

**My Mother**

**Burned Her Bra ...**



**... and 71 Other Stories to Make You Think  
about Your Business and Your Life!**

By

**Karen Deis**

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## Karen Deis here ...

... and I've been writing blogs and articles since 2007.

Some have been posted on the Mortgage Girlfriends Website.

Some in national mortgage magazines.

Others on my social media pages and the Active Rain website.

As I began to peruse through my document files, which was like walking down memory lane, I decided to write this e-book for you—women in the mortgage industry.

Some stories are inspiring.

Some will make you think.

Some are “just because.”

I am passionate about helping women make more money, save time and most of all succeed. But sometimes it's “ourselves” holding us back.

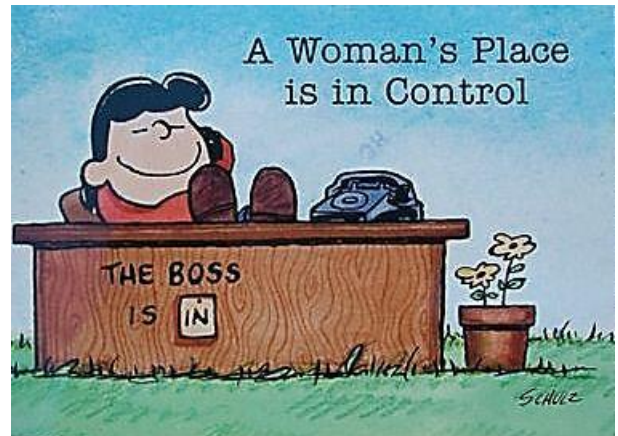
My hope is that some of these stories encourage you. Influence you. Energize you. Starting with “My About Me Story: Are You Insane?” and “My Mother Burned Her Bra” story.

I would love your feedback and comments. Email [Karen@MortgageGirlfriends.com](mailto:Karen@MortgageGirlfriends.com).

And, please feel free to share these stories with other women that you know.

Enjoy!

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## My About Me Story: Karen, Are You Insane?

I'd almost bet my firstborn child that someone, at some time, has said this to you!

I remember when my sister and I decided to start the first mortgage broker company in our small town – and an all-women company to boot! The competition was banks and mortgage bankers. I remember a bank loan officer telling me that we would be bankrupt within 6 months! Not only did we not go BK, but we became the #3 lender in the county for almost 10 years!

I remember when we sold our mortgage company in 2000 and decided to test that new-fangled thing called the Internet to provide online classes for loan originators. The very first class I released, over 200 LO's attended online. The top loan officers (who were also speakers at industry events) told me it would never work!

While my mother thought my sister and I were insane – she showed up one day with a check for \$10,000 just in case we needed it!

While the mortgage industry thought I was insane – a PMI company came knocking on my door with a check for \$80,000 to sponsor the internet classes.

The point of my story is that people may try to discourage you by asking “Are you insane?”

It takes a great amount of courage.

A huge amount of faith in yourself.

Knowledge.

And an awesome network of people willing to support you and help you succeed.

Consider Mortgage Girlfriends as your support group. To read awesome articles about what others are doing now to get business. To view video classes. To download reports and marketing examples. And to take advantage of free coaching from our experts.

Because I have “faith” in you!

Question to ask yourself—

*“What’s one thing you accomplished – when others thought it would never work?”*

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## My Mother Burned Her Bra

I grew up with a mother who believed in equality for women.

She was the person who asked people to sign petitions for this-or-that cause. She joined protest marches in the 60's and 70's – and yes, she burned her bra. (And it must have burned for a long time because she was a 42 DD.)

The apple did not fall far from the tree.

My sister sued her company when she was up for promotion to line manager at a factory where she was working. She would not get the promotion because the “guy” they promoted instead had a family to support.

The president of a mortgage company threatened to fire me because I organized a boycott. For years, all the male loan officers were flown to the home office for a golf outing, poker games and who knows what else. Even though I was #6 in the company, women were not invited.

### **BUT, HERE'S THE THING—it's still happening today!**

When I conduct diva strategies calls with the Mortgage Girlfriend members, some are still being discriminated against or shunned.

For a long time, one of the divas had been the #2 in production loan officer in her company. She attended one of the mastermind events several years ago, implemented some of the strategies, and the following year becoming the top-producing LO in her company. The guy who had been the top LO for years has refused to talk with her, is rude and disses her in sales meetings.

Another top-producing diva member was told by her manager that they were going to deduct some of her commission to pay the processors because she had a bigger loan volume than the other LO's. She asked how much the other “men” loan officers were going to pay and the answer was “nothing,” they don't produce enough to deduct from their pay.

Oh, and here's the one that sent me (and her) through the roof. She had decided to quit and move on to another mortgage company. The manager asked her, “Does your husband know that you are quitting?” She answered, “Why are you asking me that question?” He replied, “I think I should meet with your husband and you and make sure it's okay with him!”

Whaaaaatttt?

I could go on.

I know there are many mortgage women who have not had any of these experiences. I am happy for you.

The point of this article is that if you do see other women that are not treating fairly. Are not paid equally. Are being discriminated against...

...that you take a stand and support them in the equality game.

# Don't Hire People Who Like to Play the Game of Candy Land

I never liked the game. Candy Land is the first game most children learn to play. It teaches children that the best way to “win” is to

- 🔥 Pick up a card.
- 🔥 Read it.
- 🔥 Move spaces.
- 🔥 Repeat.
- 🔥 Hopefully win the game just by chance and luck.

I believe that the things we should be teaching children and young adults are:

- 🔥 How to play chess or checkers (teaches strategy).
- 🔥 How to play card games (teaches finesse and negotiation).
- 🔥 Legos/building blocks (teach creativity).
- 🔥 How to balance a checkbook (teaches financial responsibility).

When hiring assistants. Loan officers. Support staff.

Ask them if they know how to balance a checkbook (I mean with a calculator and not a computer). In reality, the loan application form is really a mini profit-and-loss statement.

Ask If they play (or have played) checkers or chess.

What is their favorite card game?

Some people run their business and their lives like the game of Candy Land.

Asking these questions may help you hire and work with people who will be an asset to you and your company.

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## Are You Stuck in a Rut?

Don't get me wrong, I'm busier than ever. But I was stuck and getting bored with the routine of it all...answering emails, writing content, phone appointments, attending webinars. And oh, then there are the old household routines of washing clothes, making dinner, watching my favorite TV show on Monday. Coloring my hair.

So, here's what I did—

I bought myself some flowers. I am trying a new sushi recipe tonight. Going out to lunch at a new, swanky restaurant.

Oh, and I have set aside some time each week (it's an appointment with myself that I added to my calendar) to work on new content or project.

Okay, I'm happier now.

It's those little tweaks that make a big difference.

Oh, and chocolate counts too.



## Just Who the Heck Do You Think You Are?

I was THE FIRST woman mortgage loan originator in my city way back in the mid 70's.

I got a call from a competitor who said (and I quote), *"Women loan officers aren't going to be accepted in the mortgage industry so when you don't make it, you can come to work for me in the closing department."*

I opened the FIRST, all-female-owned mortgage broker in the community (with all female employees). One of my competitors told a Realtor friend of mine, *"She's never run a mortgage company before—she'll be bankrupt within 6 months."*

Oh, and when I was one of the FIRST to provide online training classes in 2000 for the mortgage industry, they said *"no one was ever going to attend this new, fangled, Internet-way of learning."*

So, who the heck did I think I was anyway? Thinking I could do something that "others" didn't think I could (or should) do?

Truthfully, it bothered me. What made me think...would I be a good loan officer? Run a mortgage company? Own a half dozen internet companies? Or put together a group called Mortgage Girlfriends?

Maybe you've even asked yourself—*"Hey sista...who do you think you are?"*

So, I'll ask you – is there something you've always want to do? Like try a **new mortgage niche**? Get your foot in the door with an **awesome real estate agent**? **Hire outside help**? Take a 14-day sabbatical? Do videos? Create a blog post? Buy that \$400 pair of boots?

What I've come to realize is that there are a handful of people out there who want you to fail!

But, there are even more people who want you (and will help you) to succeed! Here's what I think:

- 🔥 Do it anyway. Your supporters will be happy for you.
- 🔥 Don't be afraid to make mistakes. It shows you have character.
- 🔥 Be passionate. If you help people solve a problem in their lives, you don't need anyone's approval.
- 🔥 Fake it till you make it. You'll be scared, but after a while the fear will go away, to be replaced with confidence.
- 🔥 Don't go it alone. There's a ton of resources out there, including other Mortgage Girlfriends, who are more than willing to help you out.

Ask yourself this question—

*"What the heck do you think you want to do?"*

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## Proudly Wear Your Tiara

I was at the hair salon the other day. Sitting next to me was a woman who was getting her hair done to accommodate a tiara. I asked her, "What is the special occasion?" She said that she was going to do a 3-day, 60-mile breast cancer walk in honor of a friend who has the disease!

It got me to thinking that there are special times in women's lives that we should dig out (or buy) our tiaras and wear them like we mean it!

Occasions like:

- 🔥 In the delivery room after the birth of your child
- 🔥 Winning a contest
- 🔥 Accomplishing an income (or closed-loan) goal
- 🔥 Passing your NMLS licensing test
- 🔥 An anniversary (your marriage, your job, quitting smoking, etc.)
- 🔥 Your birthday
- 🔥 When you get money back on your tax returns
- 🔥 Paying off a credit card
- 🔥 Whenever you feel like it...

Now, it doesn't have to be a tiara.

Me?

I wear my Wonder Woman bracelet! Some women wear a special piece of jewelry. Or a killer pair of shoes. Some go out to eat.

Celebrate the little things in life. Appreciate that you are an amazing woman and deserve to pat yourself on the back. Feel good about yourself. Inspire other women. Buy one for your daughter, niece, granddaughter, or your girlfriend.

Do you see where I'm going with this? Pass it on!



## Do You Have a “Stop Doing” List?

Do you find yourself doing things that...

- 🔥 Don't make you money?
- 🔥 Don't add value to your life?
- 🔥 Don't save you time?

Most women that I know have a “To Do” list in their purse or an app for their cell phone.

But what we usually don't have is a “Stop Doing” list, right? Here's a list of some of the things you might want to stop doing that not only waste time, but make you crazy sometimes!

1. Stop working with unmotivated buyers & real estate agents (you can bring a horse to water...)
2. Stop listening/reading negative news or news you can't do anything about (like TBWS)
3. Stop constantly checking voice mail, texts or emails (I'm guilty)
4. Stop multi-tasking (guilty again)
5. Stop saying “yes” to everybody (and say “no” more often)
6. Stop doing everything yourself (and delegate to capable people)
7. Stop working off of other people schedules (and schedule time for yourself)
8. Stop doing other's work (make them do it themselves)
9. Stop making excuses (why you can't stop doing things)
10. Stop jumping from one thing to another (focus, time block and prioritize)

Ask yourself this question—

*“So, what else do you want to ‘stop’ doing?”*

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## Do You Feel Guilty?

*"I feel guilty about—leaving my office—letting someone else handle my clients—leaving my family—just getting away—having a good time—having someone else do my work."*

But here's what GUILT really does to you—It keeps you from taking time for yourself; from improving your business; from reflecting on what you truly want to do in life.

Why should you take time for yourself? Because...

1. **You deserve it** – Think about what you do every day. Every week. I'll bet your schedule is packed. But you never seem to "schedule" time for yourself.
2. **It will make you happier** – Think about the times you have taken a few days off. When you returned (even though you had a little more work to do), you always got caught up, didn't you? Getting away for your OWN enjoyment will make you (and your family) happier.
3. **It can make you healthier** – What does all the stress do to you, day in and day out? It's the leading cause of heart attacks in women. If you are happier (see #2), you are healthier.

So, let me ask you this question—

*"Would you take 2 days off from work if someone offered you the chance to increase your income by \$100,000 (or even \$25,000)?"*

If attending seminars, classes and [Mortgage Girlfriend Mastermind Retreats](#) makes you feel guilty...

...get over it!

I want to be very clear that I'm not admonishing you at all. I know you are busy. I've been there with an average of 30 files in my pipeline at any given time. I got over my "guilt" by realizing that I needed to get away to improve my business, my happiness, my health and, especially, my self-confidence!

Oh, and one side benefit...your family realizes and appreciates what you do for them when you are gone for a few days.

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## There's No Kill Switch on Awesome

*"Okay Karen, what did you want to say?"*

*"I wanted to say that I'm not sure your idea will work!"*

The mortgage company I worked for held annual branch manager meetings (their managers were mostly male, by the way).

The president of the company was making an announcement regarding a marketing strategy that they had been working on.

Most of the other managers agreed with him.

I did not.

What happened next totally astounded me.

The president asked me to meet with him and the marketing staff to re-evaluate the idea and come up with a more workable strategy.

Regardless of what everyone else is saying, be the diva that you are and voice your opinion—even if it's not the most popular one!

There's no kill switch on being awesome!



## I Have a Tough Time Accepting Compliments...

I sometimes have a tough time accepting compliments...

“I like your leopard skinny jeans” – “Oh, this old thing!”

“The blog you wrote last week was awesome” – “Oh, it was nothing.”

“I really liked the idea you gave me” – “Oh, it really wasn’t that good!”

I think women have a tough time accepting compliments. I’m sure you’ve said to yourself at one time or another: I don’t like to toot my own horn. I’m not the type to brag. I don’t deserve it. They must be lying. They feel sorry for me.

**Stop it right now.** A compliment is a gift. If you don’t accept it, in effect what you are really doing is turning the “gift” down, insulting the person giving it and subtly suggesting that you don’t value their opinion!

**Break the habit of self-deprecation and start doing this instead:**

- 🔥 A simple *thank you* will do – Look into their eyes and smile! (Or Email Smiley Faces)
- 🔥 Be appreciative – *“I appreciate the compliment, especially from you.”*
- 🔥 Recognize others – If someone else was involved, mention them too.
- 🔥 Ask for advice – *“Thank you—and I was wondering if you could help me...”*
- 🔥 Make a special effort to share your accomplishments – *“I’m proud of myself today because...”*

The good news is that mastering the art of graciously receiving a compliment helps you become more self-assured.

The more self-assured you are, the more compliments you’ll get.

Let the warm fuzzies begin!



## When Someone Criticizes You...

So the experts say that the reason we get defensive when hearing criticism is because we're tied to our ego – a person is implying that we're not great at something.

Here are some tips to follow, especially if it's a real estate agent or client who is dissing you.

**Wait for your gut reaction to pass before doing anything** – I should have excused myself, gotten a cup of coffee and reflected upon what the person just said to me. Yes, it was true, I was not playing well with others.

- 🔥 **Keep your mouth shut** – Of course, I went on to defend my bitchiness when I should have been listening to what they were saying.
- 🔥 **Ask questions** – I should have asked more questions, like “Why do you feel that way?” or “Could you explain exactly what you think I'm doing wrong?”
- 🔥 **Ask for advice** – Getting back to the basics, I should have explained my problem and asked the manager what he would have done if he were me!
- 🔥 **Determine if the criticism is warranted** – In my case, yes, I was hell on wheels. I accepted that I made people uncomfortable. If it's true, deal with it and move on. If it's not, defend yourself and explain why you acted the way you did.

It's easy to tell yourself, “they have it in for me” or “those people are raving lunatics.” It's hard to put your ego aside and use the criticism in a positive way.

**Last words of advice:** Don't change JUST because someone says something negative to you – or hurts your feelings. If you believe in what you are doing, listen to what they say and muster up your courage to ignore them – because ultimately, you're the only one you have to answer to in the end!

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## What If I Fail? ...

I have days. Especially the days that I'm scared to make a decision.

- 🔥 Should I hire an assistant?
- 🔥 What email marketing system should I buy into?
- 🔥 What's the best database system for me?
- 🔥 Should I go to Italy or Florida on vacation?
- 🔥 Or keep the money and save for my retirement?
- 🔥 What if I fail at my latest project?
- 🔥 What if she says NO?!

I am honored that Mortgage Girlfriends ask me questions like this on a regular basis

My reply? "What's the worst that can happen if you make a decision (that you've agonizing over)?"

The answer that I most often get is, *"Yeah, I know, I'm just freaking out here."*

Well, you are allowed to freak out. You are allowed to be afraid. There is no way to predict the future, but you can control it a little bit more by asking yourself a couple of questions—which, by the way, only you can answer.

So, let's take the example of "What if I fail at setting up a system to offer an [Employee Benefits Program](#) to local employers?"

1. Do you have the money to spend?
2. Do you have the time to devote to the project?
3. Do you know people who own businesses?
4. Do you have a way to follow up with them on a regular basis?
5. What's your goal for the number of companies you want to enroll?
6. How many loans per month do you think you will get from this marketing strategy?
7. What do you have to do to maintain the business?
8. Who will help you?
9. What if you fail?

If you fail, what's the worst that could happen? You learned something. You spent some money. You don't have to waste your time anymore. You didn't lose any business because you never had it in the first place.

While others may judge you, you're the only one who can judge yourself—because you know whether you really gave it the good old college try – or not.

Instead of asking yourself "What if I fail?", the harder question is: **"What if I succeed?"**

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## Enough with the Drama...

I have a girlfriend (of 30+ years) who owns a successful concrete construction business. But, I swear, there is so much drama in her life (which she shares with everyone else) that she could be her own soap opera.

And as loan officers, company owners and managers, you are part of an industry where, on a scale from 1 to 10, drama is a 20+!

I know that everyone has drama in their lives – but what I’m talking about here is the drama that affects your business, stresses you out or keeps you from earning the dollars you could be earning. If only you had a way to “control” it!

I’m not a therapist but I’d like to share a couple of suggestions I have used in the past to help me “tune out” the drama when I need to – or tune back in when someone really (and I mean in serious trouble) needs me.

- 🔥 **Don’t get sucked into the drama** – What we tend to do is repeat it to our friends, ask the “drama queen or king” for an update, post about it on blogs or social media.
- 🔥 **Don’t offer suggestions or advice** – Just politely listen, walk away and don’t think about it again.
- 🔥 **Are you part of the drama?** – If it has nothing to do with you, ignore it and go about your own business.

I know it’s easier said than done. I know you want to be friendly. You probably sympathize with the person’s problems. You want to help. But ask yourself this question: If you are wrapped up in all this drama – which has nothing to do with you – what else could you be doing that will earn you more money, save you time or make YOU happy?

Ask yourself this question—

*“So, what have I done to minimize the drama in my business?”*

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# 10 Awesome Things to Say to Build Relationships

I read a blog the other day written by Jeff Haden, ‘Owner’s Manual’!

Basically, it’s about words/sentences that can make a difference in your relationships with your peers, real estate agents, colleagues, family and friends—BUT ONLY IF YOU MEAN IT!

Here are the 10 things to say to people that could make a huge difference in getting people to co-operate, to work with you, and to respect you!

1. **Here’s what I was thinking** – *Give others reasons why you think the way you do. Justify with logic and not from a position of “power.”*
2. **I was wrong** – *Admit it – you won’t lose respect, you’ll gain it.*
3. **That was awesome** – *Praise is a gift that costs nothing, but is priceless to the person receiving it.*
4. **You are welcome** – *When something thanks you,” simply answer “you are welcome.”*
5. **Can you help me?** – *This shows your vulnerability, respect for others’ opinions and willingness to listen.*
6. **I’m sorry** – *Never follow an apology with a “disclaimer.” Say you are sorry and take the blame.*
7. **Can you show me?** – *Don’t just ask for input. Ask to be taught or shown how to do something.*
8. **Let me give you a hand** – *Don’t say “Is there anything I can help you with?” Instead, offer to help in a way that feels collaborative, not patronizing.*
9. **I love you** – *Every time you say it—say it like you mean it!*
10. **Don’t say anything** – *I know, it’s hard sometimes (especially for women), but sometimes it’s best to say nothing at all—especially if you are angry or upset. Be quiet until you know exactly what you are going to say.*

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## If You Jump—Will the Net Appear?

Have you heard the old saying, “Just jump and the net will appear”?

What it means to me is that if you want to make a change and are hesitant in doing so, just take the risk because there will be something, someone there to help you—even if you make mistakes.

But, the more important question is—*should you jump?*

The metaphor for this is, let’s say you are at the edge of a cliff (for example, deciding to spend money for a new marketing strategy). If you stay at the edge of the cliff, nothing is going to happen. If you back away from the cliff, nothing is going to happen, either.

So, if you jump, will the “net” appear? Or metaphorically, what will you risk if you jump?

If you were truly on a real cliff and decided to jump (and a net did not appear), you risk death. In business, the proverbial “risk” would be “if you jump, what’s the worst thing that can happen to you?”

You won’t die—but you could get hurt.

When I made the decision to start my own mortgage company, my husband, my mother, family and friends tried to talk me out of it. So, I asked myself, what’s the worst thing that could happen to me? Hey, if I didn’t make it, I could go back and work for another company again.

Sure, I’d feel bad that I didn’t make it. But after a while, who cares? I jumped!

While the jumping part is the first step (no pun intended), it’s the net that you need to have in place that is going to “save” you.

Asking yourself these questions may help:

- 🔥 Do I have the money to spend on the marketing (coaching, database system, you name it) and still put food on the table?
- 🔥 Can I afford to lose the money if things don’t work out like I planned? (Assuming you have a plan—that’s part of the safety net.)
- 🔥 If I change companies and it doesn’t work out, what other company can I work for?
- 🔥 What if I call on the best real estate agent in town and they turn me down?

Sure, you may hit some rocks on the way down. Maybe a bruised ego. But you will survive – and you will usually be better off for the experience.

But, jump only if you think you’ll be strong enough to survive. When you have the proper safety nets in place.

Ask yourself this question—

*“What’s the worst that could happen if you jump?”*

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## Do Something Interesting Every Day

I was reading an article the other day where they interviewed people who were more than 100 years old! They were asked about their secret to longevity.

In some form or another, the answer was

**Do Something Interesting Every Day!**

One of the reasons that I loved, loved, loved the mortgage business is that you meet interesting people, learn interesting ways to put a loan together, develop interesting ways to market yourself and your business.

But, it goes much deeper than that! We tend to be “consumed” by the mortgage business. Especially women who, in addition to working our guts out, take care of the family, do the shopping, do the housework, and all the you-name-it-we-can-do-it tasks.

What I think these “experienced” (not older) people had in mind is to do something interesting for yourself!

It could be as simple as changing your radio channel from rap music to a country and western station. (Even though I’m not a huge CW fan, the lyrics and stories fascinate me.)

It could be trying a Thai restaurant – even though you swore you’d never eat Thai food – ever!

Or, switching your reading genre from business books to a romance novel.

My husband and I schedule “date night” a few times a month. It’s not only about spending time together (because we are both workaholics), but it’s also about doing something together that we have never done before – something interesting!

My point is that you have to consciously think about “doing something interesting every day.” You may even create a task in your calendar. It could be your screensaver message. Or a sticky note.

Check out the articles and classes on the [www.MortgageGirlfriends.com](http://www.MortgageGirlfriends.com) website. You’ll find some unique ideas that may just get you out of your rut. Make your business less boring.

Not only will it make you a more interesting person – the side effect may just be that you’ll live longer too!

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## Question Everything!

I just read an interview with Kathy Ireland.

For those of you who do not recognize her name, she was a famous super model in the late 80's and early 90's and is best known for being the only woman to appear in 13 back-to-back issues of *Sports Illustrated's* Swimsuit edition.

But, in 1993, she made a huge career change.

She started developing what would become her business empire. She took out \$50,000 in 1993 to help launch her own line of socks. Over time, she grew this business to become Kathy Ireland Worldwide, which brings in more than \$1 billion in sales annually. The company now markets more than 15,000 products, including furniture, baby items, and jewelry.

In 2015, *Forbes Magazine* named her a “super mogul” with a personal fortune of \$420 million dollars.

Here's the good part of the interview.

Asked to share one of her secrets to success, she said,

*“I ask questions. When someone says no, the question asked in return is “why?”*

*When someone says yes, the question asked in return is “how?”*

So the next time a Realtor, a client, a manager, an underwriter says “no” to you—ask the “why” question!

Sales is all about knowing a person's objections—and figuring “how” to overcome them.



# The Pinball Method of Business Planning!

I just sold my pinball machine.

**But, I got to thinking how playing the little silver ball relates to our everyday lives.**

We start out each day with the silver ball in the “chute,” getting ready to pull the lever to send the ball into the pinball playing field.

Where there are thousands of ways to score big points.

There are the bumpers, where the ball randomly bounces around, adding points to the scoreboard, but a player has little control over where it goes.

My pinball machine had 3 targets, and hitting them consistently racks up some big numbers.

But my favorite is the “lock,” where if the ball hits the flipper just right, I can shoot the ball in the “hole.” It stays there while other balls appear and I can play 2 or 3 balls at the same time, which really sends the score into hundreds of thousands of points.

When I’m really on a “roll” (no pun intended), I can score a couple of million points. Then there are times when I just couldn’t get it together and scored below 50,000.

So, think about your business life as a pinball machine...

- 🔥 Do you “bump” around from task to task – with no real plan to score big today?
- 🔥 Do you have a “target” plan where you might not yet be there, but you keep aiming at it every day?
- 🔥 Do you have a “lock,” meaning do you have a living, breathing, working strategy in place (that never fails you) so you can “play ball” with other ideas while the “locked” one is making you money?

***So, what’s the one target you are aiming for this year in hopes of racking up that big score?***

Oh, and as a diva member, be sure to request your free diva strategy session and free coaching by using this link <https://www.mortgagegirlfriends.com/experts-corner>

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# Me and My Shadow!

What is shadowing?

It's about training your clone someone who represents YOU – the exact same way YOU would do business!

**It's simple – but you must commit to the time it takes to train that person.**

1. Commit to training for 60 days.
2. Pay that person a salary for 60 days.
3. Start at 9 a.m. every morning.
4. Commit to 60-minute time periods.
5. They shadow you for 50 minutes. They say nothing – just watch, listen and take notes.
6. The next 10 minutes (out of the 60 minutes), they ask you questions.
7. Start over again – shadowing you for the next 3 hours. (50 minutes/10 minutes)
8. They take 30 to 45 minutes to write detailed notes.
9. You spend 15 minutes listening to their perception of what you did and how you did it, and make corrections to their observations.
10. Start the afternoon session.
11. After 30 days, assign tasks for them to handle. Observe and teach.
12. After 60 days, you will determine a pay structure based on tasks they can take off your plate.

I know. I know.

60 days is a long time to commit.

You have to be in the mindset of trusting someone else and not being a control freak.

However, you will know (or have a good idea) if the person is going to be able to represent YOU!

But, here are the benefits!

You will have more time to work on your business and generate leads.

You will have confidence that your clone is handling the business the way you would handle it.

You will be more productive during that time period because you will concentrate on the training/tasks – which may also alter how you run your business in the future.

You will have more time for family, friends and vacations.

You will streamline your business and close more loans.

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## 5 Steps to Creating Awesome Business Stories

Forget the elevator speech.

Even your USP is so yesterday.

Instead, consider creating stories about you, your business, and each product or service that you provide as a mortgage lender.

Why?

*People love, love, love, stories.*

Stories have been around since the cavemen chiseled out a series of pictures on cave walls. The Bible and the Koran are a series of stories. How about the stories you listened to as a child sitting on your parent's lap?

According to author Annette Simmons, who wrote *Whoever Tells the Best Story Wins*, the definition of a story is ***a re-imagined experience narrated with enough detail and feeling to cause your listeners' imaginations to experience it as real.***

### 5 Types of Stories

- 🔥 Who I Am Story – What qualities earn you the right to influence someone?
- 🔥 Why I Am Here Story – What are your values?
- 🔥 Teaching Story – What experience can you share to help clients make a decision?
- 🔥 Vision Story – How will the future look if they choose you as their lender?
- 🔥 I Know What You Are Thinking Story – How will you create trust by validating a client's objections?

Whether you realize it or not, you are already telling stories about yourself, why you got into the mortgage business, how you have helped others, etc. But are they effective in convincing people to do business with you?

There are 5 key elements to developing *any* story.

**#1 – Make the story simple.** Depending on which type of story you are telling, it should focus on only three main points. Don't try to cram too much information into your story. Rewrite the story until you hone it down to just three.

Write your story out word for word.

Reread your story and write out the three main things you want to communicate.

Rewrite your story eliminating 50% of the words.

**#2 – Develop 5 different stories based upon the outline listed above.** You may have many sub-stories for each loan program or service that you offer. But Who I Am, Why I Am Here and Your Vision stories will basically remain the same.

**#3 – Illustrate Your Stories.** Back to the cavemen...with each story, plan to illustrate with graphs, comparisons or flow charts. In the teaching story, I gave each client an amortization chart that compared the principal balance and interest paid each year they had the mortgage.

**#4 – Use Body Language & Tone.** Think about ghost stories you have heard around the campfire. There's a pause... the storyteller screams. While I don't advocate that you scream, the point is to use your body to make your point. It could be as simple as leaning forward, whispering, throwing up your hands or getting up from behind your desk. Get excited and change your voice inflections when telling your story.

**#5 – Practice your stories.** Remember the stories you've heard as a child? Stories like the Three Little Pigs or Goldilocks and the Three Bears remain unchanged over the centuries. While they might vary a little bit based upon the client, you should know your stories by heart.

**Here are a couple of examples (about me) that will give you some direction when creating your own stories.**

**Who I am story** – *I got into the mortgage business by accident. On April Fool's day, I was hired as a closing agent but did not know a thing about mortgages. I became the first women loan officer in my little corner of the world and ultimately started my own mortgage company, real estate and appraisal firm, and co-owned a mortgage company with a large builder. I also have a real estate license. I have the experience not only to help you with your mortgage, but also to show you how you can use your mortgage as a financial planning tool.*

**Why I am here story** – *I have never believed in trying to be all things to all people. I specialize in two types of programs – new construction lending and regular, low down-payment conventional loans. I don't do FHA or VA loans or sub-prime loans, but have a trusted source I refer these types of loans to.*

While I have not repeated my mortgage stories for almost 8 years, I remember each and every one of them through speaking with clients, real estate agents, family and friends.

Become a storyteller and watch your business grow!

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## How to Work with Introverts and Extroverts

Oftentimes, loan officers mistake “silence” on the other end of the phone as a sign that someone is not interested in what they are saying. But it could be that you are talking with an introvert.

How do you know if you are dealing with client who is an introvert or an extrovert?

Introversion doesn't mean that your client is shy or uneducated. It means that they gain their energy from internal contemplation, centering and quiet time.

Extroversion does not mean that your client is bold and overbearing. It means they gain their energy from talking to other people.

So, as a mortgage loan officer, do you know the differences, and do you know how to effectively “sell” to each type? Here are some ways to immediately know who you are dealing with and how your website can appeal to both.

Introverts think before they talk. Whether you are talking on the phone or face-to-face, silence means that you are talking with an introvert. Shut up and let them think. Wait until they say something first. This takes some discipline if you are an extrovert (and most loan officers are) because the tendency is to keep talking.

Extroverts talk to think – they ask questions, answer you and interrupt you. If you are a loan officer who is an introvert, you think they are being rude. In reality, they are trying to make a decision by ‘talking it through with you’.

Books are written for introverts. Audio books are recorded for extroverts. Your website should have lots of reports and white papers for your introverted clients to download. Your website should have audio and video tips for the extroverts.

What about you?

You can be a combination of both – however, one is dominant and conscious while the other is subordinate and subconscious. Most people can “control” their personality tendency, depending upon the “social” situations. For example, you might like to attend Realtor functions, but after it's over, you go back to your office and “reflect” upon the conversations you had and what you learned.

But how do you know if you have introvert or extrovert *tendencies*? Here are some clues:

When introverts get stuck or need to get something done, they close the door, turn off the radio, take the phone off the hook and think. They prefer to work alone, and only after they have formulated a plan, will they share it and get other opinions.

When extroverts get stuck, they start conversations. They pick up the phone and call their friends asking for their opinions. They keep talking, participating in blogs. They get everyone's opinion first and then formulate a plan.

Can introverts and extroverts get along with each other?

Absolutely! But the first step is being aware of the differences and respecting your clients', your real estate agents', your staff's unique way of thinking and making decisions.

Oh, a couple more things you need to know – if you make friends with an introvert, count on being friends with them for a very long time. While they might not have a huge circle of friends, they keep the ones they have.

Extroverts usually have lots of friends, but it's easier for them to break relationships and get rid of unwanted friends.



## Technology Can Never Replace You!

Let me tell you a story ... about a loan officer who has been trying to get referral business from a real estate agent who sold about 25 homes per year. Not a big producer by any means – but not a small-producing agent either.

She sent him emails.

She texted.

Sent private messages on Facebook.

Requests for a meeting on LinkedIn.

She received some promises to meet, but nothing ever came of it.

Frustrated – *she picked up the phone and called him.*

When he answered the phone, he apologized for not getting back to her. He had spent the last few months helping his mother move into a nursing home. His business has been on hold for a while and now he was back selling homes and working with buyers.

There are times when a text or email are okay, but a lot of times, people just need to hear your voice – *your real voice*, not your technology voice.

They want to develop real relationships with you.

They want to know that you are caring and completely engaged in the conversation.

After all is said and done, they want a human connection.

Ask yourself this question—

*“Are you picking up the phone and calling MORE than you are using social media or texting?”*

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## 4 Types of Real Estate Agents to Avoid Doing Business With

While I'm sure that you can probably think of more types of real estate agents you may want to avoid doing business with, I'd like to share with 4 types that I did not like to do business with.

### **The Know-It-Alls**

*These are the agents that think they know more than you do when it comes to mortgage loans, the lending process, appraisals and pretty much everything else involved with a loan. Unless you are new and they have been in the biz for a long, long time and keep up with the mortgage rules, they will always try to intimidate you into thinking they are right and you are wrong.*

### **The Indecisive**

*These are the agents who cannot make up their minds. They promise to meet with you – then they don't. They swear that they are going to send you referrals – then they don't. There is a problem that cropped up with a deal and they promise to come up with a solution (or call you) – then they don't. Their indecision only serves to frustrate you, and you don't need that in your life.*

### **The Negative Nellies**

*If you hang around with negative real estate agents, you'll find that you're buying into their negativity. Nothing seems to turn out for them. They complain that they can't find clients. The last three deals fell through. Not only are they negative, they tend to blame others for their problems. You don't need that kind of person in your life.*

### **The Abuser**

*This is the person that verbally (or via email) abuses you. Yells. Swears. Or blames you for everything and does not let you forget how stupid you are. That person respects no one. Simply tell them you no longer want to do business with them and run (don't walk) away – even if it means losing a commission. It's your self-esteem that is at stake here, and in sales and in life, you cannot afford to work with this type of person – ever!*

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## The Wonder Woman Power Pose

You've scheduled a first meeting with a top real estate agent.

You decided to ask your manager to hire (or pay for) an assistant.

You have been asked to give a speech to the largest real estate company in your area.

This may sound like “woo woo wisdom” but here's the thing...

- 🔥 *Your body changes your mind.*
- 🔥 *Your mind changes your behavior.*
- 🔥 *Your behavior changes your outcome.*

This was the premise of the TED Talk I viewed by Dr. Amy Cutty, a social psychologist from Harvard who studies nonverbal behavior and how snap judgments affect people from the classroom to the boardroom.

About 15 minutes into her speech, there was this one startling “power” strategy that really resonated with me.

It's called the “Two-Minute Power Pose” – hands on hips, feet spread apart, head up, eyes forward.

Think of Wonder Woman here.

Dr. Cutty suggests doing this pose prior to an important meeting. An interview. A stressful situation. This immediately shifts your brain chemistry to feeling more powerful and confident, and in turn, gives you a better outcome.

So what's a “low-power pose”? Arms folded. Legs crossed. Hunched in a chair. Those poses have the opposite effect – they make you feel powerless.

**But, here's the thing about the power pose.**

- 🔥 You do it for two full minutes.
- 🔥 You do this behind closed doors.
- 🔥 You take up more physical space doing it.
- 🔥 You'll feel more powerful—even if it's for a short period of time!



## What Your Parents May Have Taught You— *but Maybe You Forgot to Remember*

1. When someone tells you a secret—*keep it.*
  2. Just because you CAN—*doesn't mean you SHOULD.*
  3. Don't get upset with people—*they are powerless without your reaction.*
  4. It's never too late—*to give an apology.*
  5. Don't REPLY when you are angry.
  6. Don't DECIDE when you are sad.
  7. If you've made your point—*shut up.*
  8. Admit it—*if you are wrong.*
  9. Forgive yourself—*for your mistakes.*
  10. Be a good listener—*don't just wait for your turn to talk.*
  11. Keep your WORD.
  12. You are what you do—*not what you say.*
- .....



## Are You Thinking Big Enough?

When I became a loan officer (in another decade), I set a goal of earning \$70,000 my first year. I made \$80,000. The next year my goal was \$90,000, and I made \$100,000.

So, how did I come up with those numbers in the first place? Well, I took a business planning class, and one of the assignments was to determine how much money I wanted to earn.

Looking back, I think that the single, biggest financial mistake I've made was not thinking big enough. Limiting my income by writing down a "number."

I encourage you to go for more than a million. No limits.

There is no shortage of money on this planet, only a shortage of people thinking big enough!



## Some People Want You to Fail

Over my careers as a purchasing agent, mortgage company owner, real estate investor and online information provider, I've had people tell me that it couldn't be done.

When I decided to start a mortgage company, I distinctly remember someone asking me, *"How are you going to support your family if you fail?"* Another person told me that I would be bankrupt in six months!

I started to doubt myself and my decisions.

*"Hey sista...who do you think you are?"*

So, I'll ask you – is there something you've always wanted to implement within your mortgage business?

Like try a new mortgage niche?

Get your foot in the door with an awesome real estate agent?

Hire an assistant.

Take a sabbatical.

Do videos.

Social media. Blog. Website.

What I've come to realize is that there are a handful of people out there who *want* you to fail. But, there are even more people who want you (and will help you) to succeed! Here's my two cents worth of advice:

- 🔥 Do it anyway. Your supporters will be happy for you.
- 🔥 Don't be afraid to make mistakes. It shows you have character.
- 🔥 Be passionate. If you help people solve a problem in their lives, you don't need anyone's approval.
- 🔥 Fake it till you make it. You'll be scared, but after a while, the fear will go away, to be replaced with confidence.

Don't go it alone. There are a ton of resources out there, including other Mortgage Girlfriends who are more than willing to help you out.

Ask yourself this question —

*"What the heck do YOU want to do?"*

## It's OK to Be a Late Bloomer – As Long As You Don't Miss the Flower Show!

It's a quote by Jane Fonda, who talks about her insecurities, her looks, how she wasn't good enough to be paid the same as male actors.

I started to think about my own life. My own career. My future plans. And come to think of it, I guess I'm a late bloomer too.

I had my first child at 34. Started a mortgage company at age 40. Started to provide sales and marketing training to loan officers at age 50.

And, I don't think I'm even close to peaking!

Not all of us are late bloomers.

That's okay.

The bottom line is that you continue to bloom, regardless of where you are planted. Regardless of what others say about you. That you don't miss the flower show – because that's where you will find beauty, and that's where the magic happens.



## Social Media Marketing: What to Write About

Are you staying away from social media marketing because you just don't know what to write about?

Are you staying away because you don't think your posts are good enough?

Or, are you staying away because you think it's a waste of time and no one is going to read them anyway?

If you answered yes, I have some questions to help jump start your brain and inspire you to write awesome posts on a regular basis.

People are always looking for great information about finances, mortgages, the home-buying process. These questions will help you come up with stories, lessons, advice and links to create those awesome posts:

- 🔥 What are the most important things they should know when it comes to the home-buying process?
- 🔥 What are the most important things they should know when it comes to the mortgage application process?
- 🔥 What are the most important things they should know about the closing process?
- 🔥 What are the questions that people ask you the most often?
- 🔥 What question SHOULD people ask you – but never do?
- 🔥 What did you learn from the last seminar or professional event that you attended?
- 🔥 What loan programs do you offer, and who most qualifies for what loan program?
- 🔥 Where can people find the latest home-buying updates in your community?

Try to write at least three ideas (for topics) next to each question.

Write the first thing that comes to mind when you read the questions.

For example, *What are the questions that people ask you most often?* The first thing that comes to mind for me is

- 🔥 What are your interest rates?
- 🔥 How can I increase my credit score?
- 🔥 Why are closing costs so high?

So, what do you tell them? Write the answer and post it on your social media pages. You will amaze yourself with the amount of information that you have floating around in your head – that you can share with your social media world.

And, these topics are great for SEO – especially if you provide links to data, your website or blog page and to other relevant articles.

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## Are YOU the Best Loan Officer YOU Know?

I knew that I was the best loan officer in my area – *or at least I thought I was!*

Why?

Because I took time to read and comprehend the application and closing documents so I could intelligently explain them.

1. **Application Documents** – In addition to reading and understanding the application docs, *read the fine print*. For example, do you know the 11 things that the borrower agrees to when signing the 1003? The wording on the 4506T? I did not understand (right away) what certain disclosures meant either, so I asked my company’s attorney to interpret them.
2. **Closing Documents**—While I know you don’t close the loans, it’s a good thing to read the closing documents, especially the note and the mortgage. Do you know what the “Occupancy Statement” or the “Transfer of the Property” clauses mean on the Note?
3. **Appraisal & Title Policy** – I actually tagged along with an appraiser when they went out to do their inspection. Then I went through the appraisal report, line by line, including the disclosures attached to the back of the report. Visit a “title plant” and learn how examiners research the records. Read the fine print associated with each title policy.
4. **Attended “Negotiation Class”** – Hey, what do we do all day long? Negotiate! With buyers, real estate agents, underwriters, title companies...you name it – you usually end up being the negotiator. Seek out some great books on the topic with some additional tips.
5. **Mortgage Rules** – As most of you know, I also publish [www.MortgageCurrentcy.com](http://www.MortgageCurrentcy.com) (Divas get a huge discount), and there are an average of 14 rules and regulations updates every single month. Not only can you keep yourself updated, you can keep your real estate agents updated on the rules that affect THEM too.

Reading the documents isn’t rocket science. But, it does take time. Once you comprehend the real meaning of each document that your borrowers sign, you are on your way to being the best that you can be!

Ask yourself this question—

*“How much time will you devote to improving your lending and sales skills?”*

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## What Did You Learn This Year?

If you have a chance – in the next couple of days – find a quiet place, and take about 15 minutes to reflect on your accomplishments this year!

- 🔥 What did you learn about yourself this year?
- 🔥 What did you learn about your business?
- 🔥 What would you have done differently?

That's pretty much it. Simple questions that I hope will give you some insight into your business planning for next year.

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## Do You Consider Yourself a Good Negotiator?

Let's face it!

One of the things that we do all day, every day, both in business and our personal lives, is to “negotiate” ... with employers, Realtors, buyers, sellers, with underwriters and processors – and your family and friends.

Laurel Bellows, one of the top negotiating attorneys and a women's advocacy lawyer, gave an awesome, two-hour talk (at a Mortgage Girlfriends Retreat) on negotiating strategies for women – with lots of role-playing examples.

I wanted to share her top 10 points for successful negotiations.

1. Prepare ahead of time by checking out at least 10 resources before you begin the process
2. Determine if the person you will negotiate with has the authority to make a decision
3. Set a goal as to the outcome you wish to achieve
4. Anticipate the questions you might be asked, and practice your own questions
5. Put your dream “ending” in writing
6. Keep alternatives in mind in case it does not work out
7. Anticipate the other person's goals (see #1)
8. Actively listen and take notes
9. Never lose sight of your reputation
10. Be prepared to walk away if you are not comfortable with the agreement.



## Are Some Common Traits “Overrated”?

We often overvalue unimportant things and undervalue the things that make a real difference.

So, I wanted to share with you some of the overrated values that some people tend to admire.

### **Overrated: Being Busy**

**Underrated: *Doing One Thing at a Time.*** We have mistaken busy activity as an indicator of living an “important” life, or “I must be important because I’m so busy.” The real value is in finishing one task at a time and moving on to the next one, and the next one and the next one....

### **Overrated: Discovering New Things**

**Underrated: *Mastering the Fundamentals.*** We fool ourselves into thinking that a brand-new shiny object will solve all our problems. You don’t need more time, more money or better strategies. You just need to do the work and master the fundamentals.

### **Overrated: Winning**

**Underrated: *Improving.*** Learning and incremental improvements are usually underrated in the name of “winning the game” at all costs. Focus on the process and the winning outcomes will follow.

### **Overrated: Degrees, Certifications, Credentials**

**Underrated: *Creativity & Common Sense.*** I don’t want to underestimate the importance of education – however, most educational systems program students and attendees to “think” a certain way – translation: *their way!* Degrees, awards, going to the right schools or being born in the right family are not going to make you successful. Creativity and common sense are far better traits to nurture.

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## How to Look At Your Glass as Always Being Half Full!

When something bad happens, when things aren't going the way you planned, when you feel out of control – it's easy to transform into a Debbie Downer – the difference between looking at your glass as half-empty as opposed to half-full.

So, how do you psych yourself to look at the positive side?

Here are some of the ways that I cope with the everyday hassles:

- 🔥 **Positive Speak** – Instead of talking about a deal that fell through, change the conversation to what you “learned” from the experience.
- 🔥 **What's Good about It** – When my children were younger, I took a day off from work to take them to a State Park about 100 miles from home. When we got there – it was pouring rain. Instead of finding an activity indoors, I turned it into a “rain hike” which they remember to this day.
- 🔥 **Write It Down** – Sometime during the day, write down a few good things that happened to you. Post it on social media or share with friends.
- 🔥 **Forgive** – I hired a loan officer who cost me \$30,000 in unpaid appraisal fees. I fired him. He started his own company (oh, and right next door to me) and the real estate agents went with him. I was bitter for a long time. Then I thought to myself – “Hey, I didn't want to do business with those agents anyway,” and started to cultivate my own referral group. “Forgiveness” ended up helping me do more business (and quality business) than he did.
- 🔥 **Smile—A Lot** – Not only are smiles contagious, but finding the humor in a situation can make it better for everyone involved.
- 🔥 **Choose To Be Happy** – It's the same as deciding to work out or eat healthy – only you can choose whether you look at the glass as half empty or half full.



## Spending Time to Save Time!

Within the last week or so, I had the chance to talk with 8 Mortgage Girlfriend members, and 5 of them related how crazy busy they have been since the first of the year!

I think the exact words they used were “out of control.”

Is it a matter of time management, or is it something much deeper than that?

I believe that you can't manage your time until you know HOW your time is being spent.

When you go to a restaurant, there's a chef, a server, a bartender, a cashier and a person who cleans the tables. What you won't find is a restaurant owner who cooks the food, serves it, makes the drinks, collects the money and cleans the tables!

That's crazy right?

This is where “spending time” to “save time” comes into play.

What I propose is that you create a Word doc (or use a legal pad) to keep track of everything that you do during the day, in 15-minute increments. Time spent on the phone. Time chasing conditions. Time creating marketing materials. Lunch. Breaks. Then do the same when you go home at night. Time cleaning your house. Shopping. Laundry. Personal tasks like hair styling at the salon. Mani-Pedis.

Do this for one week.

Yeah, it will take you MORE TIME. It's only for one week, but you will be amazed at what you will discover.

Once you have compiled a list of your tasks, highlight which tasks someone else can do for you. It could be someone within your company. Or (this is the cool part) this could be the JOB DESCRIPTION you use when hiring your first assistant. The beauty of it is that you now know how many hours a week you need to hire them for.

When it comes to your personal and home chores, it may be worth it to pay a cleaning person \$100 to free up 5 hours of your time. Have laundry delivered to your office. Ask the mani-pedi technician to come to your office instead of you going there. Have lunch delivered a few times a week.

Back to the story of the restaurant owner...ask yourself this question:

*“Are you the person who is doing EVERYTHING? Or should you pay someone else to do some of it for you so you can have a business and a life that won't make you crazy and that you can control?”*

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## How to Say No Without Saying No!

I believe that you can't manage your time until you know HOW your time is being spent.

But there is another part of the equation: Learning how to say NO!

As women, we try to fulfill every request. We try to please everyone. We sacrifice our personal time to reply to emails and phone calls from borrowers and real estate agents.

We simply don't want to say NO!

But saying YES comes with a cost. Time away from family and friends. Your hobbies. Your personal time. And let's face it, people want to spend time with you – want a piece of you – but you'll make yourself crazy if you accommodate them every time!

So how do the pros say no without coming right out and saying it? There are a couple of ways. One is called "filtering," the other is called "redirecting."

### **Filtering: How much effort did the person invest in solving their own problem?**

*So, a real estate agent calls you and says there is an issue with the home inspections, repairs need to be made and they want you to extend the interest rate lock. Instead of hanging up and picking up the phone to see what you can do, ask what they have done (or could do) to meet the lock/closing dates.*

*Or, you constantly have other loan officers calling you (or interrupting you when you are in the office) asking you mortgage underwriting questions. Instead of answering the questions, ask what they have found when looking it up on the handbook.*

What you may find is they want YOU to solve their problems without any effort on their part!

### **Redirecting: What do you want to talk/meet about?**

*So, a client calls and wants to meet with you. Another loan officer wants to pick your brain about...whatever. Your friend wants your advice.*

*Instead of immediately agreeing, ask them to send you an email with an outline of exactly what they want to talk about. This forces them actually "think" about it first. You won't waste your time trying to decide what they REALLY want to talk about. Perhaps you could answer them with an email instead. Or, you can't help them but know of someone who can (a referral).*

If they are not willing to prepare for your discussion/meeting, then why should you take time out of your busy schedule to accommodate them?

### You Don't Have to Make Excuses

I don't know about you, but I always felt that I had to give people a reason why I could not make it to a social event, a meeting, a lunch. I made up excuses (read: lied) about why I was not able to make it. The simple reason was that I really didn't want to attend (I hate baby showers and would just rather send a gift) because it took time away from something else that I REALLY wanted to do!

Instead say "I'm sorry, I can't make it."

I hope these tips help you say NO more often so you can spend time on what you really need to accomplish!



# Getting People to Trust You Before Doing Business with You Using Videos

The use of video is a whole new way to market yourself and your mortgage business.

It's one of the best ways to get people to know and trust you – even before talking to them over the phone or meeting them face to face.

I wanted to share with you five ways to successfully use videos as an integral part of your marketing strategy.

- 🔥 **FAQ Videos** – Write down the list of routine questions that your clients and real estate agents ask – who, what, when, where or why! Create a short video answering those questions.
- 🔥 **Informational Videos** – Think about a time when you wanted to know something, did a Google search and found the “how to” on YouTube. A few examples:
  - Interview a real estate agent on how to negotiate a sales contract
  - Present the top 7 documents needed (and the reasons why) to apply for a mortgage loan
  - Discuss who qualifies for a VA loan
- 🔥 **Documentary Videos** - Use a white board and illustrate the steps in the closing process, from the loan application to the closing date.
- 🔥 **About Me Videos** – Introduce yourself, what areas of lending you specialize in and how you stand out from your competitors
- 🔥 **PowerPoint Video option** – If you are camera shy, consider using PowerPoint software with the ability to audio record your script while your audience views the slides you created.



# How to Stay Focused when Working from Home

I'm taking a poll and would like to ask you these two questions –

*Do you work from home 10 or more hours per week? (Yes or No)*

*If you answered YES, what tasks do you do when you work from your home office?*

Working from home can be tricky. When I started to work from home, my assumption was that I would get more work done because I would not get those usual interruptions when working at my office.

But lines get blurred.

It takes inner fortitude to concentrate on work when there are so many distractions at home. The washing needs to be done. Family members interrupt you. Oh, and that smudge on the sliding glass door is driving you crazy.

**Here are 5 tips to help you stay focused when working from home:**

1. Choose your peak productivity time of the day to work from home. Early morning? Mid-day or late evening when everyone is asleep?
2. Choose a space in your home that gives you positive energy and where you can maintain some privacy. The kitchen table may not be the best choice. Choose a space with good lighting and very few distractions.
3. Dress up. Not that you have to wear clothes you would normally wear to the office, but get out of that bathrobe and slippers.
4. Set up your home work space like an office, with space for your laptop or computer. A small printer. Copy paper. Supplies. Post-it Notes. Coffee. Snacks.
5. Take a break. If you **MUST** complete a household chore, schedule it on your calendar and take a break to get it done. Work for 30 minutes and then take a 10-minute housework break. Or don't leave your home office until a specific task has been completed – and then take a break.

Oh, and if you have a BHAG that you need some quality time to develop, I recommend that you get away from your office and your home for a few days – to concentrate on getting it done. Rent a hotel room for a few days or ask to stay at a friend's cabin.

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## Don't Wait To Be Asked to Become Mentor

The one thing that I hear from Mortgage Girlfriend members is that they wish they had a mentor who would take them under their wing and share their expertise.

My goal as a MortgageGirlfriend.com co-founder is to mentor mortgage women – but I can't do it alone.

Here's what I know for sure – there are not enough women mentors!

Another thing that I know for sure is that women are afraid to ask someone to mentor them – because of the fear that the person will say no.

Instead of waiting to be asked – consider seeking out another women and OFFER to become her mentor.

### What does it take to be a good mentor?

1. Willingness to share your skills, knowledge and expertise
2. Success in your own business
3. Personal interest in that woman's success
4. Scheduling time on a regular basis
5. Providing guidance and constructive feedback
6. Motivating others by setting a good example
7. Non-judgmental attitude
8. Willingness to learn new strategies, read articles and attend seminars
9. Have their own personal and professional goals
10. Willingness to help the mentee become successful too.

Take a look around your office.

Ask yourself this question—

*“Is there another woman that you can take under your angel wings and become their mentor?”*

Even Wonder Woman has a mentor!



## Your “About Me” Page

Whether it’s your website. Your social media pages. LinkedIn profile. Your email signature.

People do business with people that they can make a connection with. It is recommended that in addition to your picture and contact info, you convey your personality too.

**Professional** – When you indicate how long you have been in the mortgage business, state the year that you started (i.e., 2001) instead of saying you have been in the business for 5 years (because every year, you will have to update the info). List clubs, associations, committees, PTA, business organizations that you are associated with – but more importantly, WHY you are associated with the organizations.

**Fun Facts** – Create a list of “fun facts” about YOU. It would be a list of things that others don’t normally know about you. Visit [www.TammyEngel.com](http://www.TammyEngel.com) as a great example of what she wrote about herself.

**Hobbies/Interests** – Build the personal connection by letting people know what interests you. If you like to read, it’s better to say that *you like to read biographies*. Do you coach Little League? Like to hike in the mountains? Do you volunteer at your local hospital? Be specific when providing this info.

**Family Information** – This is OPTIONAL. There are some weirdos out there, and there is a point where you can give TOO much information.

**Testimonials** – Surveys are not the only way to get testimonials. Be on the lookout for compliments that clients/Realtors say in an email. Take a photo of a thank you card. A photo of the card that accompanies flower arrangements that are sent to you by clients. Screenshot FB posts where clients rave about your services. Repost. Update the testimonials regularly.

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## Do You Need a Facelift?

My neighbor is a nurse for a famous plastic surgeon in my area.

At dinner the other night, we were talking about facelifts – the procedure, the cost and the reasons WHY people hire the services of a plastic surgeon.

There are basically two reasons: 1. To repair skin damage due to accidents or disease (i.e., cancer, etc.); 2. To feel better about your appearance.

The cost? It starts at \$8,000.

Then I started thinking. There are other ways to feel better – that cost a whole lot less than eight grand – especially when it comes to giving a facelift to your business!

**Office Facelift** – What do you see when you walk into your office? Stacks of paperwork? Sticky notes everywhere? Stuff on the floor? (*Are you smiling to yourself right now?*) Consider cleaning up your office. Give it a new paint color. Hang pictures that make you happy. Buy yourself flowers every other week or so.

**Auto Facelift** – Does the interior of your car look like a trash can? How about the outside? Hire an auto detailer (around \$150) to make it look like new. Buy yourself a book of carwash coupons (in advance) so you don't have an excuse NOT to get your car washed on a regular basis.

**Social Media Facelift** – If you are into social media, consider changing your picture every few months. Update your bio.

**Marketing Strategies Facelift** – Is there a strategy that has worked for you in the past – or is working for you now – that you might be able to take another look at it and see if there is another marketing component you can add to it? Like social media? Adding at least 5 people to your email list? Or changing the wording on your free reports?

**Brain Facelift** – Sometimes it just comes down to stinkin' thinkin' – and getting out of that negative mindset.

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# What Mortgage Girlfriends Can Learn From Wonder Woman

Have you seen the recent Wonder Woman movie? *Here's what one movie critic wrote:*

*Diana/Wonder Woman (Gal Gadot) is often naive, but she's clearly the heroine of the story, and her interest in saving people means she acts bravely and selflessly, setting an example for others. Both starring and directed by women, this is a surprisingly diverse superhero story with strong messages about teamwork, courage, and compassion.*

If you read between the lines, Wonder Woman teaches women many lessons that can be adapted to your mortgage business and personal life. Here are just a few I'd like to share with you.

## **Wonder Woman Doesn't Take NO for an Answer**

Her mother forbade her to train as a warrior. So she turned to her Aunt General Antiope for help. When you have a passion. A gut feeling about something. If someone says no to you, ask "why not?" Keep asking until someone says YES.

## **Wonder Woman Has Mentors**

Her aunt pushed her to train and succeed, but also called her out when she doubted her strength. Find a person who is already doing the same thing you would LIKE to do. It's one of the benefits of your [www.MortgageGirlfriends.com](http://www.MortgageGirlfriends.com) membership.

## **Wonder Woman Asks Questions – Lots of Them**

Before she took the risk to defend the town, she asked questions about the inhabitants. The town. The enemy. In the mortgage business, one of the most important ways to increase your product and underwriting knowledge is to ask the tough questions. If you would like to increase your real estate agent referral base, interview them by asking questions to determine what makes them successful.

## **Wonder Woman Takes Risks**

Diana left the island that she grew up on to save the world. While you may not want to save the world, don't hold back when it comes to trying something new. Ask yourself, *what's the best outcome and what's the worst outcome if I try this new idea or strategy?* If you can accept the "worst" outcome – go for it.

## **Wonder Woman Improvises**

The battle does not go as planned, but along the way she reassess the situation and improvises. Being open to "change" is the road to "creativity," which will help you roll with the punches.

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## Taking A Break

My son is an engineer who works for a Japanese company with a manufacturing plant in the US.

Every 30 minutes, a bell is rung. Workers stop what they are doing. Congregate in the aisles and exercise for 5 minutes.

The philosophy is that by taking breaks, there will be fewer mistakes.

Think about this...how long can you stay awake before you need to sleep? How long can you run until you need to stop? How long can you work on files until it all becomes a blur?

Here's the dealio – regardless of what you are doing, sooner or later you'll need to take a break.

Have you ever said to yourself, "I can't take this anymore...I think I'm going to quit."

Burnout in the mortgage business is a real thing.

You can only do so much before your batteries need to be charged. Maybe for you it's 10 minutes. 30 minutes. One week.

Taking a break allows you to recharge your energy.

It gives you time to look at the big picture.

It helps you focus on the things that are important and make fewer mistakes.

Ask yourself this question—

*"What do you do to recharge your batteries daily?"*



## How I Made \$22,000 Selling Stuff on Craig's List

I sold my home. Moved 600 miles. Downsized the living space by about 1,000 square feet.

Dang, I didn't realize until that time how much "stuff" I (we) accumulated. A major purge was inevitable.

So Craig's List here I come.

Full disclosure. My husband (the engineer boy) was the one responsible for posting and selling the stuff. I helped with the written descriptions.

**I am telling you this story because I want to illustrate how selling on Craig's List is like some of the sales techniques you can use in your mortgage business.**

- 1. Be as specific as possible:** He provided measurements. Color. Described imperfections/issues. Where it was purchased. How long we owned it. The brand name. Used "key words" in the title of the listing ad (Recliner Chair, Flex-Steel, Black and White Hounds Tooth Pattern).

**Translation:** Be specific when talking with clients or real estate agents. Take the appraisal process, for example. Explain how it gets ordered. The estimated timeframe. What to expect when it is received. Who gets copies. Why it's an important piece of the mortgage process.
- 2. Pictures:** He provided at least 6 pictures of the chair.

**Translation:** While you would not provide pictures, you could provide comparison charts, graphs, and a document outlining the loan process or what's needed at the time of application.
- 3. Price it right:** He did the research. Compared what other items like it were selling for. What we paid for it when we bought it. The price the buyer would pay if they bought it new.

**Translation:** Know your pricing. Your LLPA's. What your competition is quoting. Be prepared to explain why you are pricing the loan the way you are.
- 4. Personalize:** We sold a Sarah Grant STX game set. It would appeal to a very specific audience. So not only did we describe the game set, but also who this game set would appeal to (i.e., collectors, someone who owned a lakeside cottage, chess aficionados).

**Translation:** For each niche loan product, figure out who the ideal client would be for that type of mortgage. Take VA loans. Did you know that there are 11 different types of military service that qualify for a VA loan – including National Reserves and Coast Guard? Consider listing that info on your website, social media or handouts.

[http://www.benefits.va.gov/homeloans/purchaseco\\_eligibility.asp](http://www.benefits.va.gov/homeloans/purchaseco_eligibility.asp)

Here's the thing. Most of the items sold within 1 hour to 1 week. I believe it was due to using the above techniques.

I believe that using this simplified system as part of your sales strategy can serve as a way to make yourself credible, and appeal to the both real estate agents and consumers.

## The “Poor Little Old Me” Syndrome

Okay, I’m going to be blunt here.

Some of you may even get pissed off at me.

But, I’d like to talk with you about the “Poor Little Old Me” syndrome that seems to be afflicting women more than men.

Here are some of the conversations I have had—

- 🔥 I couldn’t possible talk about myself or my achievements – that would be bragging!
- 🔥 I’m not going to shoot a video until I lose 15 pounds (get my hair cut or find a good location or I figure out what to say)
- 🔥 I’m not going to update my picture because I looked better when I was younger (Duh?)
- 🔥 I’m not qualified to...
- 🔥 I can’t afford it
- 🔥 What will people think of me?

### So BRAG Already!

Even though everyone loves you, very few will take the time to brag about you and your achievements and little successes. Share your successes and use statistics if necessary, like – *I’ve just been named the #16 top lender in my company out of 351 loan officers. Yeah me!*

### I Have to Lose Some Weight!

So you think you “look” fat in a video? Get over it. That’s the way you look. Also remember that unless you are doing a “full body” video, people are only going to see your face. Start with a video about yourself (Bragging), a little about your mortgage business. Something personal you’d like to share (hobbies, children, funny stories, etc.) and why do business with you.

### I Can’t Afford It!

If you don’t invest in yourself, in your business, in your surroundings – who will? Most people save money for vacations. To buy a car. A suite of appliances. Invest in yourself FIRST. Hire that professional photographer to update your photo.

If you don’t feel “qualified,” hire a coach. A tutor. Someone to train you.

And the money will “appear” for the other things you’d like to buy.

### What Will People Think of Me?

The first question to ask is – “What Do I Think of Myself?” Are you confident? Competent?

There will always be people to disagree with you, who don’t like you, who may even dis you. Who cares?

Because there will be people who will defend you. Like and love you. Always do business with you.

Again, get over it and be your “authentic” self.

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## What Happened to Your Child-like Creativity?

Children are always curious.

Children explore things. Children use their imaginations.

As adults, we develop a fear of being wrong. Failing. Embarrassing ourselves.

Creativity tends to fade, the older and more experienced we become.

At least once a week, a Mortgage Girlfriend will call or email and tell me that they have hit a brick wall when it comes to marketing themselves. Branding themselves. Coming up with ideas to connect with new real estate agents.

So, how can you recapture your child-like creativity?

### First, you need some tools –

- |                       |   |
|-----------------------|---|
| 🔥 Box of crayons      | 🔥 Colored Post-it notes                       |
| 🔥 Colored markers     | 🔥 Notebook (keep notes of random ideas)       |
| 🔥 Artist drawing pads | 🔥 Magazines (sample ads and cut out pictures) |
| 🔥 Tape and scissors   | 🔥 Music play list                             |

### Here are a few suggestions to get your brain juices flowing

- 🔥 Don't think about anything – and don't obsess about the problem/idea at hand.
- 🔥 Get away from the office – take a walk. Exercise. Watch a kid's movie. Maybe even take a nap. Play a game – online – cards or chess/checkers – board games.
- 🔥 Embrace failure – so what if it isn't perfect? Keep doodling. Drawing pictures. Coloring.
- 🔥 Don't give yourself a deadline – it will only limit your creativity.
- 🔥 Turn up the music – play your favorites when working on your project.
- 🔥 Collaborate with others – different ideas from different perspectives.
- 🔥 Keep notes – write down ideas or cool stuff that you've read/heard about. Cut out ads in magazines. Save pictures. You may not have a use for them now, but can review later.
- 🔥 Have a drink – yep, creativity experts found that alcohol releases those inhibitions.
- 🔥 Get happy – happiness heightens your creativity.

Allow yourself the luxury of letting your mind wander. To doodle. To listen to music. To read magazines both printed and online.

Look for ideas that you can swipe and adapt to your mortgage business.

Channel your inner child!

Ask yourself this question:

“What else have you done to become more creative?”

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## Avoiding 5 Common Apology Mistakes

It's one of the hardest things to do.

Apologize.

There is a right way and a wrong way to apologize.

So, I'm sharing 5 apology mistakes as outlined by the experts.

1. **Apologizing by Text or Email** – In person or over the phone apologies are the most effective. They can see your body language or hear your tone over the phone. You also have a chance to listen to their side of the dealio. The only exception would be if the person simply won't see you or answer the phone. If that is the case, write all the details of the issue and why you want to apologize.
2. **Making excuses to justify your mistake** – “I'm sorry that I did/said \_\_\_\_\_, BUT, you really made me upset when you did/said \_\_\_\_\_.” Eliminate the words “but” and “however” from the apology.
3. **You Don't Really Mean It** – If you apologize for something that you truly believe in or can't be sincere about it, don't do it. Consider apologizing for your part in the issue by saying something like .... “I was way out of line when I said/did this.”
4. **Saying “I'm sorry you feel/think that way”** – It's backhanded and it's like telling that person that they are way too sensitive, or the way they “feel” or “think” is not being considered.
5. **Expecting them to accept your apology** – It may take some time for the other person to process your apology. If they think it's sincere. If they can forgive you. After you apologize, you may want to go one step further by asking how they feel about your apology and if they will accept it.

Don't assume that the past is the past.

Don't assume that they will forget about it.

And, take a deep breath (or two) before you decide to say something or do something that will hurt someone else's feelings.

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## Don't Be So Hard On Yourself ... Random Thoughts

What would you add to this list?

- 🔥 Become your own best friend
- 🔥 Be less critical of yourself
- 🔥 Don't let others control your life/business
- 🔥 Don't waste time on "what could have been"
- 🔥 Love unconditionally
- 🔥 Stay away from negative people/news
- 🔥 Forgive
- 🔥 Do what brings you joy
- 🔥 Dance like no one is watching
- 🔥 Sing your guts out
- 🔥 Wear your sexiest bathing suit
- 🔥 Love your body – bulges and all.
- 🔥 Dive into the ocean waves
- 🔥 Embrace your laugh lines
- 🔥 Eat dessert whenever you feel like it
- 🔥 Get your crazy on.





## How to Write Yourself a Love Letter about Money

Let me start out by saying that I'm no therapist (but I guess you knew that already).

But last week, I had a diva strategy call with a new Mortgage Girlfriend who constantly talked about money. How she didn't have enough to spend on her marketing – let alone enough to live on. How her credit cards were always maxed out. How she was going to take out a loan to go on vacation with her girlfriends to France.

One thing that I do know for sure is that a healthy respect (or lack of respect) for money is developed in childhood and teenage years. Money and you are in a "relationship," and like any other relationship, you need to pay attention to it, put effort into it, cherish and love it.

In Jen Sincero's book, *You Are a Badass* (recommended by Mortgage Girlfriend Lauren Zambelli), she has a chapter about writing yourself a "love note" about money.

Here's an example of one that you may want to use – to get real with yourself. To discover your beliefs about money. To take ownership of the money-and-you relationship.

Regardless if you are a saver, spender or somewhere in between, you may want to print this email and, when you are alone, fill in the blanks.

\* \* \* \* \*

*Dear Money,*

*Our relationship has been a \_\_\_\_\_ one. It's been filled with \_\_\_\_\_ (love, happiness, anxiety, stress, hatred, resentment, etc.). I remember when \_\_\_\_\_ (write every memory you have about money, positive and negative).*

*As I've gotten older, I realize that I've played a role in this, too. I've \_\_\_\_\_ (insert ways you've sabotaged yourself or actively pushed money away).*

*The truth is, we both want the same things: \_\_\_\_\_ (share what you want in your life). By partnering together we really can have the best of both worlds.*

*We can look out for each other, provide for each other, and help each other live life to the fullest.*

*Thank you for always being there for me, no matter what I've said or done. Your generosity and kindness is inspiring and I look forward to a long and happy future together.*

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## Ten Things That Require Zero Talent

I'm am quite sure that everyone has some type of talent that they have either been born with – or learned over the years.

However, talent is nothing without the discipline that is needed to accompany the development of that talent.

Here's a list of 10 things that require absolutely no talent, but are necessary to be successful.

1. Being on time
2. Strong work ethic
3. Your best efforts
4. Positive body language
5. Energy
6. Good attitude
7. Passion
8. Being coachable
9. Doing what it takes
10. Being prepared

Ask yourself this question—

*“What would you add to this list?”*

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## Advice from a Shark Tank Investor!

I recently read a blog where Robert Herjavec was asked, *“What’s the most important lesson you’ve learned in your career?”*

He said, *“Success is a mere moment in time. You achieve your goal. You celebrate. And then it fades away until the next big achievement comes along.”*

However, *“Failure stays with you for a long time.”*

Let’s say that you gave a presentation to a group of real estate agents. After your talk, 13 agents approached you, thanked you and told you what a great job you did. But, one agent was not so kind. You overheard remarks that the agent thought your talk was stupid.

Or, let’s say you pre-qualified 8 borrowers this week. When you did your follow up, one of the clients told you they went to another lender because they didn’t like your attitude (because their credit score was too low).

Yep. You guessed it. You waste time thinking about the one real estate agent who dissed you. The one client who went to another lender.

Instead of concentrating on the 13 agents who loved you or the 7 pre-quals this week.

Robert says...

*“It’s easy to say that after each failure there is a lesson to be learned.*

*But, the most important is to understand HOW THE FAILURE WILL IMPROVE YOU.”*

What can you do the next time you encounter failure?

- 🔥 Take emotion out of the equation.
- 🔥 Clear your head and critically review the facts, ideas and objectives.
- 🔥 Think about the “cause” and less about blaming yourself for the failure.
- 🔥 Don’t be intimidated and don’t dwell on it.

Things don’t always go as planned.

Accept that.

And if you think about it, things happen for a reason. You may not fully understand it at the time, but that real estate agent who gave you a bad review? So what? You probably shouldn’t do business with him because he will only make your life miserable.

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# Don't Let Labels Define You!

I attended Catholic grade school and had to attend Mass every day.

We took turns singing in the choir.

When it was my turn, I was asked to “mouth the words” because my voice was terrible.

That was some 50 plus years ago, and it's still a “label” that I carry around with me – I can't sing!

Of course, it's not the only label that I carry around with me...oldest in a family of 9 (I told you we were Catholic)...speaker and author in the mortgage industry...wife...mother...sister—labels too many to mention here.

Here's the thing.

We all have positive labels (good golfer, nice hair, nice car). Negative labels (not pretty, neurotic, lazy). Labels that define who we are (mortgage industry, only child, caretaker).

Labels that define who we THINK we are.

When you label yourself, ask yourself whether or not the label is true.

I'm a \_\_\_\_\_

I'm a \_\_\_\_\_

I'm a \_\_\_\_\_

I'm a \_\_\_\_\_

I'm a \_\_\_\_\_

Ponder your answers and ask yourself WHY they are true. Did someone give you a negative label that you've carried around with you forever?

Labels can pigeon-hole you into certain behaviors and categories that you just can't seem to let go of and that continue to rule your life.

The truth is – YOU are hundreds of different labels. Only you can define which ones are true and which ones are lies.



## Are You Telling Them “Why”?

So, I just got my new insurance card that includes free eye exams and a discount on glasses (never had that option before).

But, in order to get the discounts, I had to change eye doctors.

I was nervous about going to a new optometrist but, right away, I noticed something different between the previous doctor and the new one.

When he explained something – he told me *why* he was testing for certain eye conditions. The staff explained *why* I should order one frame instead of the one that I choose. *Why* it would take longer to get my prescription filled.

“Why” is a powerful word.

Here’s my question to you: Do you explain “why” to your borrowers and real estate agents?

You may give the borrowers a list of documents that you will need to complete the loan application. You may provide the real estate agents with a list of repairs required (from the appraisal). You may even give the file back to the processor with instructions on what to do next.

But are you explaining the reason why?

If you don’t know the reason “why” you are asking for a document or an underwriter is asking for a condition, it’s probably in your best interest to ask. It’s part of the learning process in becoming a knowledgeable loan originator or manager.

If you explain the reason “why” to others, you become their teacher and, in turn, hopefully they will “teach” others down the line, the reason why.

Here’s my challenge to you: When you take your next loan application, take the time to explain to your borrowers the reason why they are signing the papers. The reason why you need the documents. The reason why you need them in a timely manner. When you discuss a file with your processor or real estate agent, also tell them the reason why you need them to do something to get it closed.

Oh, and don’t ever be afraid to ask the question “why” yourself! Not only does it show that you are interested in learning more, but you can pass the info on to others once you learn the “why” of things!

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# The 5 Signs of Emotional Intelligence

What is “emotional intelligence”?

It’s described as “the ability to notice emotional clues and use it to guide your behavior and the behavior of others.”

I think that women are more emotionally intelligent than men (well, most of the time) – especially when it comes to working with clients, real estate agents and fellow employees.

This is NOT the be-all-end-all description of emotional intelligence; it’s a guide for you to determine whether you use a few of these traits yourself.

1. **Being “Curious”** – You meet complete strangers (borrowers) and by the time you’ve completed the loan application, you know their life history and that of their family. It’s because you ask questions and then follow up with other questions, because inquiring minds REALLY want to know. Curious people tend to be more “empathetic.”
2. **Being “Self-Aware”** – Not only do you recognize body language and verbal intonations, you are also self-aware as to how you react to them. How do you react when someone is upset? Sad? Happy?
3. **Being “Self-Motivated”** – An emotionally intelligent women gets her kicks more from meeting goals and accomplishments than from getting outside rewards, bonuses or promotions. She looks at the big picture and how it’s going to affect everyone she works with.
4. **Being “Well-Liked”** – Not everyone will like you. What is meant by this is that you may not be popular, but the people who like you, REALLY like you (or respect you) because you have people skills and they enjoy working with you.
5. **Being “Empathetic”** – Empathy is understanding someone else’s point of view. You don’t judge. You listen and try to understand where they are coming from by asking questions (see #1).

Oh, and you may want to use these 5 signs to recognize emotional intelligence in others so when meeting a new Realtor or client, you can make more of an emotional connection with them too.

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## Buying Brain Cells...

How many times have you said to yourself – I'd love to send out an email or a printed newsletter but I don't think I have enough people to send it to?

In addition to past clients, family and friends, here is a list of 17 categories of people who are in a position to refer business to you. You can find them in the Yellow Pages, the Internet and the public records from your state's licensing agencies.

- 🔥 Attorneys
- 🔥 Accountants
- 🔥 Financial planners
- 🔥 Architects
- 🔥 Politicians
- 🔥 Members of clubs you belong to
- 🔥 Credit Union presidents
- 🔥 Chamber of Commerce members
- 🔥 TV & radio stations/reporters
- 🔥 Insurance agents
- 🔥 Marriage counselors
- 🔥 Real estate appraisers
- 🔥 Bank branch managers
- 🔥 Auctioneers
- 🔥 Builders
- 🔥 Apartment rental managers
- 🔥 Title company reps

So what if you don't know them personally?

Each of those categories is considered a "sphere of influence" with the ability to refer prospects to you. By sending them information on a regular basis, you are "buying brain cells."

The first goal is to get at least 100 people in your email or on your mailing list.

The **BOTTOM LINE**: When people hear the word "mortgage," they think of you!

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## Return Your Phone Calls Already!!!

Every once in a while, friends will ask me to do their “mortgage shopping” for them.

A few weeks ago, my friend called me and had made an offer to purchase a home. The real estate agent gave her the names of six loan officers to call. She passed the list on to me to interview each one, asking the usual questions.

I left messages for six loan officers. I explained that I was shopping for a mortgage for a friend who had a signed purchase agreement and was ready to apply for a loan.

Here’s what happened next.

Two of them called me back within an hour.

One called 5 hours later.

One called two days later.

Two never called me back.

The two that called back within a short period of time were very helpful, gave suggestions about a couple of mortgage programs that would work, quoted payments and broke down closing costs.

The one who called back 5 hours later told me that she could give me rates but wouldn’t give me closing costs until there was a completed loan application. When I asked for a rough estimate on both FHA and conventional, she said that it “varies” and her company would not allow her to quote (huh?).

Well, it was too late for the one who called back two days later!

And I’m still waiting to hear from two others.

I help friends shop for a mortgage three or four times a year and every time I do, I always get the same results – only half of the loan officers that I call ever call me back. The point is that borrowers also are finding this when THEY shop for a loan officer to do business with.

Now, I understand how busy you can get, especially at the end of the month. I would like to suggest that if you are not able to answer the phone right away, the message on your voicemail should tell the caller when you will return phone calls (like between 10 am to noon and 3 to 5 pm). You might also provide your email address as part of your voice message.

Ask yourself this question—

*“What message have you recorded on your voicemail to make clients feel comfortable and secure that you WILL call them back?”*



## Why Did You Lose That Deal?

I used to attend monthly company sales meetings.

After all the announcements, rule updates, and company policy changes, everyone was asked to leave the room – *except for the loan originators!*

That’s when the monthly origination and closing reports came out.

Each one of us was asked to analyze how many loans we originated that month AND how we “got” the deal in the door in the first place! Was it Realtor referrals? From an affinity partner? A past client? A website inquiry? A random phone call? In-house deal? An open house or FSBO?

Having everyone talk about how they obtained the client helped EVERY loan officer become a better salesperson!

But, that’s not all!

Each one of us had to keep track and analyze why we DID NOT GET THE DEAL (or the loan did not close)! Rates? Closing costs? Real estate agent issues? No loan program? Clients did not qualify? The property did not appraise? Basically, ANYTHING that resulted in losing the deal from inception up to not getting the loan to the closing table!

This was absolutely the most valuable part of the meeting because we would brainstorm on helping each other overcome objections. Compare our fees to those of our competitors. Learn how to sell “against” the competition. Maybe there was a loan program that should be added to the product line! And if the clients did not qualify, the group would analyze the file to see if we could have made it work (by the way, we probably saved at least one deal a month by having others review the file).

Keeping track of both how you were able to land the deal – and how you “lost” a deal – is an invaluable snapshot (over a period of time) that can help you improve your saleswomanship, and learn more about your competitors. So, I’d like to challenge you to analyze all of your business (in process, closed loans, lost deals) over the last 90 days.

- 🔥 What is the number of “possible deals” versus “loan applications?”
- 🔥 How did you get the deals in the door?
- 🔥 If clients did not complete a loan application, why did they not do business with you?
- 🔥 If a client’s loan did not close, why?

It’s difficult to think you are being rejected, but this also forces you to ask the tough question as to “why”!

However, taking time to do this exercise will help you become a better loan officer and you will close a higher percentage of your deals!

## Is It Hard For You To Make a Decision?

Okay, so you decide to go shopping for a new car. But how do you decide which one to choose?

Maybe one has better gas mileage. One is a color that matches most of your outfits. Diesel versus a gas engine. But you might be saying to yourself, “I need a car that makes me look awesome AND has good gas mileage AND the most features.”

Well, you look at each car, determine the important features that you like, what you are willing to live without, and then you decide, right?

But when it comes to decisions about your business, I find that most people fail to ask some important questions.

When I hold my strategy sessions with women in the mortgage industry, what I usually find is that they are STUCK because they want to do everything – all at the same time – because they feel everything is equally important.

*Like, I need to meet more Realtors AND I need to get my Facebook page going AND I need to keep in touch with my past clients AND I want to regularly attend open houses AND I want to start marketing to builders. Oh, and by the way, I need to hire an assistant AND set up a database.*

To help you get past the idea that you have to do everything all at the same time, here’s a little exercise to get you unstuck:

1. Write down EVERYTHING that you are working on now.
2. Next review EACH project or strategy and figure out which ones would have the biggest impact if you concentrated on implementing them now.
3. Choose three of them.
4. With each one, ask yourself these questions:
  - 🔥 How big an impact will this actually make?
  - 🔥 What are the steps I need to take to make it happen?
  - 🔥 Can I afford it?
  - 🔥 How much time will it take before I see a return on the investment of my time and money?
  - 🔥 How will I test it beforehand?
  - 🔥 What will I gain by implementing the strategy?
  - 🔥 What could I lose by implementing the strategy?
5. Determine which one to start with first (kinda like when you go through the process of buying a car) by drilling down to the pros and cons.

You’ll often find that what you thought was REALLY important will not have the impact you thought it would, and the one you thought was not that inspiring has more potential.

But you won’t know – until you know!

## Why Can't That Be Me?

You walk into the office and you see that Mary Loan Officer has posted another loan on the leader board (so to speak). It's easy to say to yourself, "Why can't that be me?"

Well, the reason is – *you are NOT Mary Loan Officer!*

But here's the dealio!

Before you go about comparing yourself to other loan officers, ask yourself these questions:

- 🔥 What's unique and different about me?
- 🔥 Do I really want to work that hard?
- 🔥 Would I rather have more personal time?

Maybe the niche that Mary Loan Officer is cultivating is not for you!

- 🔥 What niche would choose if you could not fail?

How much business she brings in does not impact how you should be running your business!

- 🔥 You are your own mini-company within a larger company, so consider running your business the way you would if you owned the company.

How much money do you need to make?

- 🔥 What would you do if you could make more money?
- 🔥 What additional expenses would you incur if you did more business and had to hire an assistant?
- 🔥 How much is "enough" money?

Yes, it's easy to look at a superstar originator and say to yourself, "Why can't I be like her?"

The answer: Because YOU are YOU!

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## The Difference Between a Distraction and a Drama...

Have you heard the Polish saying “Not My Circus, Not My Monkey”? Basically, it means that unless you yourself are personally responsible for something, don’t get involved in the drama and waste your precious time on something you can do nothing about (or is not your responsibility).

There is a difference between a distraction and drama, and here are a few examples.

- 🔥 The client calls you and states that the seller is not going to make the repairs outlined on the inspection report. The DISTRACTION side of things would be that you ask them to call the real estate agent and suggest that they come up with a compromise and let you know. The DRAMA side of things is that you get involved in calling both Realtors and the seller, listening to all sides of the story and ranting about it to your co-workers.
- 🔥 A co-worker takes you aside and tells you that they are upset with another co-worker about something they said. The DISTRACTION side would be that you sympathize with them and let them know they need to talk to the co-worker about it. The DRAMA part is that you get personally involved, you talk about the problem to OTHER co-workers and decide that you will be the one to be the peacemaker.
- 🔥 You read a post on Facebook that you consider controversial. The DISTRACTION would be to post your thoughts and forget about it. The DRAMA is that the post requires your constant attention thought the next few days.

Distractions take up a little bit of your time. They eat up your day and you wonder where the time has gone.

Dramas take energy, your precious time and emotions. They are toxic. Unless it personally involves you, then it’s *not your circus*.

If you feel that your life is one big constant drama, here’s what I recommend:

- 🔥 Determine if the situation REALLY (and I mean really) involves you and your family.
- 🔥 Acknowledge that you understand the problem, but you are not the one who needs to get involved and suggest names of people to resolve the problem. It’s not your monkey.
- 🔥 Politely excuse yourself from the other person’s circus and get back to your own life.

If you don’t get away from the drama, no one is going to do it for you. Your business will suffer, your emotions will get the best of you, and now you have created your own personal drama.

So, take care of your own monkeys. Be involved only in your circus. Let everyone else take care of theirs.

Repeat after me: This is NOT my circus. Those are NOT my monkeys!

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## You and a Racehorse!

Here's the thing about the mortgage business – you are always (and I mean always) being compared to someone else.

- 🔥 Your competitors
- 🔥 Your rates and fees
- 🔥 Other loan officers within your company
- 🔥 Your production ranking
- 🔥 Your income

But it doesn't stop there...

- 🔥 Your siblings
- 🔥 Other men and women
- 🔥 Athletic ability
- 🔥 Your possessions

And of course, I could go on and on!

I read a comment the other day by Marlo Thomas, whose father was a famous comedian. In trying to start her own career, she found people were always comparing her to her father. Her father's advice?

*"You are a thoroughbred, and when thoroughbreds run, they wear blinders to keep their eyes focused straight ahead with no distractions from the other horses. They run their own race. That's what you have to do. Don't listen to anyone comparing you to anyone else. Just run your own race."*

I know it's hard NOT to compare yourself to others, but I wanted to share this with you so if you ever get frustrated by competition, just put on those blinders (or a tiara) and run your own race.

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## Run, Forrest, Run!

There comes a time when you just have to revisit the classics. So, over the weekend the movie classic Forrest Gump was playing on TV, and since it was raining I decided to watch it for the 11<sup>th</sup> time because it seems like I always learn something new.

While there are hundreds of great quotes throughout the movie, my takeaway this time around is that there are a lot of quotes about “shoes” and “chocolate” – a couple of my favorite things!

But, I wanted to share some of Forrest’s quotes that have resonated with me – and I hope they resonate with you!

Jenny: *Do you ever dream about who you’re gonna be?*

Forrest: *Aren’t I going to be me?*

Forrest: *What’s my destiny, Mama?*

Mama: *You’re going to have to figure that out for yourself!*

Forrest: *Mama said you have to do the best with what God gave you.*

Forrest: *My mama always said you have to put the past behind you before you can move forward.*

Forrest: *Mama says they was magic shoes. They could take me anywhere.*

Forrest: *My momma always said you can tell a lot about a person by their shoes, where they go, where they’ve been. I’ve worn a lot of shoes, I bet if I think about it real hard, I can remember my first pair of shoes.*

Forrest: *Life is like a box of chocolates. You never know what you’re gonna get.*

Forrest: *Mama always said dying is a part of life. I sure wish it wasn’t.*

Forrest: *And that’s all I have to say about that!*

*So, what is your favorite Forrest Gump quote?*

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## Are You a Control Freak?

Have you ever said, “Never mind, I’ll do it myself,” because you felt no one could ever do the task as well as you?

Think about this scenario.

Your business starts to take off and your goal of closing 10 loans a month is a reality. You are an awesome loan officer. Now you are getting busier than a one-armed wallpaper hanger. You realize that if you want to keep meeting your goals, you need to hire someone to help you. So you closely supervise their work...but you do so to the point of deciding it’s easier to do it yourself (or take the time to set up a system).

Now, your strength becomes your weakness because by micro-managing, your business cannot grow. In fact, it will get worse because you are trying to do your assistant’s job as well as your own.

It’s only natural that you want to make sure the assistant is just as good as you are.

Well, guess what? He/she won’t be, because if they were as good as you, they would be doing your job!

Mortgage Girlfriends members will find a class that I recorded called “[What an Assistant Can Do for You.](#)” It’s about some of the routine tasks that allow you more time to generate more business.

Oh, and it doesn’t just happen when working with assistants. It could happen when working with your processor – that he/she needs to contact the buyer to ask for more documentation and you take on the responsibility – or “Never mind, I’ll do it myself.”

Ask yourself this question:

*“What job title do you want in the mortgage business? Assistant?  
Processor? Loan Originator? Or Control Freak?”*

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## Are Your Childhood Beliefs Holding You Back?

Did you know that you have developed beliefs that may have been formed as a child – or those that were developed because of something that happened to make you feel that way?

But, what if you started to question everything you were told – and believe – to see if it no longer applies to the life you are living now?

I'm sure there are more (and not every one of them applies to you), but here are the top 10 beliefs that were mentioned:

1. You believe that everything has to be perfect
2. You believe you have to please everyone and make them happy
3. You believe that your dreams can't possibly come true
4. You believe that you have to stay in a job you are not passionate about
5. You believe that you have to spend time with people you don't like
6. You believe that you have to be "everything" to "everyone"
7. You believe that you need a college education to be successful
8. You believe that you can't manage your own business
9. You believe that you have to do what everyone else does to be accepted
10. You believe that you need to be liked by everyone.

It took me a long time to overcome 1, 5, 6 (because I'm the oldest of 9 children) and 7.

It wasn't easy. I cried. It took some soul searching. But I'm over it!

Ask yourself this question—

*"Which one of the beliefs mentioned above have you changed over the last few years?"*

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## What's Your Money Personality?

I was poking around the internet and found this Money Personality Quiz created by a couple of researchers from Santa Clara University.

Everyone has a “personality” blind spot when it comes to money, and this quiz was designed to determine a person’s financial behavior tendencies that may sabotage both short-term and long-term spending and savings habits.

According to them, there are four types of money personalities:

- 🔥 Artisan – Enjoys the thrill of investing & risk taking
- 🔥 Idealist – Assists in helping others instead of building personal wealth
- 🔥 Guardian – Places greater importance on financial security vs. getting rich
- 🔥 Rational – Tends to stick with bad investment decisions

Take the quiz.

Share it with your past clients.

Give it to your real estate agents – I’m sure they would like to know too.

And please share below your money personality!

P.S. Mine is “Artisan.”

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## Being Known for Something...

As many of you know, I sold my mortgage companies in 2000.

In my own little corner of the lending world, I was known as the Queen of New Construction Lending. My grandfather built homes. My dad built custom kitchen cabinets (yes, he taught me how to build stuff) and a couple of brothers are in the construction business. I served on the Board of Directors for the local builders' association. I was chairwoman of the annual parade of homes. I co-owned a mortgage company with a large builder. That was my niche.

It took me until 2007 to discover (again) something I was truly passionate about...*helping women in the mortgage industry make more money to not only support themselves and their families – but have enough in the bank to retire comfortably.* To quote Terri Murphy, if you're going to be a bag lady, make it a Gucci!

As women, we all have different roles that we play: Parent, wife, partner, caregiver, employee, employer, club member – and I could go on and on.

And, all the roles that you play can be mind-blowing and dilute your sense of your real purpose because you are torn in so many different directions.

Recently, I read an interview with Maria Shriver where she said, *“The two most important days of your life are the day you were born and the day you discover why you were born.”*

Don't worry. It may take you a little time.

Don't worry. It does not have to be tied to your career.

Don't worry. It does not have to be monumental.

However, WORRY, if you are not currently working towards “being known for something.” Whether it is the best mother you can be. Or a good cook. Or knowing everything about your mortgage niche.

Ask yourself this question—

*“Have you discovered your ‘why’ yet?”*

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## The Habits of Happy People.

Let's face it. There are a lot of Debbie Downers out there. I know a couple of them. Maybe you do too!

I thought I'd recap a few of the habits for you.

- 🔥 Happy People **Smile** – *and they mean it! Faking a smile can actually worsen your mood.*
- 🔥 Happy People **TRY to be Happy** – *even the act of trying can boost your morale.*
- 🔥 Happy People **Celebrate** – *both their big and small victories and accomplishments.*
- 🔥 Happy People **Appreciate The Simple** – *expressing gratitude for the simple things in life.*
- 🔥 Happy People **Make Connections** – *and they keep those connections alive and ongoing.*
- 🔥 Happy People Are **Optimists** – *they try to find the positive in everything – even if they make a mistake.*
- 🔥 Happy People **Take Time Outs** – *they find time to vacation and spend “alone” time to reconnect with themselves.*
- 🔥 Happy People **Try To Be Healthy** – *with exercise and diet.*
- 🔥 Happy People **Make Other People Happy** – *and go out of their way to spread joy.*

Yes, I know some Debbie Downers too. While they are still “friends,” I choose not to “associate” with them as often as I do with my “happy friends.” And in some extreme cases, I have chosen not to communicate with them – ever again!

Ask yourself this question—

*“What makes you happy?”*

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## What Would You Do for Chocolate?

My sister-in-law, Doris, is a runner.

On one of her daily runs, she met a friend who was wearing a really awesome warm-up jacket. Asking where she got it from, Doris was told that the only way to get a jacket like it was to participate in a “Hot Chocolate Run” (which is a Ronald McDonald House charity).

She coveted the jacket. She loved chocolate. She trained for 5 months. She entered the 15K race.

I wanted to share her story with you because we all have something that motivates us – either long term or short term.

Yours might be a vacation. A great piece of jewelry (or shoes). A college fund. A retirement fund. Lose weight. Move to another home. Increase your business by 25%.

Yep, I could go on and on, but all too often women work their guts out, not consciously knowing the reason WHY they are working so hard.

Doris worked her guts out because her motivation was a cute jacket (and chocolate).

Now is the time to think about your REAL motivation for working as hard as you do.



## Five-Minute Stress-Reliever Routine

Are you feeling it?

Stressing out due to all the things you have to do over the holidays. Stressing out because you need to get those loans closed by the end of the year. Lots of stress knowing that you also have to plan your business for the upcoming year.

So, what do you do about it? An article that recently got my attention explained how you can relieve the stress in just 5 minutes a day. So, here's the plan...

Minute One – **Breathe deeply**. Sit in a straight-backed chair. Feet flat on the ground. Hands in your lap. Close your eyes. Inhale on the count of four and exhale on the count of six.

Minute Two – **Tune In**. After you've completed the deep breathing exercise outlined in minute one, find your natural breathing pace. Keep your eyes closed and tune into how your body feels.

Minute Three – **Focus**. Focus on your breathing. If random thoughts pop into your head, that's okay, but try to get back to just focusing on your breathing.

Minute Four – **Relax**. Open your eyes and sit there and breathe.

Minute Five – **Be thankful**. While sitting there, think about something you are grateful for, and then gradually return your focus to tackling the rest of your day.

I know it's hard to find 5 minutes to even go to the bathroom. However, the next time you feel like throwing something across the room because someone got on your last nerve, give this a try.

The more consistently you do this, the easier it will become. And it just may be the thing to help you get back on track.



## The Power of Getting Rid of Stuff

Our culture tends to reward (or recognize) people who accumulate things – the more the better. It constantly tells us that we should work harder to *own more things* and then work even harder to *maintain the things that we own*.

Last year, I made the decision not to buy any new clothes or shoes (well, hardly any). This year I decided to spend my money on “experiences” like vacations (even 3-day mini ones), concerts, theatre plays and meeting friends I haven’t connected with in a while.

My goal is to get rid of stuff – lots of stuff (including 54 pairs of shoes I never wear anymore)! But part two of the goal is to NOT replace it with anything else!

Do you remember the last big purchase that you made? You saved your money. You were thrilled when you finally acquired it. You were excited to use it. But after a few months, the joy and excitement faded away.

I’m not saying the owning stuff is bad! I have stuff that I own and still enjoy using (like my cell phone or a diamond ring I bought to reward myself). I’m just saying that most of what we own is causing more stress, taking up more room, causing more upkeep than the joy we receive from owning it.

It’s going to be hard for me to make the decision about what stays and what goes. However, I feel that in the long run, I won’t need to “keep up with the Joneses” and the stress that comes along with owning stuff.

Ask yourself this question—

*“If you were to get rid of ‘stuff,’ what would you get rid of first?”*

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## The Story of the Lawn Boys

Looking in the mailbox a few weeks ago, I found a flyer distributed by PLK Lawn Service. Normally, a flyer like this would just have the name of the company, phone number, email address.

Not this one!

This one also contained a list of services they provide – along with a price list. Grass cutting (\$20 hr.). Pick up dog poop (\$10 per ¼ acre). Trim trees (10 cents per branch). Power washing (call for quote). There were about 7 other services listed.

So, I called them.

Three teenage boys appeared at my door. When they introduced themselves, they told me how they met each other in high school. That all three of them liked to work. And they liked money. (Isn't that the ultimate goal anyway?)

After describing the work I wanted done, PLK Lawn Service gave me a written quote. They gave me a form to fill out so they could add my info to their database. They cut the lawn and asked me to inspect it. They wanted to know if I approved. If I would comment on what they could have done better. They then presented me with a written invoice. I mentioned that I might not have the cash to pay them now. They said, "That's okay, our policy is that you have 7 days to pay."

The point of this story? These 3 teenage boys had a compelling story (about the "why" of their business). A business plan. A marketing plan. A database. A list of services (think niche marketing). They asked for advice. They had a cash-flow plan.

Yes, I am impressed.

If three 14-year old boys can do it, you can too.

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## I'm Proud to Be a "Gutsy" Woman!

The thesaurus defines the word "gutsy" as *audacious, bold, courageous, fearless, gallant, game, intrepid, plucky, spunky, undaunted, uninhibited* and *valiant*.

Okay, so that pretty much defines who I am, especially the "fearless" part. In fact, my mother did not think I would make it past my 12<sup>th</sup> birthday when I told her "I'll try anything – at least once."

I wanted to share the concept with you because I think that "gutsy" is what it will take to get you through the next year or two.

So, just blurt it out right now and say I'M A GUTSY WOMAN, then consider the following:

- 🔥 It's time to **TRY NEW IDEAS**. You know, the ones you've always been "meaning to do" but never got around to. It could be hiring an assistant. Getting your database up to date. That new marketing strategy.
- 🔥 It's time to **TRY NEW TECHNOLOGY**. It could be a gadget. Blogging on a regular basis. Recording a series of videos. Using a new software program or app.
- 🔥 It's time to **TAKE CARE OF YOURSELF**. You are no use to anyone if you aren't healthy and confident about your looks. No, I don't mean losing weight, I mean exercising and eating food that is good for you.

I know that it's easier said than done – that's why it takes GUTS to get out of the old rut and try something new.

Ask yourself this question—

*"What's the one gutsy thing you are planning on doing?"*

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## About Karen Deis

I started my mortgage career on April Fool's Day, 1972. Little did I know that it was the luckiest day of my life, because I found both my career and my passion in an industry that not only helps individuals and families own a home of their own, but fuels our economy.

When I think about the various jobs I've done and positions I've held, it makes my head spin like Chucky, in the movie Child's Play.

### Positions held In mortgage industry

Closing Agent	Mortgage Company Owner
FHA DE Underwriter	Real Estate Company Owner
VA Underwriter	Appraisal Company Owner
Fannie/Freddie Underwriter	Co-owned Mortgage Company with Large Builder
Loan Originator	
Branch Manager	

### Some of the affiliated positions have been

Habitat for Humanity – Board of Directors	Ellie Mae – Advisory Board
Home Builders Associations – Board of Directors	Junior Achievement – Board of Directors
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### Contributing writer

MortgageTalkingPoints.com  
 Origination News  
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## Visit my websites –

[www.LoanOfficerTraining.com](http://www.LoanOfficerTraining.com) – Sales and Marketing strategies for loan originators, including e-Books, free videos, 13 Consumer Videos and lead-generation products.

[www.LoanOfficerMagazine.com](http://www.LoanOfficerMagazine.com) – E-zine published twice a month with sales and marketing strategies, sample marketing ads, and Done4You Client and Realtor articles to help you keep in touch on a regular basis.

[www.ApartmentToolKit.com](http://www.ApartmentToolKit.com) – An easy way to generate home-buying leads by marketing to apartment complexes. Includes marketing kits and low-priced apartment complex mailing address lists.

[www.MortgageGirlfriends.com](http://www.MortgageGirlfriends.com) – A membership website exclusively for women in the mortgage industry. Includes articles, videos, training sessions, and free strategy calls with women mortgage experts to help increase your business.

[www.ProAssistMarketing.com](http://www.ProAssistMarketing.com) – An easy way to email and keep in touch with past clients, family, friends and real estate agents using the Done4You informational articles. You choose the articles or use the set-it-and-forget-it option, where articles can be emailed automatically.

