

TOP PRODUCER

BROKER SUMMIT™

2004

A Publication for Serious Mortgage Brokers™



Brian Peart

Nationally-recognized mortgage industry expert and creator of *Top Producer Magazine*, Brian Peart brings his years of experience and proven strategies for success together into this one-of-a-kind live seminar.

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INDIANAPOLIS
OCTOBER 20-22

DALLAS
NOVEMBER 10-12

ORLANDO
DECEMBER 1-3



Yours Free!
The 70-page
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How to Survive and Thrive in 2005!



“I’ll show you how to grow your purchase volume by 100%, 200% or even 400%, and give you a step by step plan that has never failed anyone.”

Dear Mortgage Broker,

Don’t say a word; I know what you’re thinking.

You’re nervous about your pipeline shrinking, realtors all having an in-house, purchases seeming tougher than refi’s, internet companies quoting bogus rates—how can you compete? Read this publication and my *10 Survival Tips for 2005* and they will change how you look at your mortgage business forever.

Now Here’s the Good News

Building purchase volume can be easy and systematic with my *Top Producer Marketing Systems*. Additionally, I’ll show you how to completely distinguish yourself from your competition. Starting in the Tips in this issue and culminating at my upcoming *Broker Summit* seminar, I will personally show you how to build your volume regardless of rates or competitive forces.

How can I be so confident?

First and foremost, because I have done it! I have personally originated loans in numerous markets and interest rate environments. As a matter of fact, one year I closed over 20 purchase loans a month, in two different markets with rates between 7.00 – 8.50%. Secondly, I saw it happen! In May of this year, 57 people flew in from all over the country to Atlanta, my home town, to attend the first ever *Broker Summit*. What happened simply blew me away! Attendees were amazed at the simplicity and the power of what they learned and many have told me that it actually changed their life. You can read these comments inside. “If you’re serious about growing your mortgage business, you should not miss this event it—will energize and reignite your career!”

Why another seminar?

I will actually give you all my systems and a step by step process, so you can begin planning and growing your business before you leave the event. Imagine having your own strategic plan for growing your business in 2005 and beyond. It’s highly interactive, brilliantly simple and has the power to change your business/life forever! There are some things in the mortgage business you can’t afford to find out about later; building purchase volume is one of them. See you at the *Summit*!

Yours for being a Top Producer,

PS Enjoy the articles, profit from my tips and see my personal invitation on page 14 to attend the next *Broker Summit* at a location nearest to you.



Brian Peart

- Founder and Chairman of Nexus Financial Group®
- Top producing loan officer averaging 30-40 loans a month in two separate marketplaces in less than 1 year!
- Regular columnist for *Broker Magazine*, *National Mortgage News* and the *Mortgage Press*
- Speaking engagements include NAPMW, FNMA, Freddie Mac and ABN Amro
- One of the first selected by FNMA for 1-hour online approvals
- Devoted husband, father and leader of the Men’s Ministry at his local church

My Story

by Brian Peart

After graduating from Florida State University in 1989, I began a short and trying career in restaurant management. Although I liked the business, the upside potential was weak.

In 1991, after a failed business attempt in multi-level marketing, I found myself \$50,000 in debt and had my car repossessed and my home foreclosed on. It got so bad, I actually had to sleep on my best friend's couch in his dinky 800 sq. ft. apartment. That was only until I could afford to pay rent to a complete stranger and live in his garage. Humility was starting to take on a whole new meaning to me. I felt like I was failing at life and I was beginning to search for answers.

Why was this happening to me? Where did I go wrong? I had drive, a good work ethic, people skills, but nothing seemed to work. By accident, I came across the mortgage business in 1992 and my life has been forever changed. Starting with a nationwide lender, I became the top producer within 3 months. One year later, I was promoted to manager and given the challenge of training others. Being humbled by my past, I set out to learn from others with the goal of creating the best training plan possible. This was the key which unlocked my

potential. During a 15-month period I went to every major seminar I could to learn from the giants like Greg Frost, Brian Tracy and Joe Stumpf, to name a few. Additionally, I studied the systems from some of the biggest producers in the history of the mortgage industry. After several months of study, reflection and testing these ideas on my own, I began writing the training plan. I knew the key for me would be to model after the most successful marketing systems and closing techniques and to weave them into one simple method that I could teach and our brokers could use.

To make a long story short, my training plan and systems took our office from dead last to #1 in the company within 3 months. I helped brokers that were writing 1-2 loans a month get to 3-5 a month. Many writing 3 to 5, moved up to 6-10 a month. It was incredible! My confidence soared, and in 1994, I left the company to focus on writing loans myself. In my first year back, my systems helped me eclipse the 20 loans a month barrier. I ultimately reached 40 loans a month before I decided to start my own company, which I later named Nexus Financial Group®.

Survival Tips 2005

1 Feast at Your own Buffet Table

About 90% of mortgage brokers market the same way. Most do the business the way the other people in their company do and if you are an owner, you work your business much like the way the company you left works theirs. I don't operate like that. In the book, "Jonathan Livingston Seagull" Richard Bach talks about a seagull named Jonathan who did not fight over scraps like the other seagulls but focused on perfecting flight. In so doing, he feasted on delicate insects far inland where other seagulls did not go and lived a life of excellence instead of a meaningless life fighting for scraps.

In this business, you either fight for scraps with other LO's or think differently and yield dramatically different results. I don't compete against Wells Fargo or Countrywide, or even you for that matter. I create my business around the strengths that are unique to me. I market differently, sell differently and have a diversified business that no one else has—and you can and should do the same thing. I call it, feasting at your own buffet table. I can't sell like you, so why are you trying to sell like other people. In the tips to follow and in my *Broker Summit* coming in late August, I will challenge you to find out what your strengths and weaknesses are and then show you how to create a business where you have almost no competition. It makes life easier, more fruitful, and more rewarding and it is a heck of a lot of fun!

Don't you deserve a business that looks like that? It is easier than you think. It is simply understanding 5 or 6 important points and then applying them around your strengths. And it starts with thinking differently about purchases as I share in the next tip.

See seminar details on page 12.



Survival Tips 2005

2 Don't Just PQ, Uncover Dreams!

The refinance market is over. Oh sure, there will always be some refinances for cash-out and the like, but you need to learn how to get purchase business if you want to thrive going forward. And most brokers were never taught this or have forgotten it. It is a different sale altogether.

You are not trying to save them money any more. You are seeing how much they can buy and whether they even qualify. You need to ask the TWO POWER QUESTIONS when pre-qualifying a purchase. The first is "What price range or area are you looking to buy in?" You are now not asking about how much they make or how is their credit, you have taken the pre-qual to a whole new level. You are now talking about their dreams—you become a trusted advisor very quickly instead of just another salesperson because most brokers are still talking to them with the language of the refinance.

The second question solidifies you as the person that cares about them, "What monthly payment do you feel comfortable with?" You have now moved beyond rates and points and are talking to them about their life. These two questions will triple your conversion rates—try them out this week and see for yourself! In my three-day summit I will teach you how to get purchase business from Realtors, friends, and your clients in process with simple techniques that once applied—explode your business like magic. See page 12 for more details on all the topics we will cover. The purchase business is EASIER than the refinance business but you need to re-learn some things, I am here to help you do just that.

See seminar details on page 12.

My Story continued from page 3

In the spring of 1996, FNMA invited me to speak at their annual meeting where I met with President George Bush, Sr. and Nexus became one of the first companies to do one-hour online approvals for FNMA. In hindsight, my early bouts with adversity were not all bad. They lit a fire in my belly and gave me a teachable spirit. In just 5 years I went from massive debt and a personal foreclosure to meeting with the president and speaking on behalf of FNMA. Only in America my friends, only in America! I thank God for second chances and the opportunity I now have to work with the fine people at Nexus and to continue to show others how to attain their goals and dreams. Over the years I have con-

tinued to tweak, improve and update my training program and systems and they are still the driving force behind our sales growth.

And here's the good news. I have decided to share all of my systems, trade secrets and proven methods in a power-packed, three-day live event. I have carefully prepared a seminar manual loaded with sample forms, marketing letters and systems designed to boost your business starting immediately.

Imagine the impact that this seminar could have on your business. You'll learn how to create massive referrals, multiple income streams and work less to make more.



Brian reading a bedtime story to his children.

About Nexus Financial Group®

From The Palm Beach Post

Nexus Has Become One of the Biggest and Most Respected Mortgage Companies in the Country.

Nexus Financial Group®, one of the area's fastest growing mortgage companies, was recently honored at the National Association of Mortgage Brokers' Conference in Reno, Nevada, for their groundbreaking use of one-hour automatic loan approvals. Company President Brian Peart was asked to be a keynote speaker on behalf of Fannie Mae (FNMA/NYSE), the nation's largest source of home mortgage

funds, and to discuss the company's use of this exciting new technology. After being treated to special breakfast with former President George Bush, Brian went on to explain what this technology can do for the consumer. "One of the most exciting features of this system,"

says Brian, "is that it makes it easy to take the guesswork out of the home loan process with lightning fast pre-approvals. We can get the borrower fully pre-approved from the comfort of their home or office or, even better, over the phone in less than one hour!" Brian goes on to explain how pre-approval (not to be confused with pre-qualifying) can literally save you thousands when going to buy your home. When you get pre-approved you actually have a written loan commitment from the Lender; in a sense, the money to buy

the home is set aside for you. You become the equivalent of a cash buyer. This alleviates one of the biggest fears of the home seller - that the transaction will fall apart weeks later because the buyer got denied his financing. The seller will be much more willing to accept a lower offer if they know that the loan will close. Pre-approval gives peace of mind to both the buyer and the seller. The Nexus Financial Group® brokers

carry high powered portable computers, allowing the borrowers' application to be taken electronically. The information can be entered anywhere, even from the comfort of the customers' home, and is then uploaded through the phone lines to the main server system at our Headquarters.

Once there, the system sorts the information through a special "case-sensitive" lender database to determine which lender provides the most favorable interest rates for that customers' particular financial situation. The file is then electronically transferred through that Lender and on to Fannie Mae where approval is just minutes away. "The fact that this whole process can happen in less than one hour is downright miraculous," says Brian. "Now peace of mind, great rates and fast approvals are just a phone call away."



Former President George Bush and Brian Peart in Reno, Nevada. Brian was a guest speaker on behalf of Fannie Mae.

Survival Tips 2005

3 The Early Bird Gets the Worm

In any given marketplace, less than 5% of the people are actively looking for a home to purchase—regardless of how hot your market is. And they all go through the same 3 phases of buying a home. By understanding these three phases you can focus on activities that get you to the customer BEFORE your competition.

The first phase is the initial dreaming stage. At this stage the people entertain the thought of a new purchase. They may go to different areas of town. They may make a call to a Realtor or a builder's open house, but their questions are generic and if asked during this time for any commitment they will say "just looking". Mortgage people do not even know this person exists and yet everyone who buys was once at this stage. This stage may take a few weeks to 3 months but generally lasts 1-2 months.

The second phase is the getting down to business phase. The dream of owning a home or investing in rental properties has become a decision to buy. They are now calling around on properties, talking to agents, surfing the net, and at some point here talking to mortgage people and getting pre-qualified. This is where most brokers think the purchase process starts.

The third phase is the commitment phase. They have chosen the property, negotiated the price, gone into contract, made application and closed. If you are finding out about the customer here it may be too late to get them in the door. ***The key to exploding your business is to get the customers during the first phase when you have NO COMPETITION!*** In my seminar I will teach you exactly how to do that so your conversion percentage goes through the roof!

See seminar details on page 12.



Survival Tips 2005

4 Blow Through Smoke Screen Objections

There is a new objection which I wager you hear almost every day—the smokescreen objection. Smokescreen objections are not real, yet they stop you and better yet, they stop your competition. Because of this, when you can get past these objections, you will be talking to customers and have NO COMPETITION!

The best way to explain these objections is with examples, “ We need to wait to save up some money before we buy” or “I need to get my credit in order before I look to buy.” Typical Realtor smoke-screens are, “we already have an in-house” or “I’d love to refer you business, but everyone I get is already pre-qualified”. Or for refinancing you may hear, “I just refinanced” or “I already have a great rate.” ALL OF THESE ARE SMOKESCREEN OBJECTIONS! The customer may need to save up money to buy—but with all the no money down programs available—they may not. The Realtor has an in-house, but almost 80% of the business in a real estate office DOES NOT GO TO THE IN-HOUSE! Yet most brokers tell the Realtor, “OK, if you hear of anyone let me know,” and move on.

Since smokescreen objections are not real, you must ignore them and move on. When the Realtor says, “I have an in-house” you say, “great! Keep them! I just want to bring you business and write the business I bring you. Is that fair?” They will say yes, and listen to you tell them how you can increase their business. They will usually then share with you how they hate their in-house anyway! You just need to get past the smokescreen! In our seminar I will spend 2 hours going over every smokescreen you can hear and giving you the exact lines to say to overcome them—this session alone will explode your business by a factor of 10!

See seminar details on page 12.

The Broker Summit 2004 Interview

Q1: Prior profession before mortgages?

Prior to doing mortgages, I worked in the Securities industry in a large financial institution as a Financial Advisor. I had a series 7, 63 and insurance license.



Clarissa B. Cortez

Q2: What attracted you to the mortgage business?

What attracts me to the mortgage business is the flexibility it allows me while having the ability to make a good income. As a financial advisor I made good income but I wasn't able to spend much time with my family. Being a mortgage consultant I am able to make a great income while working less hours and be at home with the children. As the children are starting to go to school I am able to dedicate more time to growing my mortgage business.

Q3: Why did you attend the seminar?

I attended the seminar because in the years that I've been working as a “loan officer” I never really received any formal training. Then I received a brochure in the mail for Brian Peart's *Top Producer*, I asked my manager what he thought of it hoping that he would buy it for the company. He basically said that he's looked into other training programs and found that they were all pretty much the same and they weren't all that great. I still wanted to see what the program was all about so I purchased the program myself. When I heard that Brian was having a seminar I decided to go. Now I live in CA and the seminar was in Atlanta, but I decided to go anyway because I knew my business was on the line and with the refi business starting to slow down I knew I had to do something.

Q4: Describe your seminar experience?

I went to the seminar with high expectations and Brian did not fail me. I learned so much from the seminar that I came back and re-did how I do my business. I met so many other mortgage consultants from all over the country and we got to talking and getting ideas from each other. Brian was just fabulous. He didn't hold back. He taught us and shared with us his knowledge as though we worked directly for him. I felt like he took me under his wing and showed me how to work my business in a more streamlined process, and most importantly taught me how to use time more effectively.

Q5: What was your favorite session & why?

There are many favorites, but the one I enjoyed most is the time management strategies. I've been to many time management seminars but Brian shows us how to effectively manage our time so that EACH day we are not just doing the day to day functions of managing our pipeline but also effectively setting manageable time blocks to grow our business and keep in touch with our clients and our referral base while still having time to spend with the family and other areas of our lives.

Q6: Have you been successful at implementing any of Brian's systems? If so, how has that impacted your volume?

I'm still working on fully implementing the time management. I have started but I still have bad habits to break. I'm learning to respect the time blocks that I've set but occasionally I do stray away from it. But each day I get better. Just by implementing what little I did I was able to get 3 loans just in the 1st week I tried it.

Q7: What would you tell a friend who was considering attending the next Broker Summit?

I would highly recommend this seminar to anyone who is really serious about being successful in the mortgage industry. There's a lot of mortgage loan officers out there who are learning on the job. You can't just learn on the job. You need to equip yourself with the right tools, and a proven system to give you the edge to beat out your competitors. The Seminar along with the *Top Producer* training course will do just that!

Here's What They're Saying About Brian Peart's Top Producer Broker Summit 2004...

"The *Top Producer Broker Summit* was marvelous in its simplicity. I felt as if I was listening to two good friends advising me on how to impact my strategy, my people, my marketing and my systems in practical ways. I have spent 5-times as much money and walked away with 5x less tools and resources for implementing from other seminars. Kudos to you for being so powerfully simple."

Marlin Lindsay, CEO, Prospect Financial

"This seminar was so much more than I expected or hoped for. I am so energized to go back to my office and put into practice everything I've learned. Brian has so much energy and enthusiasm, it's inspiring! I was truly blessed to be a part of this!"

Tabitha Bemis, Branch Manager, Key Mortgage LLC

"Thanks for making the complicated seem so simple. You are very down to earth, and I appreciated that very much since I am new to the business. Here is to our continued success in the business. Thanks for teaching me the right way!"

Ted Castillo, Loan Officer, Panam Mortgage Company

"You nailed it, guys! Great Job!"

Dave Means, Sales Manager, Superior Value Mortgage

"The unused leads system is fantastic and will save me from spending money on systems that don't work. This made the *Broker Summit* well worth the money."

Mike Nolan, Owner, NOB Financial

"I truly believe that Brian and Seth are genuinely interested in helping all of the participants in the *Broker Summit 2004* seminar. Their people skills are outstanding and I am glad I was a participant."

Keith Andres, Loan Officer, Prince Lending

"I enjoyed the seminar from start to finish. I would like to be included on your mailing list for future events."

Mike Padilla, Sales Manager, We Deliver Marketing

"Extremely beneficial seminar! As someone new to the business, Brian and Seth provided a ton of solid, practical information for guaranteed success in the mortgage business. All the information is grounded in solid, ethical business principles. I appreciate the step by step method to actually implement the strategies taught. Thanks for your openness and sharing the secrets to your success. It's rare to find successful people who aren't afraid or willing share their knowledge with others. Thank you!"

Claudia Schleyer, Loan Officer, National Lending Corp.

Survival Tips 2005

5 Forge Realtor Partnerships and be Loved!

The average Realtor only does 2.2 transactions A YEAR! They are the lowest paid major profession in America. And yet, some are making a killing. The secret is that the ones doing all the volume capture every lead and work them. The average Realtor will get 10-20 calls a week off of a listing and yet, end up working with only 1 or 2 a month. That means as many as 70 or 80 leads a month never get followed up with. The average Realtor does not have an assistant and is not organized enough to follow up with all those leads. That is where you come in!

You can take these leads, I call them "unused leads" and follow up with phone calls and mail outs selling that client on the value of pre-qualification and working with that Realtor. Remember, most of these leads are early stage leads—the Realtor just got a name and number. You do the follow up for the Realtor and in a sense, become that Realtor's assistant for free! Even if you have a horrible conversion percentage you should be able to get 1-2 deals back to that Realtor out of 70 leads. And in so doing, you doubled their income.

Why would you work for free for that Realtor? The leads and the loans! You get a steady stream of leads and you write the loans that you bring back to that Realtor. The Realtor wins by doubling their income and you win. We'll spend 3 packed hours taking you step-by-step through a system to implement this and go over the steps you need to get up and running. Double your income and double a Realtor's income—with no extra work after the initial set-up. It's wonderful!

See seminar details on page 12.





Survival Tips 2005

6 Master the 3 Laws of Time Management to a Great Life.

In the end, it does not matter how much money you make, it is how well you live your life. We all have the same 24 hours in a day and yet some get 10 times more done with less effort. The secret is to understand the 3 laws of time management and master them.

The first law is the *Law of Few Things*. In every role in your life there is never more than 3 things that matter—spend 80% of your time doing those few things and delegate the rest. In the seminar I go over the 3 key things for Owners/mgrs. And the 3 key things for LO's and we do some samples of other roles like father or wife. It is powerful to see this in action.

The second law is the *Law of Delegation*. Most people spend 80% of their time in activities that don't matter. Once you learn the 3 key things to work on you must learn how to delegate the rest. There are 5 parts to mastering delegation and we will go over all 5 in detail with live examples.



Finally, you must master the *Law of Time Blocking*. You must actually block off the time into your week to accomplish your key 3 tasks in each area of your life. In the seminar I will actually put up my own weekly schedule so you can see these laws in action. When we're done, you will catch a glimpse of the good life and know beyond a shadow of a doubt that you can obtain it.

See seminar details on page 12.

Take Advantage of Non-Recourse Loans

By Brian L. Peart

There is a loan product available in the commercial realm that is phenomenal for LO's and investors alike—a non-recourse loan. This is phenomenal for the LO who understands this product because few people know about it. Your local bank does not carry the product and so, there is very little competition! Any time you have a good product and little competition it makes life much easier. So what is a non-recourse loan? Well, all commercial loans fall into two big categories, recourse and non-recourse. Most commercial deals are recourse meaning that the person getting the loan must personally sign as a guarantor on that loan. If the business fails, the owner is still on the hook. ALL your local banks do recourse loans ONLY! All your SBA loans are recourse. Non-recourse, on the other hand, is where the deal stands alone and the INVESTOR DOES NOT SIGN PERSONALLY AS A GUARANTOR ON THE LOAN. This is usually only available through Wall Street conduit money where they will bundle the loans and securitize them. This type of financing is typically not offered by most of your local competition and gives you a HUGE competitive advantage if you can offer it. And investors LOVE this product.



Non-recourse loans do not tie up their assets! The benefits of this loan to the investor is no personal risk and THE LOAN IS ASSUMABLE! With fixed rates at all time lows, a long term fixed loan at these low rates that is assumable can add hundreds of thousands of dollars to the value of the property should rates rise. It will help them sell the property quicker and with a premium. Think about it, three years from now rates are 2% higher and the going commercial rates on apartment complexes is 8%. Your client goes to sell his property but he has an ASSUMABLE loan at 5.875%! Do you realize how much more valuable and easy to sell that property is over a comparable property at 8%? Huge! These types of loans are typically only available on apartment complexes, strip malls, self-storage facilities, mixed use properties and mobile home parks. Properties that can stand on their own with cash flow and not be tied to the success of a business. These loans are NOT available for a business trying to buy a building for example. If you have a property like the ones described above you owe it to yourself to check these loans out.

General guidelines are 75% Loan to Value (LTV). The cash flow from the property should be 1.25 times the amount of the proposed new payment. But these deals really depend on the property. A really strong property can go 80% LTV with a rate under 6% but a weaker property may be 70% and have a 7.5% rate. Terms can go out to 30 years in the amortization which is BEAUTIFUL for their payment and the cash flow percentage of the deal. I would rather have a 6% rate on a 30-year amortization then 5.75% on a 20-

year amortization. The difference on a \$1,000,000 loan is over \$1000 a month! Commercial is all about return on investment(ROI) so an extra \$1000 each month is a huge ROI improvement! The property must, and I mean MUST, be cash flowing to do these deals. Cash flow is more important then the way the property looks. The place can be in sub-par shape but if it flows strong cash it can be done non-recourse where a local bank would be nervous about the appearance of the property. Yet another reason I love these loans!

If you do want to get in on this type of financing I suggest you try to find a lender or entity that does these programs. Then, start marketing one or more of the above property types. Most apartment complexes, strip malls, whatever are looking for tenants and have signs with the number of how to get in touch with them. It may be a management company but they would have access to the owner. Often these management companies run more then one property and so they know of many owners. Take one of them to lunch or market them consistently (no one else does) and you can get

the owners name. It is also a matter of public record. And you can pull it up through numerous ways-tax records at the county courthouse, through MLS or over the internet now. There are actually dozens of ways to market these entities including tapping your existing database and warm market of friends and family.

Just mentioning that you have the product will get you business-do up fliers, get your name out. You can advertise in a little simple ad in the classifieds, I mean, the opportunities are endless! These loans are no harder than regular commercial loans to do. You just need to know who does them and get busy. With little competition and such benefits to your commercial customers, they can be a great enhancement to your commercial business!

I believe the best non-recourse lender in the country is Commercial Capital Limited. They can help you begin doing these and other programs today, even if you have no experience. See ad below for more information.

We Make Earning Income on Commercial Loans Easy

This announcement appears as a matter of record only.

\$1,900,000

Refinance West Houston Church

The placement of this loan was completed by
Commercial Capital Limited

March 2004

This announcement appears as a matter of record only.

\$210,000

Purchase Houston Trinity Church

The placement of this loan was completed by
Commercial Capital Limited

March 2004

Commercial Capital Limited is committed to originating, underwriting, and closing commercial mortgages. We have a team of competent in house underwriters who will turn your referrals into a steady stream of revenue.

Here's What We Offer:

- Quick Approvals or denials – no endless waiting
- Our experts help structure the deal for the best approval
- FREE Pre-Approvals and can often beat the local bank rates!
- Written guarantees on our rates and fees
- We update you every Friday on the status –no waiting
- Church loan specialists, Wall Street money available
- Pre-done flyers to help you market
- **No points loans available – Get paid yield spread on commercial!!!**
- And much more



This is probably the easiest money you can earn!

Toll-Free 866-355-1244

1990 Lakeside Parkway, #260, Tucker, GA 30084

Source Code: TPCC094

Survival Tips 2005

7 Turn your Customers into Referral Machines

Have you ever noticed that the loans you made your biggest checks on were the happiest clients and the ones that you cut your fees to the bone on were still nit-picking you even at the closing? The reason is that you controlled the customer in the one transaction and on the latter you allowed the customer to control you.

You must control the customer if you want them happy and until you have your customers selling for you—you cannot hit the next level. You can talk to 20 new leads a week and get one or two loans. But if you do it right, you should get 20 customers talking about you—that is when you write 10 loans a week with little to no effort. And it is only attainable by controlling the customer. You must communicate from the initial conversation through to the closing that you are the expert and you understand their needs.

In all your communication, you are the expert and you are in control. You need two things to get referrals, they need to like you AND you need to be the expert. If your customers are at the closing and the closing went smooth and they say, "oh we will refer you, you were great!" and yet you never get any referrals then they liked you—but they did not perceive you as the expert. YOU MUST COMMUNICATE EXPERT STATUS IF YOU WANT TO TURN YOUR CUSTOMERS INTO REFERRAL MACHINES! There are some simple techniques to do just that and we spend 3 hours going over those techniques in the *Broker Summit*.

See seminar details on page 12.



The Top Producer Marketing Systems

by Brian Peart

During this powerful seminar event, I will introduce you to all of my *Top Producer Marketing Systems* that are proven to work in all regions of the country and in all interest rate environments for both purchase and refinance mortgages. I will give you all the forms, scripts, letters and files for your usage. There's nothing left out!

Here's a brief description of each:

1. The Top Producer Realtor Farming System

- Guaranteed nine-step system to generating Realtor meetings
- Simple to start, inexpensive to execute
- Add value before you ask for anything
- You'll get sample letters, templates and files for you to customize.

2. The Top Producer Lead Generator System

- Amazingly simple and yet highly effective in today's market
- Receive hundreds of hot purchase leads every month
- Acquire five back-pocket Realtors, within 90-days
- You'll receive scripts, forms and letters you can use immediately

3. The Top Producer Referral System

- A great customer service/satisfaction tool
- Can radically boost volume, starting in just 30-days
- Requires no marketing or investment costs
- Double your volume, in just an extra 15-minutes a week

4. The Top Producer Guarantee

- Turning customer satisfaction, into an explosive sales innovation
- Boost conversion rates on those pesky rate shopper leads
- Overcome the two biggest objections customers have
- Turbo charge your referrals

5. The Top Producer Follow-up Systems

- Multiplies your sales by harnessing the rule of five
- Five-step system including all letters for purchase leads
- Five-step system including all letters for refinance leads
- Eight-page booklet selling the customer on the value of pre-approval.
- Can boost conversion rates by 100%, 200%, maybe even 400%

Imagine what you could do armed with these powerful lead generation/conversion systems! What's more, you'll have the benefit of learning these from the original Top Producer/system developer himself.

Broker Summit Companion Guide

Yours Free at the Broker Summit!

All attendees get a **70-page Companion Guide** packed with all the valuable info you'll learn. It's all here, the time management tips to help bring the most fruit from your life, many of the *Top Producer Marketing Systems*, all the info on controlling your customers and creating multiple revenue streams and your own **PERSONAL BUSINESS PLAN** for 2005—all free as part of this powerful *Broker Summit*. You could pay over \$500 alone for the content in this handy guide and it's yours **FREE!** See the sign up offer on page 14.



Announcing a Powerful New “Opt-in” Netletter:

“Top Producer Weekly”

If you enjoy the articles and tips in this magazine, you will absolutely love my new Netletter **Top Producer Weekly** sent every Tuesday morning directly to your e-mail. Each and every issue has a mortgage sales tip or profit strategy designed to help you grow your business.



And the good news is, you are free to distribute this to your entire sales force, or use to augment your weekly training sessions. Also, there are no outside advertisers or flashy banner ads to take away from the valuable content, that I deliver in every single weekly issue.

Simply go to my website

www.nexusfinancial.com

“Opt in” by simply typing in your e-mail in the Join Box entitled, Top Producer Weekly.

Survival Tips 2005

8 Diversify or Die

The concept is simple; make sure you derive loans from more than one source. Making it happen is where the rubber meets the road and yet it is quite simple. In a nutshell, diversifying your income is just taking what works in one area of your business and applying it in another to yield a new revenue stream.

Say all your business comes from ad calls, that's fine, but what happens if that ad stops pulling? Well, if you are good at converting ad calls, then try internet leads. Test them to find the ones that work. While you're doing that make sure you market to the customers you already have. Listen, you are good at converting ad calls, get calls coming in from your past customers and your conversion will double!

Or maybe all your business comes from family and friends, that is good, but when the market slows that won't be enough to feed you. Leverage those relationships to get Realtors and financial planners. All of your friends and family know a Realtor. Get the name of one, call them and say you were referred by Betty Sue, could I take you to lunch. Right now, 80% of your Realtors will say yes to such a proposition because **MOST BROKERS ARE NOT CALLING ON REALTORS**—they all think Realtors are off limits. Chances are that Realtor will be flattered that you asked! The business is **MUCH** easier now than it used to be—you just need to leverage what you already do well. In our seminar we go over my six-step process to add new income streams each quarter so that your business has the legs it needs to stand up to any market environment!

See seminar details on page 12.



Take Control of Your Destiny Today!

Whether a new loan officer, experienced veteran or an owner or manager you will be blown away at the information packed into this incredible event. I'll show you how to explode your purchase volume by 100, 200 even 400% in three awesome days! This seminar is unlike any seminar you have been to, it is not being put on to sell more product. It is not being put on to pump you up and then nothing gets applied. I not only personally teach you all the incredible information below, I actually spend almost the entire last day helping you put the pieces together so that you have a step-by-step plan for how to implement everything you've learned over the next 30 days after the event. It is part seminar, part hands-on workshop, and part life changing event. If you are struggling with volume, with time management, or with purpose and direction you can have all these SOLVED by the end of this seminar. **YOUR BUSINESS AND YOUR LIFE WILL BE CHANGED FOREVER!**

Why Can We Make Such a Bold Statement, Read!

SESSION 1 TIME MANAGEMENT Day One - Evening

We jump right in with a three-hour session on the only thing that really matters—time management. We all have the same 24 hours in a day, the quality of your life will be judged by how you manage your 24 hours. Use them wisely and look back on a fulfilling life without regrets.

I will personally teach you:

- The Law of the Few Things (and what they are)
- How to delegate effectively
- How to apply the three key time management laws to your life
- Actual LO weekly template so you can see these concepts in action
- Actual owner/mgr. weekly template

You'll have the info, the templates, and everything you need to take control of your time once and for all. Once I mastered these laws I did away with my assistant, that's how powerful these three laws are!

SESSION 2 SMOKESCREEN OBJECTIONS Day Two - Morning

Start your Thursday with a fun and jam packed session on overcoming smoke-screen objections. These objections block the most coveted group of people imaginable—those who are buying soon—that your competition does not even know exist. It gets you business from the people your competition fails to get to so you work the business with little competition instead of fighting over scraps with 20 other brokers. By getting to them first, you eliminate your competition before they even know what hits them! Here are some typical smokescreen objections, have these been stopping you?

- "I have an in-house" - *Realtor smokescreen*
- "I just refinanced" - *Refinance smokescreen*
- "I need to save money before I buy" - *Purchase smokescreen*

These smokescreens, and ten more like them keep you from earning the full income you are worth. I give you the EXACT WORDS TO SAY TO OVERCOME EACH OF THESE OBJECTIONS and get business from these people. **You can go back to your office, apply them, and immediately double your conversions your first day back from the seminar!** This session alone pays for the entire seminar within 30 days.

SESSION 3 CONTROLLING THE CUSTOMER Day Two - Late Morning

If you have ever had a satisfied client at the closing tell you, "I will refer you business, you were great" and then never refer you anyone then you did a good job, but you did not control your customer. Controlling your customer all but ASSURES you get one loan from every loan you write.

You'll learn:

- The relationship chain and how it works
- The customer experience timeline and how to leverage it
- How to create WOW moments
- How to forever be perceived as the EXPERT

If every loan you close refers you a loan you can double your business monthly. This session will do that for you!

SESSION 4 REALTOR MARKETING Day Two - Afternoon

You may dislike Realtors but they are easy to get right now. And since 80% of all purchasers talk to at least one Realtor during the home buying process, they are not someone to ignore. We will teach you how to get them, how to get all their leads, and have them THANKING you for being their business partner.

You'll learn:

- Our simple/proven system for acquiring Realtor partners
- How to get loans from the listing agents
- The entire UNUSED LEADS SYSTEM
- A template for how to hold a Realtor meeting, and more.

This system works EVEN ON REALTORS WITH AN IN-HOUSE MORTGAGE COMPANY and within weeks has you getting all their leads for FREE. This session alone is a \$200 value! Imagine within 90 days having five Realtors sending you as many as 50-100 leads a WEEK and you are doing THEM a favor! What a paradigm shift!

SESSION 5: CREATE MULTIPLE REVENUE STREAMS Day Three - Morning

The final day begins with an incredible lesson about the power of the Parthenon and having a business with income coming in from many different sources. Whether you are a loan officer or an owner/manager I will walk you through the process of how to diversify your income easily and safely.

You'll learn:

- My patented six-step process for adding revenue streams
- How to systemize your current business
- How to uncover your personal core strength
- How to leverage that strength into new revenue streams
- How to create a system for each new revenue stream

In most cases, you already have new revenue streams all around you. I will personally help you uncover them, and then walk you step-by-step through creating a system to maximize your revenue and your life.

SESSION 6 BUSINESS STRATEGY Day Three - Afternoon

Here is where it all comes together. The biggest impact you can make on your bottom line is in the area of strategy. The difference between the rat race and a business that is enriching is how well your strategy is thought through and implemented.

I'll help you:

- Define the vision for your business
- Create a mission statement
- Analyze your strengths and weaknesses to find opportunities
- Crystallize your goals for 2005
- Break down those goals into the steps needed to accomplish them!

This is the same business strategy formula used by Fortune 500 companies! **When you are done, you will have absolute clarity on who you are, where you are going, and know each step needed to get there.** And the best part is it is personally tailored around your unique talents/skills. Stop competing against other brokers and the big lenders like Wells Fargo, craft a business around *your* strengths where you have **NO COMPETITION**. It makes this business fun and rewarding and assures you a life that is full. **YOU CAN NOT AFFORD TO GO INTO 2005 WITHOUT THIS IMPORTANT INFORMATION!**

Survival Tips 2005

9 Know Thyself

Do you realize that you are unique? There is no one else like you in the world and there is certainly no one else like you in the mortgage business. So why do you try to create a business that is like someone else's? The key is to understand your strengths and weaknesses to create a business that is easy and fun. No one else can sell like you. Sit down with a pen and paper and write down your three main strengths and your three biggest weaknesses. Then look at how you get business now. It is an eye-opening experience.

You may have a strength of a huge number of friends and relationships and a weakness of having a hard time saying "no" and yet your business comes solely from ad calls. It is like trying to swim out against a strong current. You're marketing your weakness and ignoring your strength! Or you may be good at listening and good with numbers as a strength but you are kind of shy and you are trying to sell Realtors on your rates and programs. You are selling the wrong way! You need to sell by asking questions to find the problems and then simply offer solutions to let them buy—that is a proven method that has worked for me and other top producers.

Take a Friday afternoon and go somewhere quiet and do the above exercise—it may be the most important three hours of your life. Or, come to the seminar and do it with me and a bunch of others—the rewards will be more fun, more income, less stress. I guarantee it!

See seminar details on page 12.

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Three power packed days of coaching, learning, and growing with me for just \$499! Look at the information I will be giving you! You will make your investment back TEN-FOLD—I guarantee it! With the great room rates I have negotiated and booking now in advance, you can come here from just about anywhere for less than \$1000.

Call Roxy at 800-249-2199 to reserve your spot today!



For business owners—get five of your LO's to go and do a private dinner with me where I will look at your specific business and help you maximize it to it's fullest potential. Just you, me and four other top-flight business owners brainstorming for maximum success! Book it today! And remember, you risk nothing and gain everything!



Survival Tips 2005

10 Ensure Your Vision and Goals are in Sync with Who You Are

I had a broker in our West Palm Beach office whose vision was to help credit-challenged customers get into homes and wanted to make \$100,000 dollars a year helping at least eight people a month into homes with the best deal for their personal situation. Oh yes, and he wanted to work no more than 40 hours a week because he cares about his family and having a life.

The problem is the visions and goals do not mesh with who he is and how he worked the business. Because he hates to tell people no and wanted to get everyone into homes he would exhaust every avenue on every lead—often spending 30 hours a week trying to find a home for different loans. Meanwhile he wanted to help the greatest number of people get into homes at great rates. You can't do both. Especially, while wanting to only work 40 hours a week.

He either needs to change his market, or change the way he does his business. If he is going to work on tough loans he needs to utilize a service like *AskBrianPeart.com* to spend less time searching for a home for the loans. He needs to charge more per transaction because these tougher loans deserve that and stop trying to do lots of loans—that are not in sync with his strengths or vision. Just these two simple tweaks will transform his business. Again, look at the vision you have for your business and the income goals you have and make sure they work with who you are and what you believe. If you do not have a lot of patience, you probably should not have first time homebuyers as your niche. I will guide you step-by-step on how to do this so that you have clarity and a hope that you never imagined. If not this, then what? If not now, then when? Call today.

See seminar details on page 12.

Brian Peart's

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Broker Summit Seminars \$499

Come meet Brian Peart at one of his powerful Three-Day *Broker Summit 2004* Seminars:

- | | |
|------------------------|-----------------------|
| 1. Indianapolis | October 20-22 |
| 2. Dallas | November 10-12 |
| 3. Orlando | December 1-3 |

Yes! I want to attend one of Brian Peart's Three-Day *Broker Summit* Seminars and take advantage of all the tools, coaching, business concepts and trade secrets Brian is willing to share with me. I look forward to this opportunity of intense learning, hands-on applications, motivational speaking, and fellowship with colleagues in my business field. I understand that this entire three-day seminar will have paid for itself with just one loan closing. Not twenty. Not ten. One! It's also a tax write off!

I will benefit from 6 main sessions at this powerful three-day seminar:

- Time Management – learn the three key “laws” of time management
- Smokescreen Objections – learn how to turn “Not Now” into “Yes”
- Controlling the Customer – this session could double your monthly income
- Realtor Marketing – step-by-step through our “unused leads system”
- Creating Multiple Streams of Income – create new income from existing business
- Strategic Planning – strategies on running a better mortgage business

Attention Business Owners with five or more LOs!

Get five or more of your loan officers to attend one of my *Broker Summits* and I'll arrange a private dinner with you, me and just four other Top Producing business owners and I will look at your specific business and help you maximize it to its fullest potential. You will have personal one-on-one access to ask my advice on anything you want related to your business. Imagine what that advice could be worth to the growth of your company? You'll have it for free just for bringing five of your LOs to the most powerful three days of mortgage sales training they'll ever receive.



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November 10, 11 & 12

Renaissance Dallas Hotel
2222 Stemmons Freeway
Dallas, TX 75207
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(214) 905-3814 fax
(800) 228-9290 Reservation Line

30 Floors, 488 Rooms, 30 Suites

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- Complimentary Newspaper
- Complimentary Onsite Parking

December 1, 2 & 3

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- Marriott Rewards Category 4
- Mobil Travel Guide Stars: 3
- AAA Diamonds: 3
- High Speed Internet Access
- Outdoor Pool
- Whirlpool
- Health Club
- Full Business Center
- Onsite Restaurant
- Coffee Shop
- Complimentary Newspaper
- Theme Parks Nearby

Special Nexus Broker Summit Rates Available!



How to Survive and Thrive in 2005 at Brian Peart's Broker Summit Seminars!

Inside this issue:

- Brian's Top 10 Survival Tips for 2005. See page 3.
- What Brokers Nationwide are Talking About. See page 7.
- The Top Producer Marketing Systems. See page 10.
- Six Interactive Sessions to Explode Your Purchase Volume. See page 12.



Take Control of Your Destiny at the Top Producer Broker Summit 2004!

- October 20-22 - Indianapolis, IN
- November 10-12 - Dallas, TX
- December 1-3 - Orlando, FL



Brian Peart

- Founder and Chairman of Nexus Financial Group®
- Top producing loan officer averaging 30-40 loans a month in two separate marketplaces in less than 1 year!
- Regular columnist for *Broker Magazine*, *National Mortgage News* and the *Mortgage Press*
- Speaking engagements include NAPMW, FNMA, Freddie Mac and ABN Amro
- One of the first selected by FNMA for 1-hour online approvals
- Devoted husband, father and leader of the Men's Ministry at his local church

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