



# **3 ESSENTIAL HABITS OF TOP PRODUCING LOAN OFFICERS**

USHERPA®

Do you spend time thinking about how to increase your business and decrease your stress? Thankfully, Loan Officers have plenty of good role models for what success looks like. Looking to top-producing Loan Officers for good habits and best practices can help you follow in their footsteps to close more deals and get more referrals.

## HERE'S THE GOOD NEWS:

Top-producing Loan Officers do three simple things that are key to their success. They learn their clients' stories, they delegate when possible, and they do their best to connect with their contacts on a human level. The bad news is, those things, while simple, are not easy. But if you can stay focused on those crucial elements, by this time next year, you could be one of those top-producing Loan Officers, too!

## LEARN YOUR CLIENT'S STORIES

As a Loan Officer, your main purpose is to help guide your clients through the sometimes stressful and complicated process of getting a loan. In short, you're here to help — and in order to help most effectively, you need to know your clients' stories. What are their goals, what are their obstacles, and what are they afraid of? It's no secret that the real estate industry is built on relationships. Everyone wants to feel heard and understood. You can show that you care by learning and remembering each person's story.

Of course, you have a lot of clients, which means you have a lot of stories to learn. If you limit yourself to only the stories your fallible human memory can keep up with, then you're also limiting your earning potential. That's where your CRM comes in. The right CRM makes it easy to jot down notes and reminders about each client's story, so that you always remember the personal details that show them you care.

Does your client have kids? What are their names, and how old are they? Asking "how are the kids?" is a great start — but a top-producing Loan Officer can go a step further. "Sarah just started second grade, right? How's that going?" This level of connection shows a client that they aren't just another number to you.



# DELEGATE WHENEVER POSSIBLE

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Your time is limited. But everyone's time is limited! Those top-producing Loan Officers don't have more hours in their day than you do. Instead, they're simply using those hours on the most important tasks. If you dedicate your own limited hours to every single lead and client, there's an upper limit on how much business you can do. Delegation, whether that be to other people, to automation software, or to some combination of the two, frees up your time to focus on the tasks that really require that personal touch. No one will know if you're the one who sent that email — but they will know if you're the one who placed that call, or came to that meeting.

The best CRMs allow you to delegate as much as possible: They handle digital communication, like emails, social media posts, and text alerts; they automate data-related processes to keep your database clean and functional; and they can even manage your schedule, reminding you when to do things like pick up the phone, schedule a meeting, and follow up. In short: The best CRMs do half the work for you, and make the other half easier.



# CHOOSE TO CONNECT

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Emails, text updates, and direct mail are great, but they're just the cost of entry. Truly top-producing Loan Officers go beyond this foundational level of connection: They get personal.

We live in a digitally saturated world. According to a report by the Radicati Group, the average professional receives 121 emails a day. Social media sites have implemented algorithms to determine what you see, because the sheer volume of online content available today is literally impossible to consume fully. While this makes online marketing difficult, it also means that when you pick up the phone or meet someone in person, you'll automatically stand out.

Top-producing Loan Officers make calls every single day: They call contacts on their birthdays, they make annual loan check-up calls, they call to give loan-in-process updates, they call pre-quals and prospects and realtors and referral partners. Most people have an overwhelming number of online relationships. By taking that relationship offline, you're entering a much smaller pool — a pool that makes it easier for people to trust and remember you. And guess what -- your competition isn't doing it!



Being a top-producing Loan Officer isn't easy, or everyone would do it! But while it may be difficult to execute, it's not complicated to understand:

**You'll close more deals and get more referrals by forming strong relationships, making important phone calls, and building trust.**

If you use the right system to support these goals, every single step of the process becomes easier. Make this the year of the phone -- and crush your competition.

## DISCOVER HOW USHERPA CAN...

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- Make You More Effective On The Phone
- Build Better Relationships With Your Referral Partners
- Help You Close More Deals With Less Effort

***CLICK HERE* TO SCHEDULE A  
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