are. Marketing is always the easiest thing to push to the back of your plate, but it's the most important in terms of generating new business and taking care of the business partners you already have. Treat it just the same as you would a loan closing and see the difference!

☛ *This is a hard and rewarding job. By hard, having to tell people that they cannot buy a home right now is never what they want to hear. Rewarding...is to know the feeling of helping someone buy their own home.*

☛ Don't take rejection personally.

☛ *"There are more people who are willing to do business your way than for you to do it their way." This is important because sometimes we may feel we have to "buy" a Realtor's business, or do a deal or something we're not comfortable doing just for the sake of a business relationship. I tell new people all the time when I teach, "Remember when someone is only willing to work with you if you pay for advertising, food, events, etc., that there will always be another unethical MLO around the corner with something shiny and new to offer that agent. That agent has no allegiance to you. They are just looking for the next shiny paid-for object and would not hesitate to drop you like a rock. Don't do it! Build relationships with valuable people.*

☛ Everyone's definition of success is different.

☛ *What an "Old Boys' Network" (lovingly referred to as 'OBN') the mortgage & realty industry was. But by maneuvering around that and finding my own sources for referrals, I was able to exceed every expectation and anything that they could have given me. I did this on my own terms and I'm very proud of the fact that I could work with them, but didn't rely on them to be*

successful, nor believe that I wasn't worth my weight in gold because I wasn't a part of the OBN. With the volume I do, they need me much more than I need them! Great position to be in.

☞ At this point in my career, I wish I had realized how much I would need a strong network of women in my life to counterbalance the male influence in this business. It took me years to realize how much more I could have done if I had recognized earlier what was holding me back.

☞ *I got too caught up in helping customers with credit problems. Although I think that is important, it can easily lead to you being the lender that solves problems. I fight that to this day. What invariably happens is I get caught up trying to help someone with credit problems and miss an opportunity for a loan without problems. I have always enjoyed the rewarding part of this business, especially when someone purchases their first home, but there is a line – you want to earn a living too. I find I am just as rewarded to make the process much less painful than their previous lender – and that's a repeat customer!*

☞ Having come from a retail background where I could control much of what happened on a daily basis (from inventory to work schedules), I am still amazed how little control there is in our industry. With so many moving parts, and so many people with different expertise and work ethic involved, it is frustrating when you do everything right and the outcome is less than ideal.

☞ *My advice to new people is to look to work with people who have the same dedication to the customer experience as you have. That means internally (your company philosophy and execution of policies and procedures), as well as your external team – real estate agents, attorneys, home inspectors, and such. Better partners are a huge advantage in delivering the best possible experience, even while there is still much outside your control (like appraisals, title issues, and alike).*

☞ To be prepared for constant and never-ending change. For me the sales side of the business is easy and readily adaptable. The twists and turns in lending are inevitable, and staying on top of them is critical for maintaining a stellar reputation. Mastery and lending proficiency requires constant attention. In my opinion, agility is what sets the great loan officers and managers apart...too many people get and stay stuck.

☞ *Get a mentor. Find someone who is doing great business and structure your business similarly. No need to re-invent the wheel. Choose a system and stick to it. Consistency is key.*

☞ I wish someone had taught me the importance of having a system. I was always told to have a business plan, but was never encouraged to focus on a system. I learned the importance of a system 10 years into the business, which set me back quite a bit from where I could have been at the 10-year marker. It's worth hiring a coach and focusing on a system upfront. It's similar to golf in the regard that if you start playing the sport and don't take a lesson until you're two

years into it, you have a ton of bad habits to break – and change for the better. I’m referring to a tracking system for referrals, constant database management, a follow-up system, etc. Once in place, it can be applied towards your pipeline, database, sphere of influences, referral sources, etc.

☞ *I wasted a lot of time trying to help clients increase their credit scores so they could qualify for a loan. I realized that I did not cause their credit problems – they did – and if they were serious about buying a home, they need to take the time to fix their own credit. I decided to internally set a “credit score limit” of 680 (or 25 lower) and if they did not meet that criteria, I did not take the loan application. Next!*

☞ The one thing I wish I had known about the mortgage business when I started is that it could be more than just a “job” – it could actually be a “calling” and a “passion.” For several years, I looked at the business as a way to make money – period. It was a J.O.B. and nothing more, and I was looking elsewhere for something to fulfill my passion. When I discovered serving military clients could fulfill a passion of mine to give back in some way, what I once called a job became a way to fulfill a calling.

Chapter 2. You've Got This!

What is the one piece of advice you would give women that can help them with their career or their quality of life?

General Advice

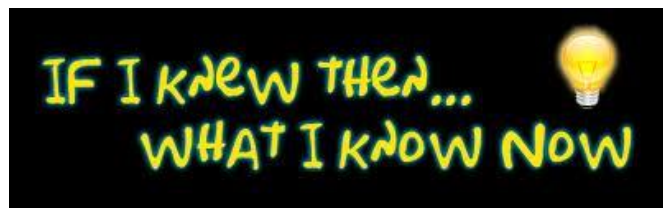
Karen Comments: *The advice you are about to read is priceless.*

Woman-to-woman advice. From women who are in the mortgage industry and can relate to you what it takes to be successful in the business.

My dear mother would say to me, "Honey, can I give you a little advice?" "Sure, I'll listen but don't be offended if I don't take your advice!"

You don't have to take anyone's advice....just sayin'.

But, then again, maybe you will!



★ Just when it seems like the business is just too hard to hold onto is when it is getting ready to turn around for you. This business is all about consistency and persistence. Hanging in when everyone else is falling by the wayside. You can make six figures plus in this business with nothing more than a high school diploma – and as a woman. So remember, making that kind of money is not easy. If it were, everyone would be doing it. But that being said, just think – little or no education, and you can make six figures! Not sure I know of many businesses where you can succeed with nothing more than the desire and work ethic!

★ *"To get something you never had, you have to do something you never did." It's a tough business, but very rewarding. It has been very good to me over the years.*

- ★ As women we have a God-given talent (and need) to multitask and try to take care of everyone and everything. It is so very important for us to realize that we need to take the time to just breathe and take time for ourselves.
- ★ *Have friends you can trust not to go after your Realtors that you can refer business to if you can't get a loan done for one of your referral partners. Helping your referral partners out of a tough situation (even if you can't physically close the loan) helps keep you as their go-to expert and will help strengthen your relationship with them – and, best of all, your mortgage girlfriend that can do something you can't.*
- ★ Read up on guidelines and have a trusted mortgage girlfriend that you can run scenarios by to keep you current and in the know.
- ★ *Get someone to clean your house. Nothing makes me happier than to come home to the smell of Pine-Sol and a clean home.*
- ★ Schedule vacations the first week of the year. Don't waver – ink yourself on the calendar.
- ★ *It's ok to take a day off from work...you will feel better and work harder if you spend time with family and friends.*
- ★ Schedule your personal life as an appointment on your calendar and honor it the same way you would honor a client appointment. This business does not have 8-to-5 boundaries, so it is a conscious daily decision to protect your personal and family life.
- ★ *Think outside of the box! Don't wait for Realtors to ask you to prepare financing flyers.... if you're caught up, be proactive and help them prepare for their upcoming open houses. They really appreciate not having to ask and being surprised.*
- ★ Quality of life depends solely on how strong your OPS and support team are.
- ★ *Have respect for your time – don't let anyone waste your time.*
- ★ As women, we are powerful and amazing. The mortgage business is a male-dominated arena, and we can get bullied if we are not careful. There is nothing wrong with taking a stance and knowing how wonderful you are.
- ★ *You can set yourself apart by remembering that each transaction is different than the last, and treat your clients as if they are your only focus.*
- ★ I advise women to try to enjoy the exciting world of finance they've chosen to work in. It won't be easy, for sure. And if I could give them one real jewel of advice, it would be to try and balance their career and family life – all while giving their clients the very best effort they can possibly give them. Easy? Hell NO! But so worth the effort!

★ *REMEMBER IT'S NOT YOUR FAULT. Repeat that line from Good Will Hunting over and over to yourself. You cannot control other people's actions and you cannot control the mortgage regulations. IT'S NOT YOUR FAULT! DO YOUR BEST – that's all you have to give.*

★ Hire people to take care of things at home. Start small and eventually lead up to having a house manager. You might want to start with a cleaning person to come in. Perhaps they can change the sheets on the beds and do laundry while they are cleaning. Get a teenager to run all of your errands. Grocery shop once a month, or better yet, give someone a detailed list and send them shopping. These people are as much a part of your team as your loan officer assistant. The more we learn to have people do things for us, the more time and energy we have to spend quality time with those we love and care about.

★ *Hire an assistant as soon as you can afford one – if even only for 5 hours a week to begin with.*

★ Schedule your calendar, don't let it schedule you. Put your "big rocks" on the calendar first, which includes time with your family, events you want to attend, and days off for you. This is one of the few industries where a woman has much freedom with her time and still has potential to earn a fantastic income. If you have to stay late or come in early one day and miss family time, schedule the time off for another day to make up for the family time.

★ *I didn't know in the beginning that this was a male-dominated industry (still don't believe it) so I never had the stereotype of the job being any harder for me than it was for anyone else. I didn't know that I might have to work harder, I just worked hard anyway. Don't let a "perception" rule the way you run your business. Run it the way you want to. You don't "have" to be #1 in the office, community, state, or country. Just be #1 for YOU. If #1 is available, and you want it....don't settle for #2 – but only if that is your real goal and it is really important to you.*

★ Ongoing personal development and courage have been my foundation throughout my career – whether I was a loan officer, field manager, production manager, and now the director of a newly formed mortgage department. Winston Churchill put it perfectly – "Courage is what it takes to stand up and speak; courage is also what it takes to sit down and listen." Too often women do not stand up and speak, especially when it comes to putting themselves/family first, believing in an initiative, disagreeing with a subordinate, peer or superior, asking for a promotion/raise. Making personal development a priority in your life will help you gain the confidence and give you courage you need, when you need it.

★ *DO NOT DRAG OUT A DEADBEAT DEAL. As I train new MLO's I see it all the time. If the borrower has a pulse, take an application. Bad. Bad. Bad. Pre-interview your borrower. Tell me,*

what do you have in mind? Where do you want your payment to be? Tell me about yourself, job, any credit issues?

★ Figure out what your "WHY" is! What is your why and what drives you? Dig deep!! This should be larger than yourself. Once you fully know and understand your WHY, everything falls into place! And you will create balance in your life!! You really have to LOVE what you do to make a difference in not only your own life, but the lives of those you touch!

★ *The advice I would give to all women in the mortgage business is to set specific work hours and stick to it. Don't let this business consume you and don't make your family suffer without you.*

★ This profession can be all-consuming. It is important to set boundaries with your clients as well as YOURSELF in order to not burn out and not have your personal life suffer. I still struggle with that after all these years, given I am 100% commission.

★ *Set boundaries. People do not expect you to be available 24/7. Don't be afraid to tell a lead or a referral source that you are in a meeting – yes, always in a meeting with a Realtor – and you can call them back at 2 p.m. Does that work for them? Just make sure you call. Don't let others make you crazy – I know, easier said than done. No one has ever died from a commitment date missed. The world doesn't end if the appraisal comes in low. And the person with a 500 credit score is never going to qualify, so just move on.*

★ It is not wrong or selfish to put yourself first, making sure you are well taken care of. You can't always depend on your company, your colleagues, or your family to sustain your confidence or happiness. You must figure out **why** you want to be in your industry, **what** you hope to accomplish in your career, and **how** to make that happen.

★ *From woman-to-woman dialogue, I fully embrace the Loan Officer career because we can become members /volunteers at schools or organizations where our children are engaged. By doing so, we are paving the road to conjoining our personal life, and higher quality of life with our children, to our profession. When you get to this level, your career is like a walk in the park. Be proactive and sponsor events, share information to assist others, and, as a result, you will gain new friends and clients along the way.*

★ The best advice that I could offer would be to build a team. It doesn't have to be a large team. A team of two can be as successful as a team of many if managed appropriately. It's always best to seek out an individual whose strengths are your weaknesses, and your strengths happen to be their weakness. This allows you each to give 100% towards what you are best at, and helps prevent instability, inaccuracy and disorganization. For the partnership that I am in, I have always enjoyed speaking with the buyers, assisting them with finding the best financing options and staying up to date on guidelines. This has always been a great area of strength for

me. I have never really enjoyed the PROSPECTING side of my job. I just want to help people buy a home. I didn't want to feel like I was a salesman having to recruit agents to send me those buyers to help. For my partner Shelly, on the other hand, this is the area of our job that she loves. She is on several committees and boards, attends several functions representing our company and our team. She makes office visits and teaches classes, all of which helps provide exposure for us collectively and increases our referral base. Doing what you love while making an income that most would dream of...does it get any better than that???

★ *Try and help as many people as you can...they can be first-time buyers, divorcees, move-ups...the loan amount does not matter...the fact that you can help, you are available, and you have knowledge is key. If you are the "go-to" person, then you will gain success. If you don't know the answer, tell them you will find out, get it, and get back to them. Don't let anyone tell you "this is a man's job" and you "can't make the money"...you can do anything a man can do, and oftentimes better. We tend to "do it all" (or try)...set boundaries for time...take time for yourself, and you will get more done. Have good friends, and always have someone to go to if you need an answer, for anything.*

★ Let it go and be your true authentic self. It is hard to do, but in the end it matters and works. We waste energy by dwelling on what others think, and it eats away at us. Let it go.

★ *Have a personal mission statement and run all decisions through that filter. Time-sucking activities better be directly in line with the mission statement or...don't do them. For instance, my family's mission statement is SGLBLEPPTBTWFI, Showing God's Love by Leaving Every Person, Place or Thing Better Than We Found It. If we aren't leaving them/it better, we change. We have it logoed on t-shirts too.*

★ When you are looking to get into the mortgage business, look at the company culture and how it feels to you. It is not all about the compensation or how fast things can get done. In the long run, it is whether you feel the company is a fit for you. Find somewhere that treats you as family and not a number.

★ *Control the career, don't let it control you. Notice I said career, not job. It can be either, but if you want something that you are building for your future, work at it like that. A job is something that you are doing temporarily. A career is a lifelong position. It is part of who you become. If this is what you want, treat it as such. A priority!*

★ Your career cannot be transaction based. It cannot be changed just because you are too busy one month. It has to be every deal, treated the same way, every time. No matter how busy you get. It starts with the way you communicate updates, to when you send out thank you cards and how you follow up mail/email communication after the loan closes. These items become the calling card of your business. People remember you and the way the process made them feel. If you do the same thing, every time...you will have a fabulous career! It just has to be done.

★ *Consistency is the key to a wonderful career. Start early and you will have a very successful future!*

★ Have a regime/routine that you adhere to every day. I get up at the same time every day, I work out for the same amount of time every day, check emails at specific times in between, catch up on prominent market news, and then head to work at the same time every day. Once in the office, I'm already prepared to meet what is for sure urgent for that day. I keep an electronic calendar, but also a desk calendar that I write on. It's in front of me, it's a constant reminder. Whatever works for you personally to ensure you stay on top of everything – and GO HOME at a reasonable time as often as possible.

★ *Don't do a loan that will make you lose sleep or that you just don't feel right about. The commission isn't worth the aggravation, dissatisfaction or uneasy feeling that come along with some borrowers.*

★ Have fun, join some organizations where you will meet people that you like. For me it is music and singing in a Sweet Adelines chorus. Hey, you may even get some business from your club members. Do it for you! Not just for the business. The business will come.

★ *Learn to balance work and your time. We get calls all day and night and are always asked to help with different events throughout the industry. Never forget to take time for YOU!*

★ If you feel uncomfortable with an applicant, it is ok not to proceed. Do your research and if warranted, fire them as a client. Your initial gut reaction is usually right. It will save heartache and headaches in the long run.

★ *Be organized and follow up always! This will keep you on top of your pipeline and referral partners. It will also allow you the ability to make great money while still having time to enjoy life and family.*

★ The mortgage industry is always changing – always be open to change and ready to learn new things every day. Patience is a virtue !!!

★ *In whatever you do, the goal is to "Add Value"!! – first and foremost to your life and the lives of those you serve, your clients.*

★ The advice I have is, if you're going to be in this business, make sure that you are organized and timely in your responses to clients. When people want to get a loan they want answers NOW, not tomorrow or the next day. I am constantly complimented on my ability to return phone calls promptly. I think that is the number one complaint in the mortgage business. You also need to be persistent and make sure you study programs and know the rules inside and out. If you don't know your programs, you can't service your Realtors. Make sure you establish a

Realtor base in this business because when the refinances dry up, if you don't have Realtors, you won't have any business

★ *I truly believe that the job I have is a great job for a mother with young children. Although my children are all adults now, when they were in school I never missed any of their activities. I made every field trip, every little league game and so on. I always worked around their schedules and was able to make a good living for myself!*

★ Do not stop learning and growing. Take advantage of every opportunity to expand your knowledge base, and do not be afraid of change. This is not the industry for you, if you do not like change.

★ *Create true deep, trusted relationships a with minimum of five Realtors – and pick a new rookie Realtor yearly to help them establish their business. I've found them to be happy I've reached out to them.*

★ Be true to yourself. Never compromise your integrity – no matter how rough the situation becomes. Never promise more than you can deliver, never promise dates that you cannot live with. And never accept the pressure that others put on you – do what you can do, when you can and the best you can!

★ *TAKE TIME TO SMELL THE ROSES...and that can be difficult in this business.*

★ Any kind of "sales" is demanding: 24/7, shorter vacations, too much electronic surveillance, being "on" at all times. But if a client can accomplish something better themselves, let go and use the time to give the client something extra that they might not have expected. It will not shorten your hours, but there is nothing more rewarding than getting someone into a home that they may have wanted for a long time. It makes the time worthwhile.

★ *My advice is to be passionate about and love what you do to earn a living. If you have that, then everything else falls into place. Get as much education as you can and network!*

★ You should have your own database that stays with you for the life of your career. Nothing will shortchange your earning potential faster and more significantly than not having your own electronically stored records of authorized information about your contacts.

★ How many times do you want to have to start over in your business? You're nice, but leaving your contacts behind for your last company to market to is not nice for your customers. Your customers will miss you, and you will miss out on their business. [Karen's Comment: Check your employment contract to make sure you can take your database with you if you leave. You may want to renegotiate your contract to allow you access to your database.]

★ *Most think when they go to commission, it's exciting, because YOU now control your work schedule. YOU decide whether to come in at 8:00 a.m. Or at 9:00. YOU decide whether to take a 3-day or a 14-day vacation. In all actuality, YOU don't make any of those decisions. Your CLIENTS do! So, you have to look now at your client as being your boss. Interview them. Determine what expectations they have of you. Getting the loan should never be confused with accepting the responsibility or accountability. You must do business with people that are like-minded. If you have kids on a soccer team and they don't, they will never understand why you can't drop what you are doing and get a lender letter out. On the other hand, if you are driven for results, and the Realtor's priority is family, it will drive YOU crazy.*

★ Be flexible and prepared to do whatever your company needs for you to do (so long as it is compliant, ethical, legal, etc.). Learn as much as you can about everything and become a master of the mortgage craft. Know that if you make a move/shift in your career and find that it was a mistake, you can always go back.

★ *One thing that I actually did know from day 1, but that I would give as advice to any woman new in the business, is how crucial it is to be well read in regard to guidelines, legislation, and programs. Knowledge truly is power, and if you are the "go-to" person because you've taken several hours a week to keep up on the changes that never cease to happen in our industry, that's a great label to have! Plus, it will give you an edge with clients and with referral partners. Training agents about changes in the industry is one of my favorite things to do. Agents want to work with someone who is up on the latest changes and knows what she is talking about.*

★ Balance is everything. If you are working hard on increasing your business and also have a family (whether with children or without), be sure to devote time to each that doesn't get interrupted by the other. So if it's date night for you and your spouse or significant other, don't take a business call in the middle of the evening. That night should be devoted to family and you should put a message on your phone saying that you're unavailable during that time. If it's a true emergency, you will find out. But, as we all know, everything isn't an emergency and most things will keep for a few hours while you enjoy your family time. By the same token, if you have an important closing or presentation, don't stop to take a call from your kids to let them know where you hid the peanut butter! I raised two boys while working my way up in this industry and made enough mistakes of my own, to know how important it is to try to achieve balance in your life. That goes for your family, your work, your health, and your spirituality, whatever that means to you. You will be a happier, more fulfilled business person if you don't feel like you are missing part of what makes you...you.

★ *To know you have been the vehicle that provided the money for buyers to get a home to make memories in, to build equity in, to help with their lifetime personal and financial goals,*

that is what makes it all worth it! I had a client recently in a motivation letter say, "They say home is where the heart is, and if this is the case, we are heartless. Please find it in your heart to approve us for this home." Getting him and his family a loan for a home is priceless!

★ Educate yourself through multiple sources. My knowledge of the industry makes me a valuable member of the real estate community. One other item – get involved with your local board of Realtors and join your state mortgage association with a membership to NAMB. Educate.

★ *You are not a 24-hour convenience store. You have a family and a life, too. You are a professional, like a doctor or dentist, and must act like one. Remember, if they are calling you late at night there's nothing you can do until morning most of the time anyway. Let it go to voicemail and if it truly is urgent, call them. If you're out of town for the weekend, put something on your voicemail stating you will have limited access to your phone but will return their call as soon as possible. With cell phones today you can even text them and let them know when you will call them back if you must. Trust me, there are some very unrealistic needy Realtors and clients who will not hesitate to contact you all hours of the day and night, 7 days a week, and expect you to jump. Believe it or not, I have "fired" Realtors because they were too draining and not respectful of my time with my family. You can't be everything for everyone.*

★ Don't let anyone tell you that you are not great at what you do. If you don't mesh with a client, part ways early on. This business is hard enough, without conflict with your client. You are there to help them with their goals in buying/refinancing a home. If they are going to argue with you about paperwork needed or distrust you on the loan program you put them in, it makes the process so much harder than it needs to be.

★ *Well, aside from recognizing your biggest mistake and making sure you surround yourself with strong women, AND recognizing when you're being bulldozed by men, I would say it would be to hang on for dear life to YOUR business contacts, whether it be past buyers, their sellers, Realtors, or all other business partners. NEVER let a single one go...use an outside contact management system and never let a soul have them! EVER!*

★ Find a great Leadership Coach. Mine helped me truly define my customer, and helped me be a more authentic version of myself.

★ *Be "present" wherever you are. Most of us feel guilty at work because we are not at home, or guilty at home because we are not working. Make your family a priority appointment. You wouldn't answer your phone for one client when with another – isn't your family more important?*

★ In what IS a stressful career, the balance of home and work is always a challenge. I find the best way to minimize it is to confront the challenges. By that I mean, when an issue arises, pick

up the phone and communicate it. Get people (clients, agents, etc.) involved in their own rescue. Too often, I see people keep problems to themselves, hoping they will come up with a solution. Hope is NOT a strategy. People want the truth. They appreciate it. And since everyone has the same goal, they will row with you, instead of pointing fingers. Secrets add to stress. Transparency cures it.

★ *Find solid mentors and peers who can encourage you to dream bigger and stretch your thinking. I was lucky enough to find several very early in my career, and they made the difference for me.*

★ Schedule out your business and personal calendar and stick to it. The biggest challenge isn't knowing what to do, it's consistently doing it!

★ *Time block and stick to it. That time blocking includes time for yourself (gym, massage, golf lessons, travel) and most importantly, for your family. When you time block for your family, you know, when your client asks to meet with you at 6 p.m. on Thursday evening, that you already have an appointment and are not available (because your calendar says it's family time!). I've also learned that sharing these life experiences (a tough gym workout, a long weekend vacation, or an amazing golf lesson) helps to build rapport and likability with clients, which is key to client loyalty! I spent years keeping my personal life private from my clients, and I have no way of measuring how many clients I likely lost by missing the opportunity to create loyalty from likability.*

★ Create a marketing plan to continually cultivate business from new real estate agents. Seek them out and train them, because in the beginning of their careers, they have no loyalties to other loan officers. I had three agents who gave me a lot of business, and in one year, one died, one retired and one moved out of state – so I lost about 1/3 of my referral business. If you become their “teacher” and help them succeed, you'll get referrals from them forever!

★ *For me, having a life plan and then priority (or self) management have been the keys to success in maintaining a quality of life while at the same time building an incredibly successful mortgage practice.*

★ Many people will say they need to “make the time” to call on real estate agents. Or they need to “find the time” to take a vacation. The truth is, no one can “make” or “find” time. Time is what it is. Everyone gets the same 24 hours in every day.

★ *Manage yourself, your priorities, and your commitments, and then focus on those activities that align with your life and business plans.*

Victoria Del Frate Fifield – ICanCoaching.com

Facing your fears is as much a part of how you succeed in business as is learning your craft and becoming an expert in your chosen field. The nature of the fear will vary from Professional to Professional, but the external excuses that we give to ourselves to avoid facing the fear are always the same... the three most common excuses are, I don't have time, I don't have the resources, I don't have the knowledge/experience.

The way to effectively face and overcome your fears so that you can reap the business growth rewards that you're seeking is NOT to face your fears alone! Giving voice to your fears to someone you know, like and trust is the first step.

The next step is to find someone who has faced the same fear and has overcome it, and then reach out to that person to tap into their insights and suggestions about their experience. Your fear may have reared its ugly head when you were presented with an opportunity to speak to a group of 50 real estate agents. Maybe you are facing the fear of taking on the financial and managerial responsibility of hiring an Assistant, or perhaps the fear of change is holding you captive at a company in which you've lost faith and respect. You are NOT ALONE. The same fear has gripped hundreds and will grip hundreds more. The ONLY difference between those who face their fears and those who continue to duck and dodge them is a person's willingness to ask for and graciously receive help, and fully embrace the fact that NO ONE person has all of the answers, all of the experience and all of the resources – and most importantly, NO ONE succeeds alone.

**Don't regret the things that you've done ---
Regret the things you didn't do when you had a chance!
The End!**