

*Cindy Ertman's*

# 7 Steps to 7 Figure

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## MORTGAGE SUCCESS

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## STEP #1: Discover Your Why & Greatest Strengths



### Identify & Write Down:

- Your 3 greatest core strengths as a Mortgage Loan Originator
- Your company's 3 greatest strengths (i.e. unique programs, products, guidelines, service, pricing)
- Identify these greatest strengths in the context of how they benefit your borrowers and referral partners

### What are My 3 Greatest Strengths?

1.

2.

3.

### What are My Company's 3 Greatest Strengths?

1.

2.

3.

## Create Your Greatest Strengths Statement

**Next, integrate your greatest strengths (from the previous page) into 2 sentences (below) that describe your value in a simple and clear value proposition.**

1.

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2.

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**Now, integrate these into 1 sentence that describes your value in a simple and clear value proposition.**

1.

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## STEP #2: Execute a Top 5 Realtor Referral Plan



**Call 5 Realtors/referral partners who appreciate and value your services currently:**

- Ask for their recommendation of 2 new potential referral partners who could benefit from your services
- Use the script below when making the call

### **Call Script #1 To Your Top 5 Realtors:**

*Hi Bob, This is Cindy Ertman. I wanted to reach out to you because we value you greatly as our trusted referral partner and appreciate our relationship with you more than you know. Our team is looking to expand our Realtor referral business this year, as our refinance business has slowed due to the increase in interest rates. We value our relationship with you and want to expand our partnerships this year and wondered if you could recommend a couple of quality Realtors who could benefit from the same kind of service that you've experienced in working with our team. We are not looking for quantity; we are looking for quality. We would greatly appreciate it if you could help us by recommending a couple of Realtors that might benefit from our services.*



## Call Script #2 To New Realtor Referrals:

*Hi Lynne, I just got off the phone with Bob Smith. Bob has been a valued referral partner of ours for many years and I had shared with Bob that we were looking to expand our Realtor partners this year, since the refinance market has slowed due to the uptick in interest rates. I asked Bob who he trusts and values doing business with and who might benefit from the service we provide. He gave me your name as someone who he deeply respects, trusts and values. His recommendation holds a lot of weight with our team and I wanted to reach out to see if we could connect for coffee or lunch in the next week so I could learn more about you and your business?*

## Summary Points

I've trained hundreds of people on this strategy who have all gotten tremendous results. Instead of a "cold call" this generates a warm lead as they are now referred by a peer who gave them a recommendation as a great referral partner. We have secured 100% of our appointments.

The key is to follow up with the recommended names within 48 hours so the lead is fresh and relevant, and then follow back up with the referring Realtor to give them the update and share your appreciation.

## STEP #3: Create a High IMPACT Team



- Hiring, training, and managing a high impact team is imperative to scaling your business.
- Most loan originators today have LOA support to maintain consistent volume and enhance their capacity to expand their business.

**Positive Impact + Compassion + Extraordinary Customer Service = RESULTS**

### 1. Create Your High IMPACT Team.

- The team's job is to make an impact through every customer interaction.
- With each interaction, have your team members ask themselves this question...

**Am I making a positive impact with compassion  
resulting in extraordinary customer service?**

### 2. Hire the right people.

- Place an ad with a compelling work proposition and highlight company culture.
- Have candidates interviewed by at least 2 people to get the input of others.
- Check at least three viable business references.
- Run a DiSC® test on all final candidates. I use DiSC® 2.0.
- Google your candidates and review their social media profiles.

### 3. Clearly map out roles and responsibilities for each team member in writing.

### 4. Hold weekly team meetings.

- Create team “buy in” for your goals and vision.
- Debrief challenged loans to create solutions for future business.
- Keep members on track with weekly accountability.

### 5. Hold daily pipeline reviews.

- Hold the team accountable.
- Keep the pipeline on track.

## STEP #4: 5 Income-Producing Activities Daily



Sometimes we feel like we are powerless to control our day and destiny - especially when it comes to our careers and our businesses. The days turn into an endless flurry of emails, voicemails, text messages, meetings, and phone calls, and we find ourselves in a maze of non-productive activities that drain our energy and valuable time.

It's time to take control of your day and make your time count! It's time to focus the first part of each business day on income-producing activities by using my simple 5 Income-Producing Activities to “up-level” your game, increase your financial prosperity, and propel your relationships forward.

This simple, yet effective, exercise helps to ensure that you allocate time each day to hone your focus and align your actions towards income-producing activities to deliver the financial results you desire! It's time to get intentional about your success!

**STEP 1:** Using the attached goal sheet, make a list of five (5) Income-Producing Activities that you will commit to fulfilling each day. This will bring your business and financial goals to the forefront of your busy day.

This list should include 5 clear activities that will generate new business and revenue. Examples include calling past clients, calling 5 potential new referral partners, calling 5 potential sales prospects, asking for the meeting, etc. This changed my life!

**STEP 2:** Focus on writing your five (5) income-producing activities each day and you will get yourself into the mindset of setting daily goals for growing your career and business; thus, moving yourself closer to the life you desire filled with prosperity, abundance, and happiness.

When you focus on five (5) income-producing activities for five (5) days per week for 52 weeks, this is equivalent to 1,300 income-producing activities each year!!!

## Five Income-Producing Activities Goal Sheet

MONDAY	
1.	
2.	
3.	
4.	
5.	

  

TUESDAY	
1.	
2.	
3.	
4.	
5.	

  

WEDNESDAY	
1.	
2.	
3.	
4.	
5.	

  

THURSDAY	
1.	
2.	
3.	
4.	
5.	

  

FRIDAY	
1.	
2.	
3.	
4.	
5.	



## STEP #5: Eliminate Your Energy Drainers

**Think of energy drainers as that little bit of white noise in the background.**

You're not really aware of it, but it's there and it's having an effect on you and your performance. These energy drainers create friction and increase your frustration level.



**Energy drainers distract you from your focus** because they are always there in the subconscious mind dancing around reminding you they need your attention.

**During times of major change and transition,** excessive energy drainers can take an otherwise gifted, effective and skilled person, and cause them to behave in uncharacteristic and unproductive ways.

**In effect, excessive energy drainers take an already difficult situation and turn it into chaos!** Instead of allowing these to zap your energy, I want to encourage you to zap your energy drainers and reclaim your energy, one energy drainer at a time.

There are four different areas to focus on when it comes to energy drainers:

- **Mindset** - Think about your energy draining thought patterns or behaviors - such as self-limiting beliefs or a negative attitude.
- **Surroundings** - Think about your home and your work environment and things that are in disrepair or cluttered. You may have excessive clutter in your garage or cabinets, unfiled stacks of papers, a cluttered desk, a doorknob that is falling off, a leaking faucet, disorganized closets and/or drawers, clothes that no longer fit, etc. Also think about disorganized computer files, electronic devices, TV shows on your DVR, old voicemails, etc. The list can go on and on.
- **Situations** - Think about recurring situations in your life that are energy drainers such as negative people, uncooperative employees or business associates, etc. Also think about unresolved anger, disputes, etc.
- **Technology** - How often are you interrupted by the TV, news, Facebook, Social Media alerts, etc.

## Identify Your TOP 5 Energy Drainers

that if eliminated, reduced, or resolved, could improve the quality of your life.

### Eliminate Your Energy Drainers

<p><b>MINDSET</b></p> <ul style="list-style-type: none"> <li>- Self-limiting beliefs</li> <li>- Negative words/self-defeating language</li> <li>- Negative thinking/pessimist</li> <li>- Negative mind chatter</li> <li>- Replaying negative past events</li> </ul>	<p><b>SURROUNDINGS</b></p> <ul style="list-style-type: none"> <li>- Excessive clutter/disorganization</li> <li>- Things that are in disrepair</li> <li>- Noisy environment</li> <li>- Clothes and items no longer used</li> <li>- Unpleasing work/home environment</li> </ul>
<p><b>SITUATIONS</b></p> <ul style="list-style-type: none"> <li>- Negative relationships/draining people</li> <li>- Lack of speaking up/bottling emotions</li> <li>- Challenges with finances</li> <li>- Holding onto unresolved anger</li> <li>- Unwillingness to forgive</li> </ul>	<p><b>TECHNOLOGY</b></p> <ul style="list-style-type: none"> <li>- Cell phones (texting, phone calls)</li> <li>- Internet surfing</li> <li>- FaceBook</li> <li>- YouTube</li> <li>- Television</li> </ul>

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1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

## STEP #6: Prosperity & Productivity Tracker



This simple, yet powerful, exercise will help you to hone your focus, prioritize your actions, and effectively manage your time.

This helps to clarify your greatest gifts, your area of passion, and allows you to begin to intentionally lean into your power, redefine your life, and live with purpose and prosperity.

### ACTION STEPS

**Step 1:** For the next 48 hours, list every single thing you do on the Activity Tracker (attached). This means everything...such as feeding the dog, watching TV, surfing on social, filing documents or checking emails.

**Step 2:** At the end of 48 hours, go back through your list and mark each activity with a + (plus sign) next to everything that fuels and inspires you or a – (minus sign) next to those things that drain you or are not a wise use of your time.

**Step 3:** Next, transfer all of your – (minuses) over to the “Things I Need to Stop Doing” task list (attached).

Your ultimate goal is to begin to be intentional about finding ways to move these activities onto someone else’s plate so that your time is spent in your passion, purpose, and prosperity zone. This will create more joy, happiness, fulfillment, and financial success in your life.

### Suggested Actions:

Consider hiring a personal assistant (or share one with a co-worker or neighbor) to help manage your life. This simple step was a game changer in my own life!

1. Reach out to the local colleges to look for students who want to earn extra money.
2. Hire your children or someone else’s children to help with non-productive activities and responsibilities.



## 48 HOUR ACTIVITY TRACKER

Note: Print multiple copies of this sheet in order to track all of your activities.

[illegible]



## THINGS I NEED TO STOP DOING

Note: Print multiple copies of this sheet if needed to list all your reassignment items

[illegible]



## STEP #7: 10 Hacks to 10X Your Results



### 1. Find Your Passion and Your Purpose. Don't Settle for Less

Truly successful people are passionate about what they do and have a purpose connected to their passion. This passion gives them a strong desire to succeed. Passion will get you up in the morning, keep you committed to your results, and will not let you give up until you achieve the success you desire. If you are not passionate about what you do, don't give up. Continue your search to find your passion and never give up trying to find it. Stay committed to finding what you love to do and don't settle for less. As Steve Jobs said, "Your time is limited, so don't waste it living someone else's life. Don't be trapped by dogma – which is living with the results of other people's thinking. Don't let the noise of other's opinions drown out your inner voice. And most important, have the courage to follow your heart and intuition."

### 2. Create a Valued Circle of Influence

You are only as strong as your relationships. Focus on building valued and trusted relationships with referral partners, business associates, leaders in your industry, family, and friends. Spend your time with those who support your vision and fuel your energy. Make a conscious choice to limit or eliminate time with toxic people who do not support your mission. Join network groups, get involved with your local community, join Mastermind groups in your areas of interest to continue to expand your relationships and your circle of influence.

### 3. Commit to Excellence in All that You Do

Stay committed to excellence and hire people committed to do the same. The greatest companies hire the best people motivated by the vision. Creating a standard of excellence for all who support you helps create the vision for success for all to participate in. Make self-discipline and motivation a must for all who support you. Do not accept mediocrity. Make choices quickly to course correct when you get off track to bring you back to excellence.

## **4. Make Outcome Driven Choices**

Focus on the outcome you want to create. Being right is overrated. Staying committed to your vision of success and your purpose will help keep you on track to see the bigger picture for your life and business. Getting caught up in the small stuff can wreak havoc on the greater vision for your future.

## **5. Think Outside the Box**

Think big! Creative and innovative thinkers help others see possibility through a different lens. Thinking beyond the glass ceiling and into a bigger reality of what's possible, opens up your world to new ways of thinking. Be creative. Be innovative. Listen to your own inner voice and intuition and trust your instincts. Think big and beyond the limits in all that you do. Get still to allow for creativity to emerge.

## **6. Stay Committed to Never Ending Learning**

The world changes at a fast pace and is forever evolving so become a student of what's new, what's trending, what's evolving in new thought patterns, and pay attention to what motivates and inspires you to take action. Learn something new every day and add this into your daily success rituals and schedule time to watch a video, read a book or learn a new skill.

## **7. Become a Trusted Market Leader**

Become a valued market leader in your field. Get clear on your audience and your mission for your business and focus on your core greatest strength. Casting your net too wide may not be the right choice. Targeting your specific market, creating strong value, and being determined to be the best in your target market will serve your business well. Use a wide range of tools to expand your influence in the marketplace and to become a market leader.

## **8. Develop Daily Success Habits**

Commit one hour each day to daily success habits. Committing to never ending learning, physical exercise, meditation, getting ample sleep, and eating a healthy diet helps greatly to maximize your energy and operate at maximum capacity. Creating daily success rituals and healthy lifestyle habits helps to reduce stress, eliminate limiting beliefs, and enhance your brain function to focus on maximizing results.

## **9. Debrief Your Success and Failures**

Schedule a debrief meeting for you and your team to review your monthly successes and failures. Address the breakdowns and reestablish new procedures for challenges and failures and learn from your mistakes. Failures are a great way to learn and course correct, but we must address what went wrong and make new decisions to get on track.

## **10. Accountability for You and Your Team**

Keeping yourself and others accountable is imperative to your results and is required to be a great leader. Being quick to address problems and suggest solutions helps a business stay on track. Staying accountable to your own results either on your own or with the help of a coach or accountability partner is critical to staying on track and maximizing your time and energy. Keeping your team on track with time, space and specific instructions on task management helps to drive results and maximize your success.



**Cindy Ertman**  
**Founder & CEO**  
**Mortgage Master Pro**

- ◆ For over 20 years, Cindy Ertman has maintained a passion for the mortgage industry. Experience, integrity, dedication and the desire for excellence has kept Cindy at the top of her game. But it is her genuine compassion for people that has kept her passion for the mortgage industry alive.
- ◆ She has been acknowledged as one of The 'Top 100 Most Influential Mortgage Executives in America' by Mortgage Executive Magazine – three years in a row and also serves on the faculty for one of the nation's largest mortgage training companies, Loan Toolbox, and devotes time supporting and educating loan officers across the country.
- ◆ Cindy's success-based coaching and training company, The Defining Difference, is devoted to helping people master the power of intentional choice to create a defining difference in their life and business.
- ◆ Her coaching and training programs help her clients get more out of life by making powerful, intentional choices to propel their income and achieve their peak performance, nurture their health and wellness, build connected relationships and reduce stress by removing the blocks that limit their potential.



## **MORTGAGE MASTERMIND** **ELITE**

### **A Mastermind Group Exclusively for High Performance Mortgage Professionals**

Cindy Ertman's Mortgage Mastermind Elite group brings together a vetted community of High Performance Mortgage Professionals where everyone is committed to sharing best practices and taking their business and life to the next level.

For over a decade, Cindy was one of the top-producing mortgage originators in the country while training, inspiring and coaching other mortgage professionals throughout the U.S. to do the same and NOW, she is committed to do this for you.

#### **Mortgage Mastermind Elite (MME) helps you to:**

- Develop action plans to propel your business, increase your income, and expand your referral partner network
- Maximize your success in 7 key areas of life using Cindy's 'Total Success Blueprint'
- Implement focused marketing efforts to drive results and grow your pipeline
- Make outcome-driven choices to improve your productivity and time management to live life by design...rather than by default

#### **The Right Mastermind Group Can Make A Defining Difference**

Research supports that motivated professionals who surround themselves with like minded people are able to grow their business faster and attain goals that they were previously unable to reach on their own. MME gives you the support of other high-performance mortgage professionals who are committed to your success - it's almost like having your own personal board of directors.

#### **Cindy's 9-month Mortgage Mastermind Elite Program includes:**

- 5 Private one-on-one, 50-minute laser coaching call sessions with Cindy to address your personal challenges
- 2 Live Zoom Group Training Calls per month - all Group Training Calls are interactive, collaborative, recorded and shared
- 2 Two-day Mastermind Retreats which include personal success training from Cindy along with other experts to help create a clear vision for your business and accelerate your results (Travel and hotel expense not included)
- Tips, Tools and Strategies shared monthly to establish you as a valued Market Leader
- Breakout Mastermind Teams for peer support and accountability
- Private Facebook Group and interaction with Cindy and your Mastermind Team
- Cindy's *Total Success Blueprint* to map out goals in 7 key areas of your life
- Cindy's powerful *7 Steps to 7-Figure Mortgage Success* Training
- Best Practices from Top Producer Experts

#### **Jumpstart Your Mortgage Success with VIP Coaching Call Add-Ons:**

- 2, 4, or 6 Additional private one-on-one, 50-minute coaching call sessions with Cindy

**If Mortgage Mastermind Elite sounds like a fit for you,  
let's have a conversation to determine your eligibility.  
To schedule your 30-minute Mastermind Elite Readiness Call,  
please email us at: [info@CindyErtman.com](mailto:info@CindyErtman.com)**