



Colten Mortgage Sales Training.

It's time to go Pro.



Sales Training

Overview

Part One: **Create your EOS (explanation of service)**

Part Two: **Develop your routine**

Part Three: **Understand the sales process**

Part Four: **Overcome objections**

Part Four: **Close the deal**

Always remember, ***people want to be talked to like a friend.***



Sales Training

Part One: Create your EOS

Forming your personalized Explanation of Service.

- What is your niche specialty?
- What's your unique skill?
- What do you have to offer?
- How can you solve the problem in this industry for people in a way that others' fall short or cannot?



Sales Training

Part One: Create your EOS

Forming your personalized Explanation of Service.

- 1) What do you believe?
- 2) Why do you believe this? (Story of origin)
- 3) Because of this belief, what do you do?
- 4) How do you do this differently than other people? What makes you stand out?
- 5) Who has done this successfully under your guidance and skill?
- 6) Lead client to take an ACTION:
If I can do this for you, what will stop you from working with me today?





PRIMARY SKILL

The ability to chase opportunities with grit and integrity in order to perform at the highest level

EXPLANATION OF SERVICE

I believe in the power of communicating. My family is from Honduras, so when my mom made the decision to move to the US, language barriers and communication were difficult. As I grew older, I learned English very well and translated often for my mom, which led to my belief that communication is the most powerful tool. This is why I am a game-changer for the mortgage industry because I think we can both agree communication is a pain point through the home-buying process. I want to change that. We all have 24 hours in a day and I dedicate those hours to talking to potential home buyers and using my communication skills to make them feel taken care of and respected. I know buying a home can seem scary and exhausting, so if I can promise to communicate with you where you won't feel that way, can you imagine how awesome it will be when you are sitting in your new home and this process was simple?



PRIMARY SKILL

The ability to learn languages efficiently to communicate with others.

EXPLANATION OF SERVICE

I believe the mortgage process should be easy. When my parents moved to the US from Mexico they hardly spoke any English and were so afraid of buying their first home. In fact, they truly thought they wouldn't be able to due to the language barrier. Luckily they found a bilingual loan officer who helped them have a seamless experience! Now, as an LO, I want to break down those barriers for people in the same way my parents experienced their breakthrough. I do not consider myself to be a salesman, but rather someone who knows the power of walking alongside others as they make the biggest purchase of their life! I once had the opportunity of working with an 82 year old man who wanted to refinance his home so he could leave it to his children and grandchildren. He had been turned down by many different LO's because they struggled to maintain patience while explaining the process to him. All he needed was a little more TLC and I was willing to spend that extra time with him. In every situation I am committed to catering to the needs of my clients, so what would stop you from committing to me today?

Examples of EOS (explanation of service)



Sales Training

Part Two: Develop your routine

Hold yourself accountable for your business goals and the results you want to achieve.

- Prospect and follow up daily
- Promote yourself as a professional across all platforms
- Get in front of people
- Articulate your value
- Deliver on your promises



If you'd like help getting started with your routine tasks, this checklist may be a helpful tool!
[Click here to download the PDF.](#)



Sales Training

Part Two: Develop your routine

1) Prospect and follow up daily

- Use your Surefire CRM account & lead management systems to find outreach opportunities

New leads, existing leads, people who have a birthday coming up, past clients who may now benefit from doing a refi, etc.

- Follow up with former clients to check in on them, see how they're doing, and ask if they know anyone you may be able to help and ask for an introduction
- Ask friends, family, influential peers, partners if they know anyone you may be able to help and ask for an introduction



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Part Two: Develop your routine

2) Promote yourself as a professional across all platforms

- Follow our corporate pages on social media and share the company content to your own professional pages and networks:

[Colten Facebook](#)

[Colten Instagram](#)

[Colten LinkedIn](#)

[Colten YouTube](#)

- Use [ColtenMarketing.com](#) as a resource to see what we can do to help you promote yourself as a professional across all platforms, and how to best use the tools we've provided (hovering over the Training tab)
- If you're cobranding or working on sponsorships, working with partners or participating in community events, use our [Brand Guidelines](#) page to make sure whatever marketing or ads are produced are following compliance regulations

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Sales Training

Part Two: Develop your routine

3) Get in front of people

- Seek opportunities to network with your peers in the community
- Join local business and professional associations
realtor associations, builder associations, chamber of commerce, Young Professionals groups, etc.
- Reach out to realtors and builders to introduce yourself and your *explanation of service*
- Attend & host lunch and learns and events for prospective clients, realtors, builders, and any other group you may benefit in your community



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Sales Training

Part Two: Develop your routine

3) Get in front of people

- Offer to co-host open houses or co-sponsor local events, co-brand on marketing
- Use the resources you have at your fingertips, to share the value of working with you and Colten to your partner prospects (ColtenMarketing.com) (PartnerWithColten.com)
- Sign up for an opportunity to present at local real estate schools (targeting newly licensed realtors who may not have a dedicated lender partner yet for their referrals)!
- Document events and publish relevant content to your social media channels regularly

If you'd like help getting started with your routine tasks, this checklist may be a helpful tool!
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Sales Training

Part Two: Develop your routine

4) Articulate your value

- Use the explanation of service you created to pitch yourself as someone who will bring value to the table - be yourself, offer your skills, and be uniquely remembered
- Even better, in addition to knowing the value you'll be able to provide the client or partner you're working with - bring something physical to the table exemplify that

Show them what you can do with an example you've already prepared.

Bring items to leave behind (personalized flyers from Surefire,

- For realtor and builder partner prospects, use visual presentations such as PartnerWithColten.com to demonstrate examples and refer to during your pitch

If you'd like help getting started with your routine tasks, this checklist may be a helpful tool!

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Sales Training

Part Two: Develop your routine

4) Deliver on your promises

- Follow through on whatever you say you'll do - *this is part of being uniquely remembered*
- Clients and partners both want to know that they can not only trust you but count on you to deliver results and be reliable when they need you
- What are some examples of promises we make as Loan Officers?
- What ways can we deliver on these kinds of promises?

If you say you're going to call back, call back. If you say you're going to provide some kind of information to a borrower or partner (realtor or builder), provide that information in a timely manner. Be respectful of others' time, needs and requests. This is white glove attention and customer service.

If you'd like help getting started with your routine tasks, this checklist may be a helpful tool!

[Click here to download the PDF.](#)



Sales Training

Part Two: Develop your routine

Week of _____

- Attended _____ Networking Events
- Attended _____ Open Houses
- Added _____ New Homebuyer/Refinance Leads to CRM
- Added _____ New Partner Leads to CRM
- Presented to _____ Realtors
- Presented to _____ Builders
- Presented Employee Benefit Network to _____ Employers
- Checked in with _____ Current Clients in Pipeline
- Made _____ Follow-Up Calls to Leads in Pipeline

- Shared a Facebook/LinkedIn post from Colten's Page
- Shared a personalized Facebook or social media post about a tip, event, open house, market news or updates, recent closing, builder/realtor partner update
- Recorded & shared a Live video to Facebook and/or YouTube (individual or cobranded - market update, news, tips, etc.)
- Liked, Commented, and Shared a post from a Partner's social media page
- PROSPECTED FOR MORE BUSINESS:**
Reached out to current/past clients, friends, family, and partners to request referrals **AND** reviews on Google, Facebook, Zillow, Yelp

Current Pipeline Summary (numbers for this week)

_____ Leads _____ Applicants _____ Closes _____ Reviews

_____ Referrals _____ Partners \$ _____ Commission

Year-To-Date Summary (total numbers so far for this year)

_____ Leads _____ Applicants _____ Closes _____ Reviews

_____ Referrals _____ Partners \$ _____ Commission



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Your One Pager Marketing Training Brief

Your Checklist to get started with Colten Mortgage Marketing:

- 1) Browse through our Marketing Training & Resources on ColtenMarketing.com
- 2) Review our Marketing Tips, Strategies, and Inspiration provided in the [Colten Mortgage Marketing Playbook](#)
- 3) Review the Surefire CRM training page and watch the training videos here: coltenmarketing.com/surefire
- 4) Review the Experience.com training page here: coltenmarketing.com/experience
- 5) Browse and download our pre-made marketing content from your Surefire CRM account. Surefire CRM Login → Click Marketing tab → Click Flyers
The content here is to share and promote across various mediums and channels. You can create custom individual and co-branded Flyers as PDFs for print use, and as JPG files for social media sharing, text, and email sharing.
- 6) You're welcome to use Canva.com (a free website tool) to create your own custom graphics for social media posts, flyers, graphics to text, etc. using easily customizable templates! (Please make sure that you're adding the compliance requirements in small print on any marketing pieces you create outside of the Surefire CRM platform. You can find these compliance bits, our logo files and colors here: coltenmarketing.com/brand-guidelines)
- 7) You are always encouraged to scroll through the corporate Colten [Facebook](#) and [LinkedIn](#) pages to share the content there that is relevant for your page. We post content to our corporate pages regularly, so there's always something to be shared for engagement from there)

*You can always access and download our Colten logo files and our legal disclaimer (which you can copy and paste) from here: coltenmarketing.com/brand-guidelines

Social Media examples - Just to give you some visual content inspiration, here are some examples of what a few of our other teams & LOs publish to their social media pages:

- <https://www.facebook.com/ColtenMortgageTennessee/>
- <https://www.facebook.com/LsimpsonMortgage/>
- <https://www.facebook.com/ColtenMortgageCharleston/>
- <https://www.instagram.com/coltenmortgage>
- <https://www.instagram.com/coltenmortgage?hl=en>

Topics for Presentations, Lunch and Learns, Videos, Social Media & Ads

1. First Time Home Buying / Home Buying

The process, what to expect, documents you'll need, loan options, loan programs, home buying tips and suggestions, tools and resources, how easy is it to purchase a home, how to qualify, what is a pre-approval and how and when to get it, how to choose the right realtor/lender, tips for home buying and selling, home buying myths vs. facts, how to sell your home quickly, reasons to buy vs. rent, how to win a bidding war, what is PMI and how does it effect your monthly payments and buying power, homeowners insurance, etc.

2. Advantages of Buying a New Construction/Custom Home

Opportunity to introduce current builder partners & their communities

3. Understanding Your Credit Score / Credit Repair Strategies

How to check, understand, and repair your credit - or build your credit for major financial benefits, particularly when buying a home. A perfect topic to introduce our [Colten Credit Solutions program](#) and explain the benefits.

4. Divorce

How to handle the home selling and buying process after divorce

5. Types of Loans (comparisons)

Conventional, FHA, VA, USDA, Jumbo, Reverse, 3/5/7/10 year ARM, 15/30 year Fixed, etc.

6. 2nd Homes and Vacation Properties

How to purchase 2nd/vacation home, what qualifies as a 2nd/vacation home, loan options for this type of purchase

7. How Much Home Can You Afford?

Mortgage calculator (Colten website link), loan options, loan programs, qualifications, call to action: *get pre-qualified today to start your home search*

8. How Much is Your Home Worth?

Equity checking tools and resources, home selling/relocating tips, refi options

9. Home Inspections & Appraisals

Important things to keep in mind when it comes to home inspections and appraisals, from both the financing and home buyer perspective

Topics for Presentations, Lunch and Learns, Videos, Social Media & Ads

10. Benefits of Refinancing

Advantages, who can qualify, when is a good time to refinance, refi options

11. Loan Programs

Current available loan programs & qualifications, such as HomeReady, Home Possible, HomeStyle Renovation loans, Construction loans, VA, USDA, Down Payment Assistance Programs, etc.

12. Market Updates

Opportunity to introduce a realtor, builder, or other business partner and share relevant news and updates with your audience

13. Financing an Investment Property

Benefits of purchasing investment property, how to purchase investment property, what qualifies as an investment property, loan options for this type of purchase

14. Beyond Bankruptcy

How to refinance or purchase a home after being discharged from bankruptcy

15. Financing Your Next Remodel Project / Home Improvement Options for financing your next remodel project, how to refinance and get cash out from the equity in your home

16. HomeStyle Renovation Loan

What is a HomeStyle Renovation loan, who is it for, what are the advantages, what are the qualifications and requirements, restrictions, explain the fine print

17. Colten Mortgage [Employee Benefit Program](#)

Explain how the Employee Benefit Program works, what it includes, and that it's completely FREE for employers of all sizes to add to their benefits package

18. Colten Mortgage *Heroes Program*

Promote and explain how the Heroes Program works, the incentives, and the qualifications to receive the incentives

Sales Training

Part Three: Understand the sales process

Respond to your leads.

Speed is critical.

67% of leads use the first person to follow up with them.

They don't use the smartest, the most capable, the prettiest, the most qualified - they use the first to follow up with them.

They use the one who's available to solve their problem.

And money changes hands when a problem is solved.



**“Successful people do
inconvenient things”**



Sales Training

Part Four: Overcome objections

Where do objections come from?

1. Fear
2. Uncertainty
3. Insecurity
4. Nervousness

"FEAR equals either fear everything and run, or face everything and rise."

"Opposition is overcome by certainty."

[Click here to watch Coach Burt's video on this topic](#)



Sales Training

Part Four: Overcome objections

The Formula to overcoming objections:

1. Isolate the problem
2. Listen & Agree
3. Validate
4. Challenge



Sales Training

Part Four: Overcome objections

Isolate the problem

Examples:

"Aside from you wanting to discuss this plan with your spouse, is there anything else that would keep you from moving forward?"

"Outside of __(their objection)__, is anything else stopping you?"

"Is there any other reason that would keep you from moving forward with me?"



Sales Training

Part Four: Overcome objections

Listen & Agree, Validate, and then Challenge

Examples:

"I understand this is an important decision to make. I understand you want to ____."

"I understand __name__, I look for great rates myself. It's also important for me to work with someone who's dependable and that I trust. I'm mostly interested in finding someone who delivers consistency and who I can count on to work with again and again. Would you say that plays a role in your decision as well or that you value the integrity of the people you work with?"

"I know that expertise, experience, and an expectation to deliver comes at a higher cost. Quality services come at a premium because they offer more."

"You can dine on 99 cent hamburgers or filet mignon, which would you choose?"

"You always get what you pay for, isn't that true?"



Sales Training

Part Four: Overcome objections

Listen & Agree, Validate, and then Challenge

Examples:

"I heard a quote that stuck with me because it was true: The bitterness of low quality remains long after the sweetness of low price is forgotten. Have you ever been part of someone doing business like that before and felt the sting afterwards - like it wasn't worth the savings because of the headache it caused?"

"Let me ask you a question, do you want the best or the cheapest?"

"On a scale of 1 to 10, how serious are you about moving the needle on this? If it's a high number, then you need a serious Loan Officer who can get this done right for you."



Sales Training

Part Five: Close the deal

The Coach Burt Strategy for closing the deal

1. Build an irresistible offer that creates a sense of urgency to take action on the spot.
Example: If you were able to save \$200 per month on your mortgage payments with no out-of-pocket-costs, if I could do that for you, would would you do with that extra \$200 a month? Would it help you?
2. Create a tight follow-up timeline and procedure, and begin your 7-touch follow-up system immediately.
3. Show the prospect how you will use your unique methodology or skill to solve their greatest (real) problem.
4. Uses a series of BOTH linear and non-linear touches in the follow-up via phone call, text messages, voice texts/memos, etc.



COACH'S

Seven Successful

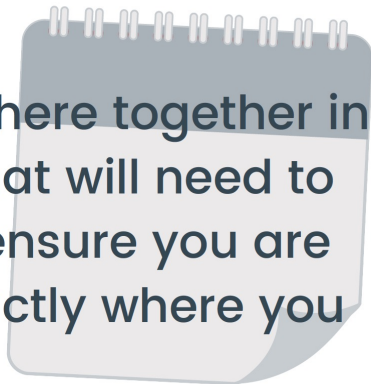
CLOSINGS

01 Coach's Favorite

"I can't help you until you commit, but once you commit, I won't let you fail"

02 Future

"If we were sitting here together in a year from now, what will need to happen today to ensure you are where you are exactly where you want to be then?"



03 Take Action

"Does this seem like something you want to do, and if so, what would stop you from doing this right now? There is a power in taking action"

04 It's Time

Have you seen enough to make a "It's time to bring these two things together: your desire and my expertise. Your problem and my solution. Let's do this."

05 Straightforward

"If I can do this for you like I have done for other people, what will prohibit you from doing this right now?"

06 Build Momentum

"We lose 10% of momentum every day we do not take action. Have you ever been on the wrong side of momentum? We do not want that for you. Let's take some action."

07 Sweet Tea and Apple Pie

"Out of everything I shared with you, what piqued your interest the most? Okay, let me unpack that one thing you really liked, and let's go deeper."



THROUGHOUT YOUR SALES PROCESSES

ALWAYS OPERATE WITH THE 3 C'S IN MIND



COMMITMENT

WE TAKE PRIDE IN EXCEEDING EXPECTATIONS BY DELIVERING WHITE-GLOVE SERVICE TO EACH AND EVERY CLIENT.



COMMUNICATION

WE ARE DEDICATED TO MAKING SURE OUR CLIENTS FEEL HEARD, KNOW ALL THEIR OPTIONS, AND UNDERSTAND EVERY STEP OF THE LOAN PROCESS.



CONVENIENCE

OUR LOAN OFFICERS ARE ALWAYS AVAILABLE TO ANSWER YOUR QUESTIONS ON YOUR SCHEDULE.



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