

Excerpts from...
Reinventing the Heel
The Mortgage Girlfriends' Guide to Marketing

The 'Wow' Factor- Cindy Ertman

Back to the marketing closet—Cindy pulled out her 'Wow Customer Service Plan' that she used to use years ago.

"It's about systematic points of contacting the borrower throughout the processing of the loan. I won't sign the 1003 (application taken by my assistant) unless there's a hand written thank you note attached to it."

It's not one of those 100 point check lists. Cindy keeps it simple with just 12 touch points – basic things that can get overlooked without a plan, like:

- Calling the listing and selling agents
- Calling all parties when the appraisal is received
- Calling to say 'Congratulations, your loan is approved!'
- Sending an email each week asking for a referral

Because clients can feel like they don't matter anymore once the deal is done, the checklist also includes some extremely meaningful post-closing contacts, like Thank You notes to all involved in the loan closing. For the buyer, she also sends out 100 (new) address labels that are printed in-house.

A few weeks after the loan closing, Cindy follows up with the 'Homeowner's Book of Records'. I tell her that sounds very official. Laughing, she says it never fails to impress. *"It includes a copy of the title report, appraisal, closing statement, and yes, another handwritten note!"* A helpful cover letter explains what's included in the book, and reminds the homeowners that they should give a copy of the closing statement to their accountant when they file their tax returns. But the biggie here is to ask them to refer back to this book (*and call you*) when they decide to sell or refinance their home!

Cindy also sends inspirational, motivational and sales books to her real estate partners on a regular basis.

Ye Olde Brag Book-Louise Thaxton

Louise was kind enough to dish on her marketing strategies (yes, she still markets, even though she's doing more business than most). Forget the web – if your target audience isn't using it, the fanciest site in the world won't attract the business you want.

"At the present time, not many of my real estate agents are doing Social Media—so my marketing is done the old fashioned way.

"I have a Brag Book which is a 3-ring binder that I give to agents I want to do business with. It shows where I'm one of the top 200 loan officers in the country, testimonials from other top real estate agents, clients who I've done VA loans for; comments from other loan officers (top ones in the mortgage industry). My goal is to give them something—that when I leave, they are holding my Brag Book."

Giving Thanks- Linda Davidson

Every year, Linda and her team hold a Thanksgiving Day Feast—on Veterans Day.

“Everyone is sick of turkey by the time Christmas rolls around—so we start the holidays early. We invite real estate agents, and we usually have 125-150 that attend every year. The local bank is closed on Veterans Day, so we hold the dinner in the lobby of the bank. My husband cooks the turkeys and we buy most of the trimmings. It costs about \$1,200—but we always make it special.”

For example, *“One year we did a black and white theme—everyone had to wear either black or white. We hired a high school orchestra to play. We do gift drawings. The event is called a Thanksgiving Day Feast—and the invitation says, ‘Because we are thankful for YOU’.”*

From One to Many- Irene Duford

It looks like videos are a one-to-many tool that will save you a lot of time. Here are some ways you can reach many – be it clients, prospects, or a network of associates – in one shot:

- Record a “Meet our staff” video to send to new clients
- Record a “Happy Birthday” video with you & team members singing happy birthday, to send out on your clients’ special days
- Create several videos explaining...
 - The loan process
 - How to read an appraisal
 - Why home inspections are important
 - The reason for title insurance
 - What type of homeowners’ insurance to buy?
 - How to improve your credit score

Let’s face it: the list is endless.

Email a new video every other day to new prospects. Post the videos on your website and direct people to view them there. Post them on your Facebook page. Let your imagination run wild.

Obviously, Irene and her team are never going back to printing impersonal, expensive newsletters from a template and dropping them on a bunch of unsuspecting people. They’ve discovered a much better way.