The Manager of a California Cross County Mortgage branch reached out to UBP because he needed help with sales. His challenge was that he was always able to offer “the lowest rates” because he was with an aggressively priced brokerage for 16 years. He moved to Cross Country because he wanted more support and wanted to recruit Loan Officers.

Once there, he found that he was no longer the lowest rate and he was losing deals because of it. He needed to re-think his entire approach to how he does business and had no idea where to start. Even within the organization, there was not any 1:1 support available to him.

This is not an uncommon situation. We find that the majority of Loan Officers are not able to deliver anything unique or of true value to a borrower, which means they are treated like a commodity. We also find that most large companies assume that their sales team knows their unique values and is able to articulate them, which is often not the case.

We helped this branch create a Loan Consultation Meeting that delivers value and explains why this branch is the best option for mortgage financing, regardless of the interest rate. It is so compelling that he now has borrowers actually sign a piece of paper acknowledging that he is their lender. The Realtor love it because henow educates borrowers and they are ready to buy sooner than later, saving the Realtor a lot of time.

The mindset shift this Branch Manager experienced has helped him increase business in a down market because his confidence level has never been so high. When he started with UBP he got referrals from 8 Realtors. Within seven months, he revamped how he did business and aggressively targeted new referral partners and now works with 16 Realtors. Imagine what that would look like in your company.

| Pre UBP | With UBP |
| --- | --- |
| Relied on being the lowest rate to get business | Totally switched his mindset from being the prisoner to being the Prize. |
| No sales support | Build a professional Loan Consultation process that separates him from every other Loan Officer |
| Unable to communicate his value to the market | In a bi-weekly 1:1 coaching program that focuses on his scripts, time management, and marketing calendar.  |
| Losing deals because he was ⅛ or ¼ off on rate. | Implementing the following UBP proprietary systems:The Perfect Week ScorecardThe Accounts Pyramid CleanseThe Accounts Pyramid |
| Did not have a professional consultation that outlined why he and his company are the best choice | Rarely needs to have a concession, getting paid more per loan. |
| Had to always cut fees to get deals so he never got paid what he was worth. | Doubled the number of Realtors who refer him in just under 7 months. |