



**BROKER INTENSIVE
MARKETING CLASS**

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V2212



BROKER JUMPSTART

What We'll Cover

- Market updates
- Your Customer Avatar and USPs
- Marketing approaches and strategies
- Social media and SEO
- Vetting the borrower
- Vetting LOIs
- Time management
- The Rule of 54

Market Update

Brokering is a recession-proof business. While the markets are always changing, it will always need investors. Currently we are experiencing a downturn in the market, which opens up a world of new opportunities for the private money broker.

Market Update Notes:

Unique Selling Proposition

Let's start at the beginning. What is a USP - Unique Selling Proposition? Many definitions abound as can be seen by these examples from the internet:

“A unique selling proposition (USP, also seen as unique selling point) is a factor that differentiates a product from its competitors, such as the lowest cost, the highest quality or the first-ever product of its kind. A USP could be thought of as ‘what you have that competitors don’t.’”

-whatis.techtarget.com/definition/unique-selling-point-USP

“The factor or consideration presented by a seller as the reason that one product or service is different from and better than that of the competition.”

- Entrepreneur.com

“Each advertisement must make a proposition to the consumer—not just words, product puffery, or show-window advertising. Each advertisement must say to each reader: ‘Buy this product, for this specific benefit.’ The proposition must be one the competition cannot or does not offer. It must be unique—either in the brand or in a claim the rest of that advertising in that area does not make. The proposition must be strong enough to move the masses, i.e., attract new customers as well as potential customers.”

- https://en.wikipedia.org/wiki/Unique_selling_proposition

But what do these definitions mean, and how will a unique selling proposition help your business? Let's see if we can bring some understanding to these terms and extract meaning that we can apply to our businesses.

Notes:

The Real Definition of a Unique Selling Proposition

A unique selling proposition is what your business stands for. It's what sets your business apart from others because of what your business makes and how you position your services in the open marketplace. Instead of attempting to be known for everything, businesses with a unique selling proposition stand for something specific, *and it becomes what they are known for.*

Many businesses make the mistake of attempting to stand for everything when they first get started. They want to do everything well, and they want to be all things to all people. They want to be known for having the highest quality products AND the lowest prices. They want to have the best _____ (fill in the blank with anything that can be sold) AND the cheapest prices.

The problem is this:

**When you attempt to be known for everything,
you don't become known for anything.**

What Will Your Business Stand For?

Before you can begin to sell your product or service to anyone else, you must know what it is you are selling. You must sell *yourself* on it. This is especially important when your product or service is like those around you. Your unique selling proposition will help you pinpoint what makes your business unique in a world of homogeneous competitors so you can target your sales efforts successfully.

Pinpointing your USP requires some hard soul-searching and creativity. One way to start is to analyze how other companies use their USPs to their advantage. This requires careful analysis of other companies' ads and marketing messages. If you analyze what they **say** they sell, not just their product or service characteristics, you can learn a great deal about how companies distinguish themselves from competitors.

For example, Charles Revson, founder of Revlon, said "perfume is made in the factory; 'hope' is sold in the store." Some airlines sell friendly service, while others sell on-time service. Neiman Marcus sells luxury, while Wal-Mart sells bargains.

Each of these is an example of a company that has found a USP "peg" on which to hang its marketing strategy. A business can peg its USP on product characteristics, price structure, placement strategy (location and distribution) or promotional strategy. These are what marketers call the "four P's" of marketing. They are manipulated to give a business a market position that sets it apart from the competition.

- Product Characteristics
- Price Structure
- Placement Strategy (location and distribution)
- Promotional Strategy

Developing a Great USP Requires You to:

Put yourself in your customers' shoes

Developing a USP begins with your target audience. Too often, entrepreneurs fall in love with their product or service and forget that it is the customer's needs, not their own, that they must satisfy. What do you know about your target audience, and why do they purchase items from the market you are operating in? What needs does that market meet for them? In other words, are they looking for time saver, some expertise, a trustworthy supplier, or something else?

By consulting customers, colleagues, and friends, you should be able to make a list of all the reasons why someone might choose to buy your product or service. Remember, price is never the only reason people buy. If your competition is beating you on pricing because they are larger, you must find another sales feature that addresses the customers' needs and then build your sales and promotional efforts around that feature.

Know what motivates your customers' behavior and buying decisions

Effective marketing requires you to be an amateur psychologist. You need to know what drives and motivates customers. Go beyond the traditional customer demographics, such as age, gender, race, income, and geographic location that most businesses collect to analyze their sales trends.

Cosmetics and liquor companies are great examples of industries that know the value of psychologically-oriented promotion. People buy these products based on their desires (for attracting people, luxury, glamour, and so on), not on their needs.

Know your competitive advantage

You should be able to pull out one or two things that you believe your organization does well. Make a list of your competitors and see which needs they are meeting. Evaluate how well they meet those needs on a scale of 1-5. Just because someone currently has a position in a market doesn't mean that they're delivering on it. If you can do it better, that's a strong basis for market entry.

At the same time, you need to look at those needs that aren't being met and think about the key trends in the industry. These trends could include changes in legislation for example. Consider current trends and those issues that will be most important in five years' time. Now see if you can extend your advantage into these areas.

Test and Refine Your USP

Come up with a strong statement that conveys each USP. You could also give each idea an image to help bring the concept to life. Talk to five or ten potential customers to get their feedback on the different ways you are positioning your brand.

Communicating Your USP

Your USP should be driving the development of your company and your marketing strategy, whether you are creating a website or a logo or embarking on an online advertising campaign. Always ask yourself if your image and activity clearly communicates the benefit you are offering.

When it is all said and done, a great USP will answer these three questions:

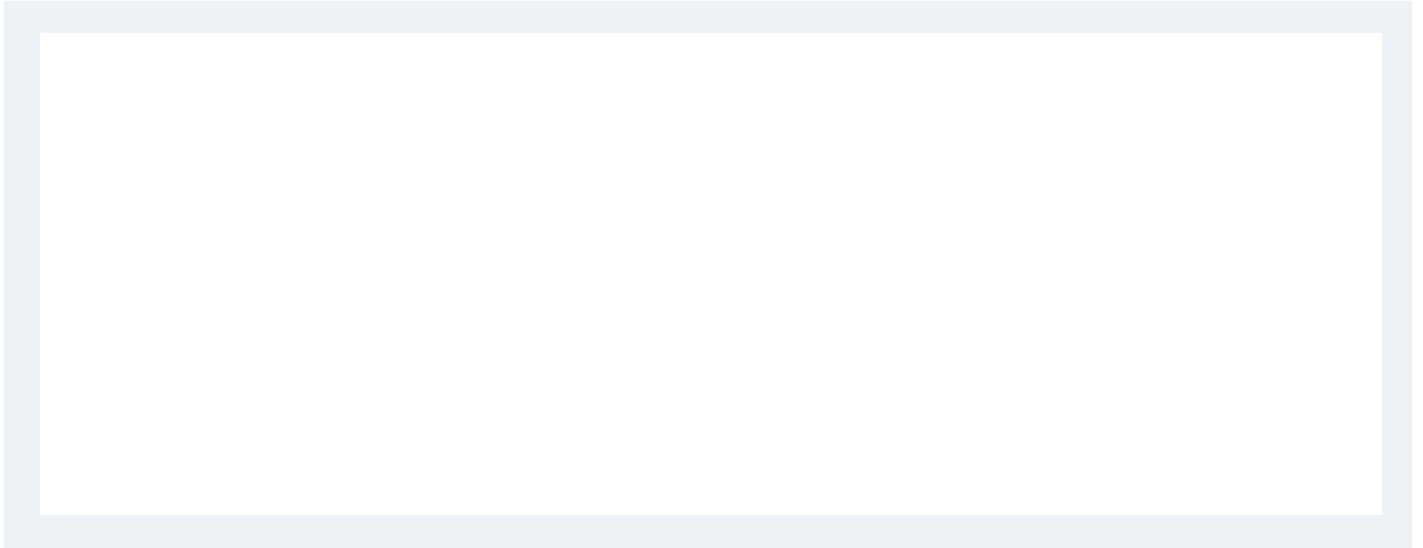
1. What features of your business jump out at you as something that sets you apart?
2. What can you promote that will make customers want to patronize your business?
3. How can you position your business to highlight your USP?

Don't get discouraged. Successful business ownership is not about having a unique product or service; it's about making your product stand out--even in a market filled with similar items. Use the following guide to write your very own USP now!

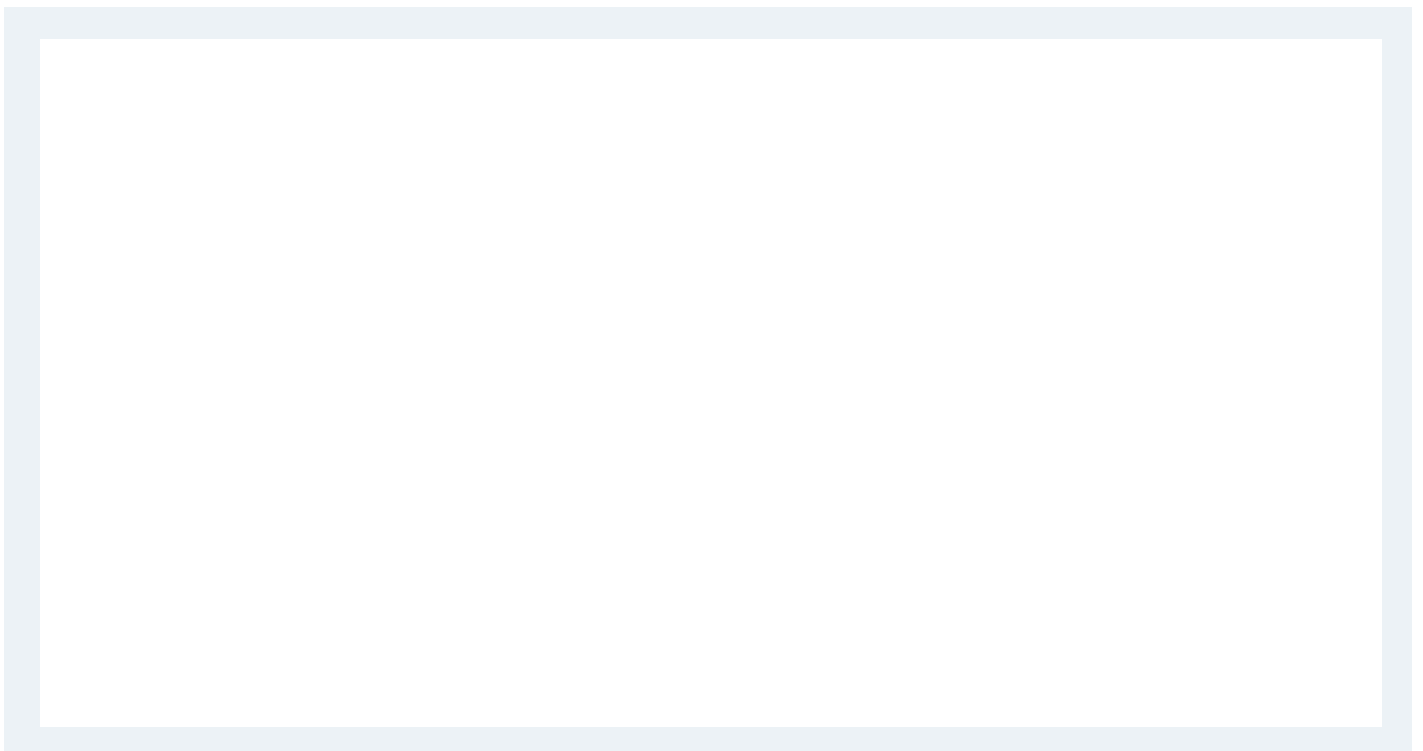
USP Notes:

Unique Selling Proposition Step-by-Step Guide

Start by defining what it is that you sell. Write down your product:



Make a list of what you know about your target audience:



Make a list of all the needs that your product or service could meet – these attributes are all potential USPs for your business.

Screen the potential USPs above against trends and competitors. Now remove the USPs that are already being well met by competitors. Don't forget that your USP is a unique selling proposition so you are looking for a gap in the market. Write the remaining potential USPs below.



DISCOVERING YOUR UNIQUE SELLING PROPOSITION

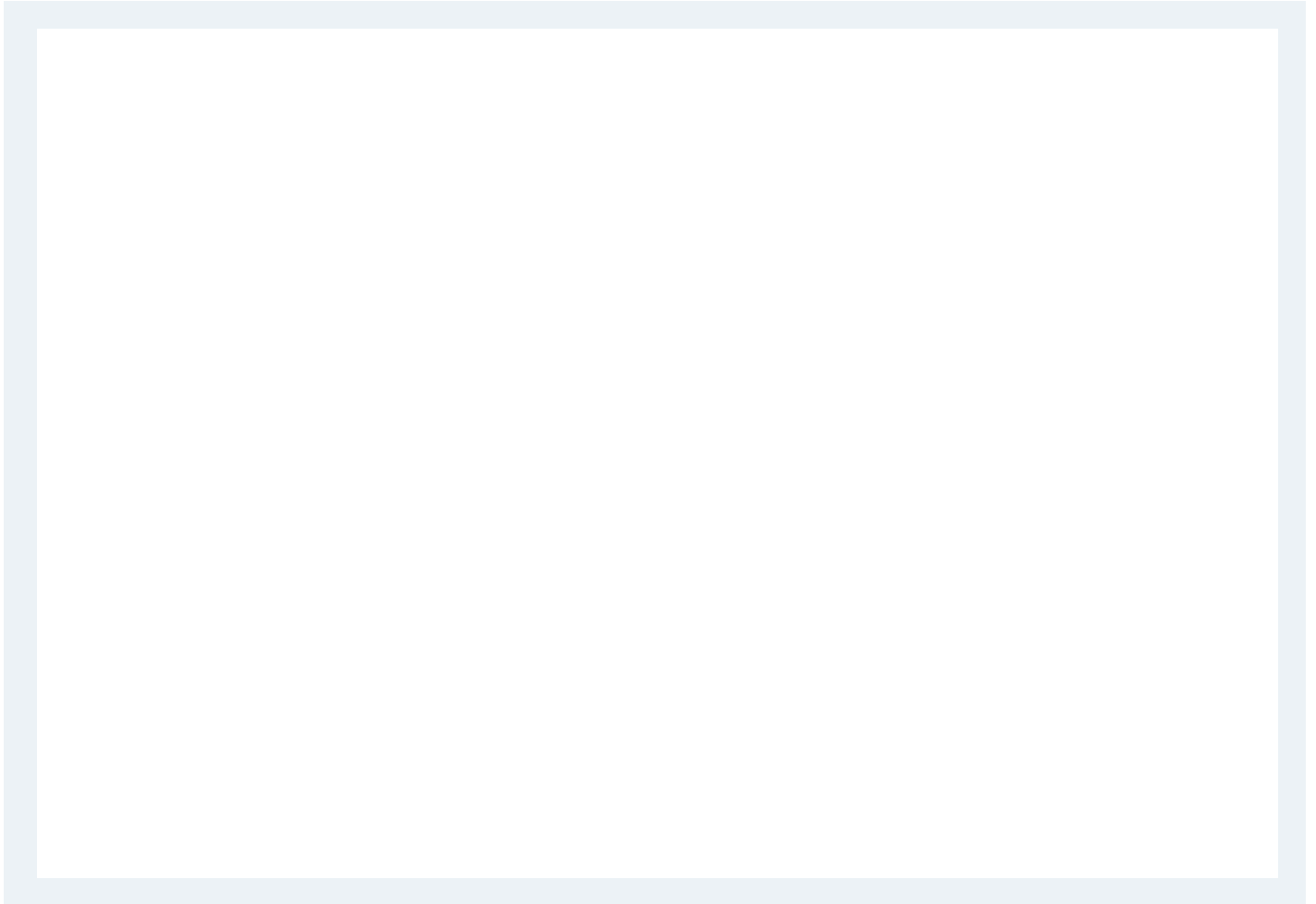
Match each USP above against what you and your business do well. Also think about how you want to be seen. Don't advertise yourself as always being available if you don't want to work a 60+ hour week! Write the remaining potential USPs below.

A large, empty rectangular box with a light blue border, intended for the user to write down their unique selling propositions (USPs) and match them against their business strengths.

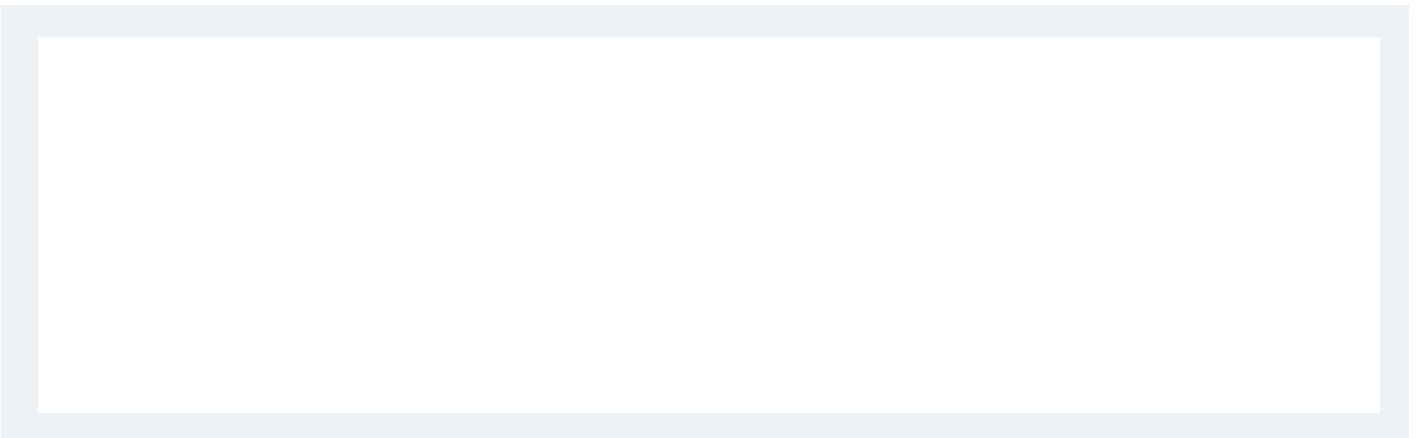
For this exercise take two of the above potential USPs and create a page with words and visuals to bring the idea to life. Use the blanks on the next two pages. (Later you can repeat this exercise with the remaining potential USPs if you need more options.)

Share your proposals with the others to get their feedback as to the strongest USP for your business. Write down the feedback you receive. (Alternately you could conduct short interviews with ten people in your target market to help you choose the best USP.)

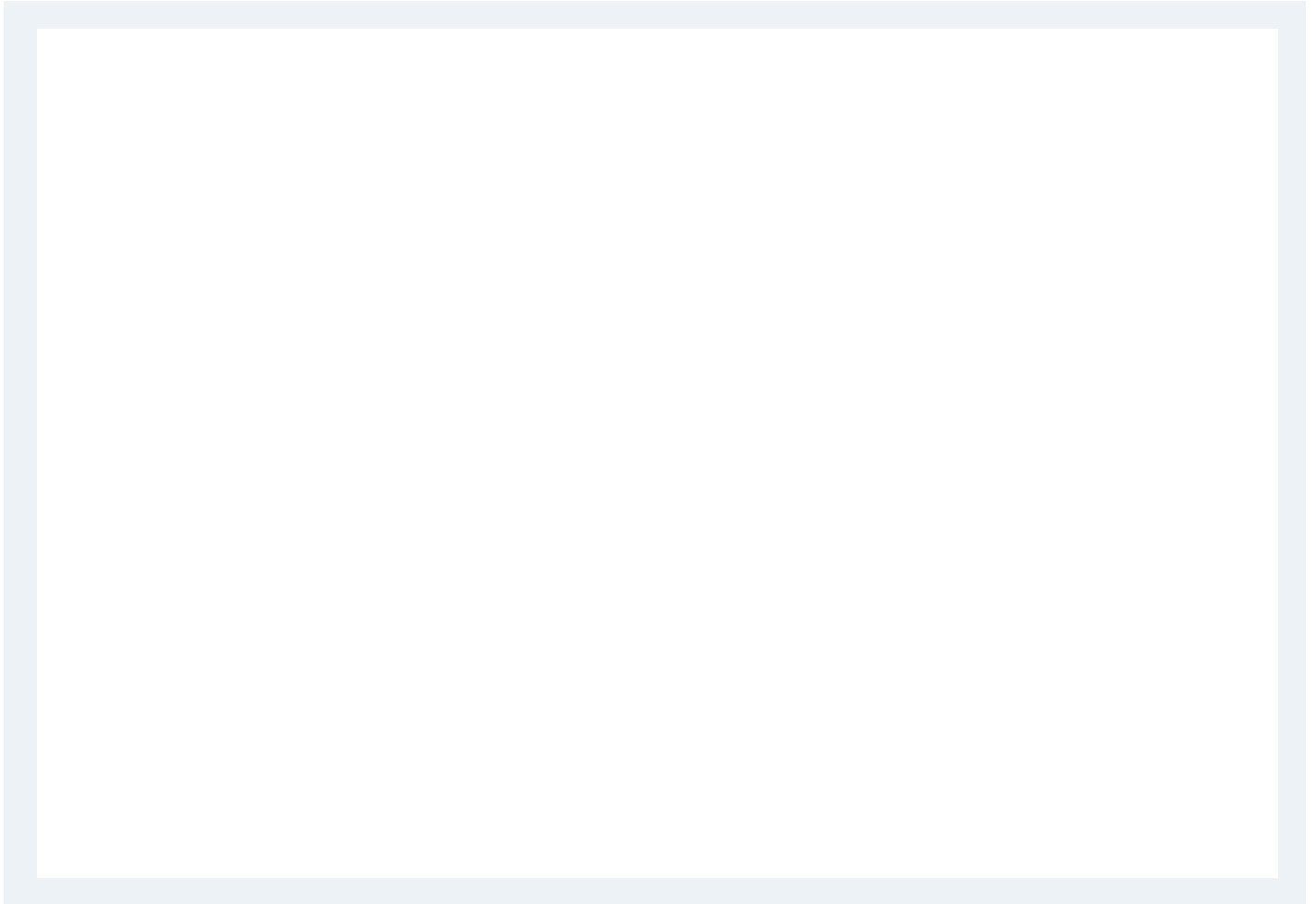
Proposal 1:



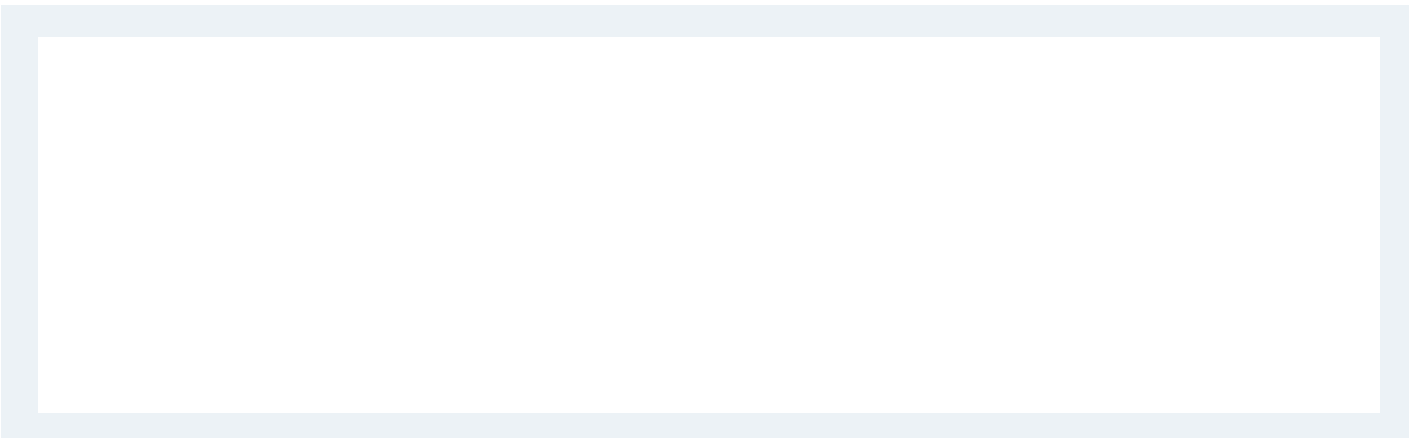
Feedback:



Proposal 2:

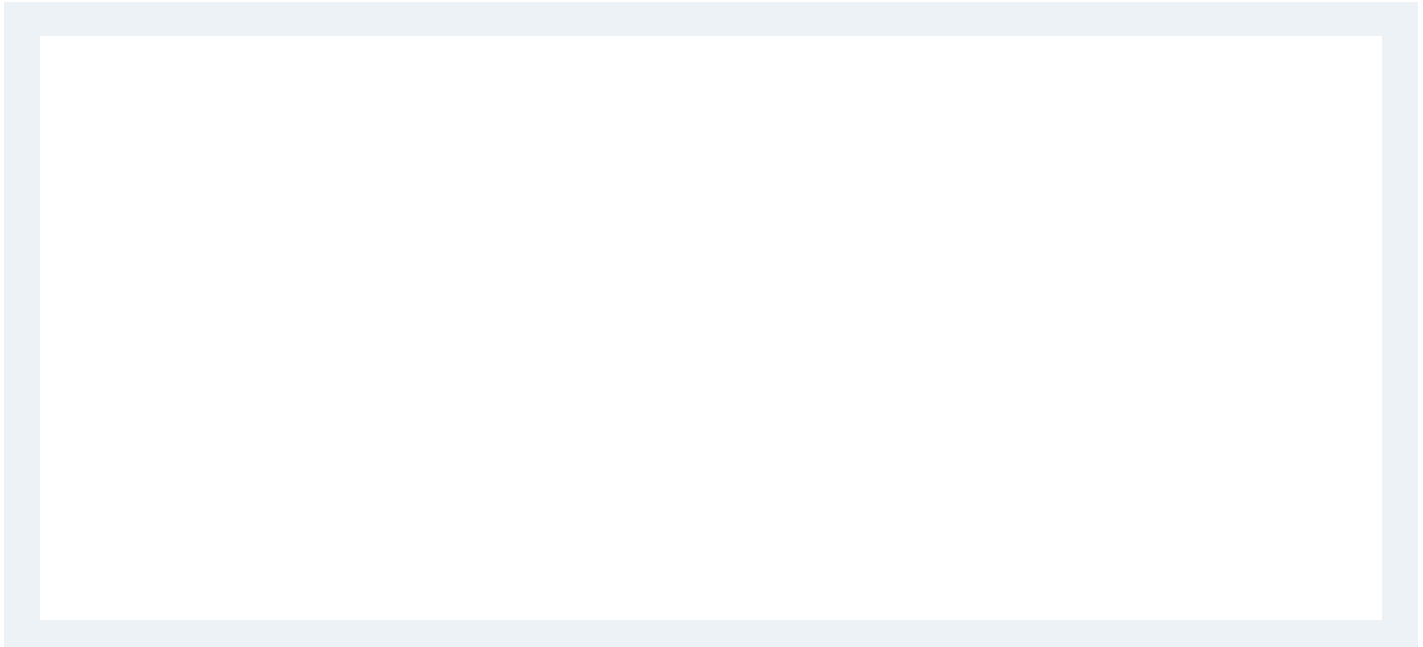


Feedback:



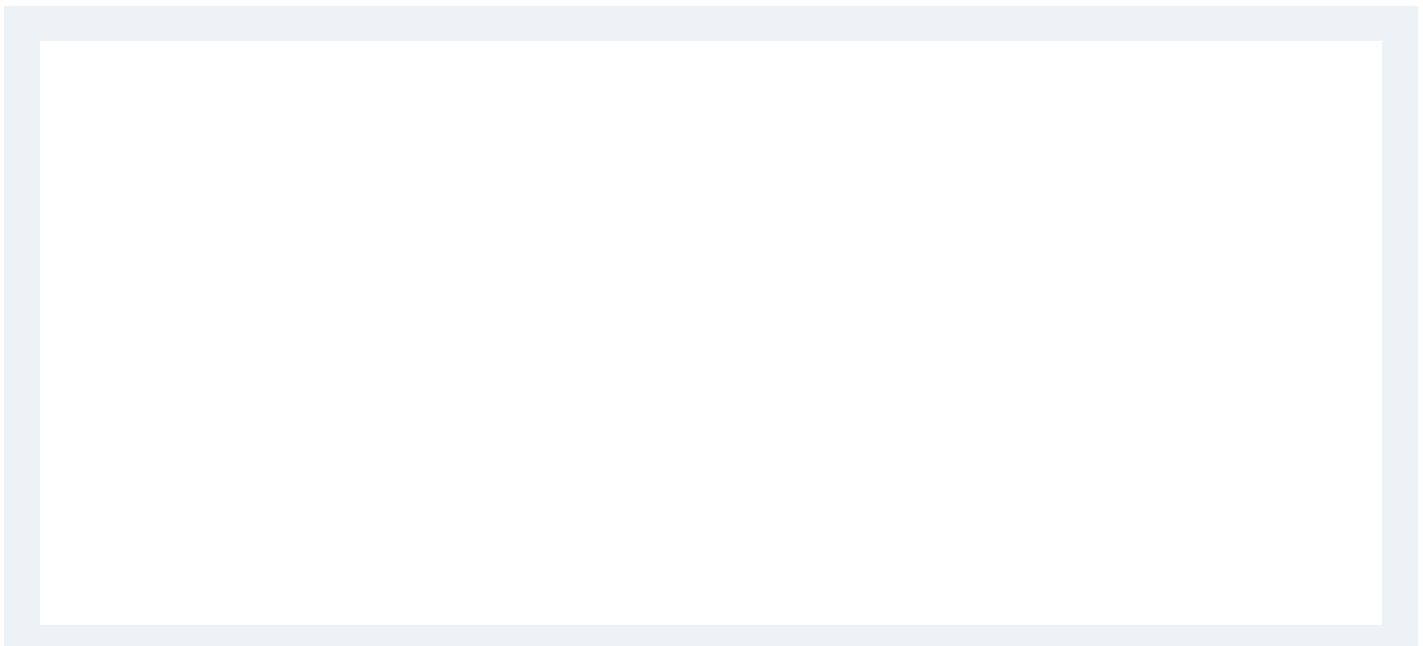
Potential USP 1:

Brainstorm with words and visuals below to bring the idea to life.



Potential USP 2:

Brainstorm with words and visuals below to bring the idea to life.



Choose the one with the best reviews and double-check that you have the right USP:

- Does it convey one strong benefit?
- Is it memorable?
- Is it clear who the brand is targeting?
- Can you deliver what it promises?
- Is it unique - or could a competitor claim the same thing?

Use this positioning to develop your business and your marketing strategy.

Evaluate your activities using your USP as a benchmark.

Monitor trends and new competitors that could affect how customers see your USP.

COMPANY	USP
DOMINO'S PIZZA	You get fresh, hot pizza delivered to your door in 30 minutes or less - or it's free
FEDEX	When your package absolutely, positively has to get there overnight
HEAD & SHOULDERS	You get rid of dandruff
M&M'S	Melts in your mouth, not in your hand
METROPOLITAN LIFE	Get Met. It Pays.
SOUTHWEST AIRLINES	We are the low-fare airline

Discovering Your Customer Avatar

One of the biggest and most common mistakes people make early in their business is that they think they already understand their customers and know what they want---*wrong*. Until you actually sit down and spend the time to analyze who it is that your business will cater to, all you will do is flounder trying to attract everyone. So many businesses skip this step altogether and jump in without having the foggiest idea who their target market is and what they want.

You may have heard this before but...



If you try to attract everybody,
your business attracts nobody.

What is a Customer Avatar?

A customer avatar is an individual with a name, a picture, a specific demographic, and other characteristics. An avatar is not a real specific person; it is a composite of characteristics of many real people.

You are describing your target market, the people that you want most as your customers and will most likely buy from you again and again. It needs to be specific and focused. A common mistake many people make is to create a customer avatar that is too broad and overly generalized.

What an Avatar is Not:

"My avatar is anyone who likes the topic X and wants to learn more about it."

What a Good Start to Defining Your Avatar Sounds Like:

"My avatar is 25-35 years of age, works a full-time 9-5 job, has a family with two kids and who finds themselves frustrated and feeling alone every day because they don't know where to find the knowledge that I'm going to provide them about X."

A Really Good Avatar

My avatar is 32. Her name is Melissa, and she is a writer. She's been wanting to start a blog for months now, but she doesn't know where to start. She's a good writer, but she could really use some help on how to structure and format a blog post – plus, she's not really sure what exactly she wants to write about most of the time.

She is working part-time and earning her graduate degree online, so she's usually studying up on how she can start her blog on the weekends. Melissa lives with her boyfriend and they both want to travel more, hate their jobs and don't make enough money.

See how the example went from really, really broad in “What an avatar is not,” to very, very specific in “A really good avatar”?

Your avatar needs to represent your ideal customer so that when that customer does come upon your website or sees your other marketing, it's almost like you've read their mind. You've identified their pain points, fears, frustrations, desires, and dreams.

Information That Goes Into a Customer Avatar

A customer avatar brings together the facts you've gathered from watching and listening to the people you serve or come to your website. You need to really take the time to get into their heads and find:

- Key phrases or quotes they use
- Experience and expertise they have
- Emotions they experience
- Values they share
- Technology they use
- Social and cultural environments they frequent
- Demographics – age, sex, marital status, etc.
- Hair, eye color, you name it – yes that's right
- Objections they may have to buying your product

Why You Need a Customer Avatar

When you manage a business, the secret to attracting new customers or to even reconnect with old ones is to connect with them on an emotional level. You may be uncomfortable with getting all deep and meaningful about complete strangers, but this is what it takes to attract new customers like wildfire. Your avatar can help you to do this.

Once you have a customer avatar you can use it to do things like:

1. Market to and own a niche where you become “the one to go to”
2. Hone your marketing message so it appeals to a specific someone as opposed to a generic everyone
3. Increase conversion rates because you’ll be able to say the sorts of things that will encourage your target customer to take action
4. Attract more of the right customer because the “wrong” people won’t be attracted by your message
5. Avoid spending money on marketing that just doesn’t work

With a detailed customer avatar in your business toolbox you’ll be in the minority. That’s because most business owners will not make the effort. As a result, you get to work a brilliant competitive advantage.

Instead of creating advertising that is forgettable, generic, and blends in with what everyone else is saying, you can tightly tailor your message to your ideal customer.

For example:

- Creatively use the language your customers use
- Closely address their buying objections
- Design the sort of offer you know your avatar will respond to
- Filter out the sort of person you’d rather not work with etc.

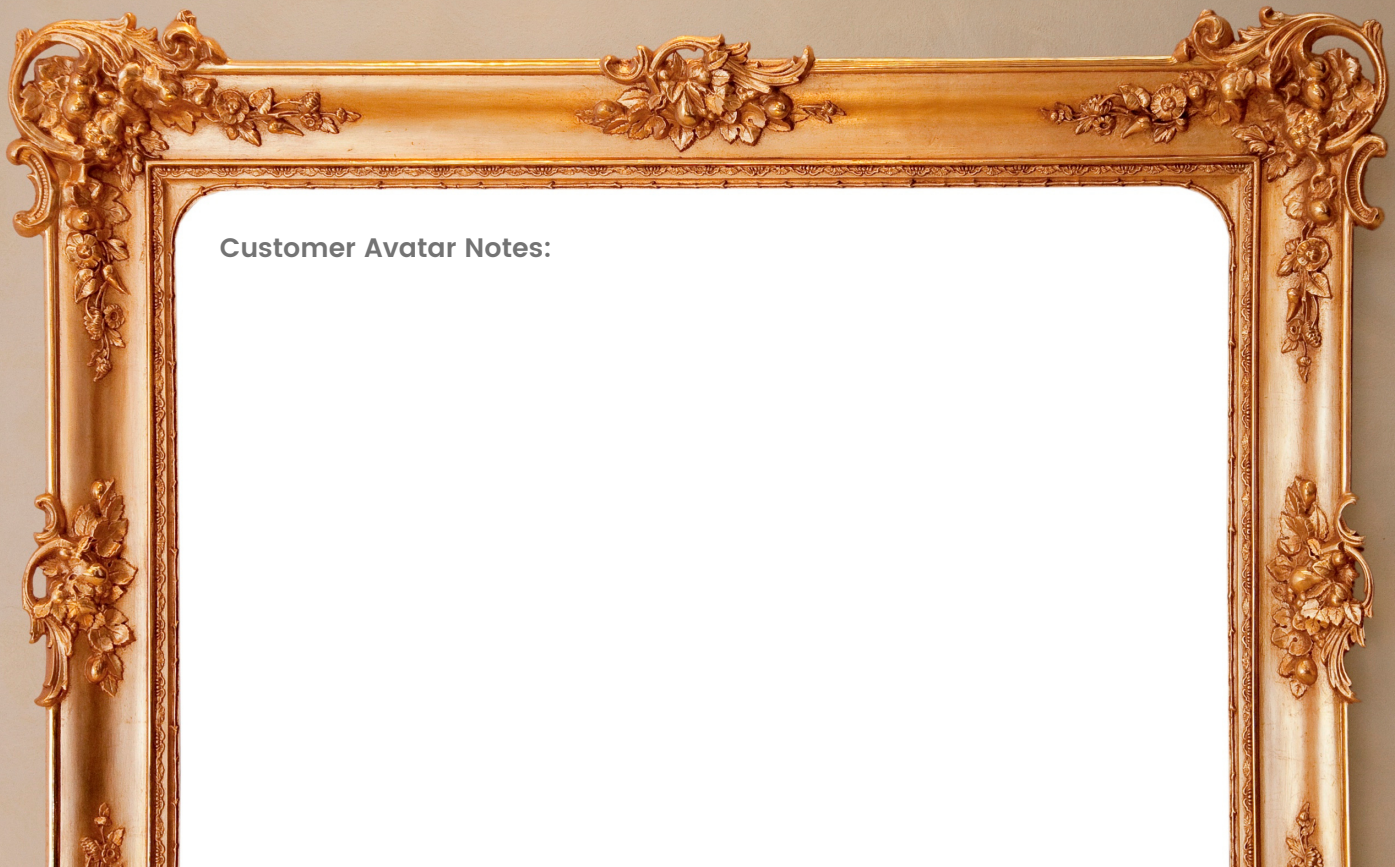
In addition, instead of guessing the most effective marketing media or simply using the format that everyone else is trying, you can choose the method you know your target customers are most likely to look at. As a result, you’ll increase your conversion rate, attract more of the right customer, AND avoid burning money on advertising that simply doesn’t work.

Using a Customer Avatar

Give your avatar a name. Even better, find an image that best represents the person you've described. Next, pin up your avatar somewhere prominent in your working space as a constant reminder of *who's the right who for you*. Then, every time you write a blog post, work on some new copy, or develop a new product or service you can make the effort to get into the shoes of this person and visualize their perspective.

- What do they need to know?
- What could they struggle to understand?
- What objections might they have?
- Etc...

As a result, the chances of your words hitting home will increase--what impact could that have on your bottom line? Now that's something to think about!



Customer Avatar Step-By-Step Guide

As a result of going through this process, you will come up with copy and sales messages that can be used on your website and in other marketing material.

Start by defining what it is that you sell.

Write down your product:

Figuring Out Your Customer's Profile

Think about your business and the best customers you've had or would like to have. You know those ideal customers. Now answer the questions below. Get specific. You want to be able to draw a mental picture in your mind of this customer. Some questions may be difficult to answer but do the best you can. You want to have a clear picture of your ideal customer. Get on the internet and do some research if you have to.

Who is your best customer?

Where are they located?

Are they male or female?

What is their name?

What do they look like? (Are they overweight, thin, have long hair, are balding--what kind of clothes do they wear?)

What is their age?

What's their occupation?

What is their income level?

What do they desire, want, and aspire to?

What are their fears, frustrations, and challenges?

How do they make their decisions?

Understanding Your Market

If you took action and finished the previous section, you now have a clear picture of your ideal customer. Let's examine your market and the reasons why this customer is buying. Answer the following questions:

What are your customer's biggest desires?

What are your customer's biggest problem(s)?

What are their objections to purchasing your product(s)?

How can you help them now?

Now that you know who your customer avatar is, take the time to draw a detailed picture of him/her to hang in your office. Make it large. Make sure you label your avatar with character traits and the details that you have identified. When you sit down to write your marketing copy look at your avatar and use him/her to guide your content. You want to appeal directly to your avatar. After all, this is your ideal customer!

My Customer Avatar

Your USP:

Name of your avatar:

Age:

Occupation

Income:



Branding

A brand is made up of a name, a design, a symbol, or any other feature that distinguishes one seller's products or services from those of other sellers. It provides recognition to a product, company, or individual and how it is perceived by those who experience it. A brand is an intangible identifier that is crucial to any marketing campaign.

A brand can provide value to a company, particularly over time. A new brand is much harder to create loyalty than an older, established brand that has had time to develop its significance and quality. Consider perception of a name brand product such as Advil vs. a generic version, ibuprofen: which has greater value? You can also compare a raw commodity, such as oil, to a unique, finished good, such as a Chevron gasoline.

So why do you need a brand? As a general rule, *people trust businesses over individuals.*



Creating Your Brand

To create a brand for your business, you need to start with *yourself*. Take time to consider who you are, your strengths, your uniqueness, what sets you apart from everyone else. Then, tackle matching your message to the market: "message to market match" means you have researched and understand what problem you can solve. You have crafted a compelling message specifically designed to attract a specific market. Your brand should be Unique, Simple, and Authentic (USA!)

Shotgun vs. Rifle Approach

The **shotgun approach** toward building your business is broad and widespread, directed toward on groups with common interests, such as fan pages, social events, networking meetings, REAs and related associations, conferences, professional organizations, LinkedIn, and more. This strategy lets a large and diverse number of people know that you can help others with their investing needs. When you use the shotgun approach, you increase your chances for success by reaching a large pool of potential clients.

With the **rifle approach**, you are more carefully selecting and communicating with specific leads based on narrow interests and clear definition. Contacting directly by making calls or sending mail will help you find individuals that fit exactly what you are looking for. For this strategy to work, you must be able to accurately target your customer.

Notes:

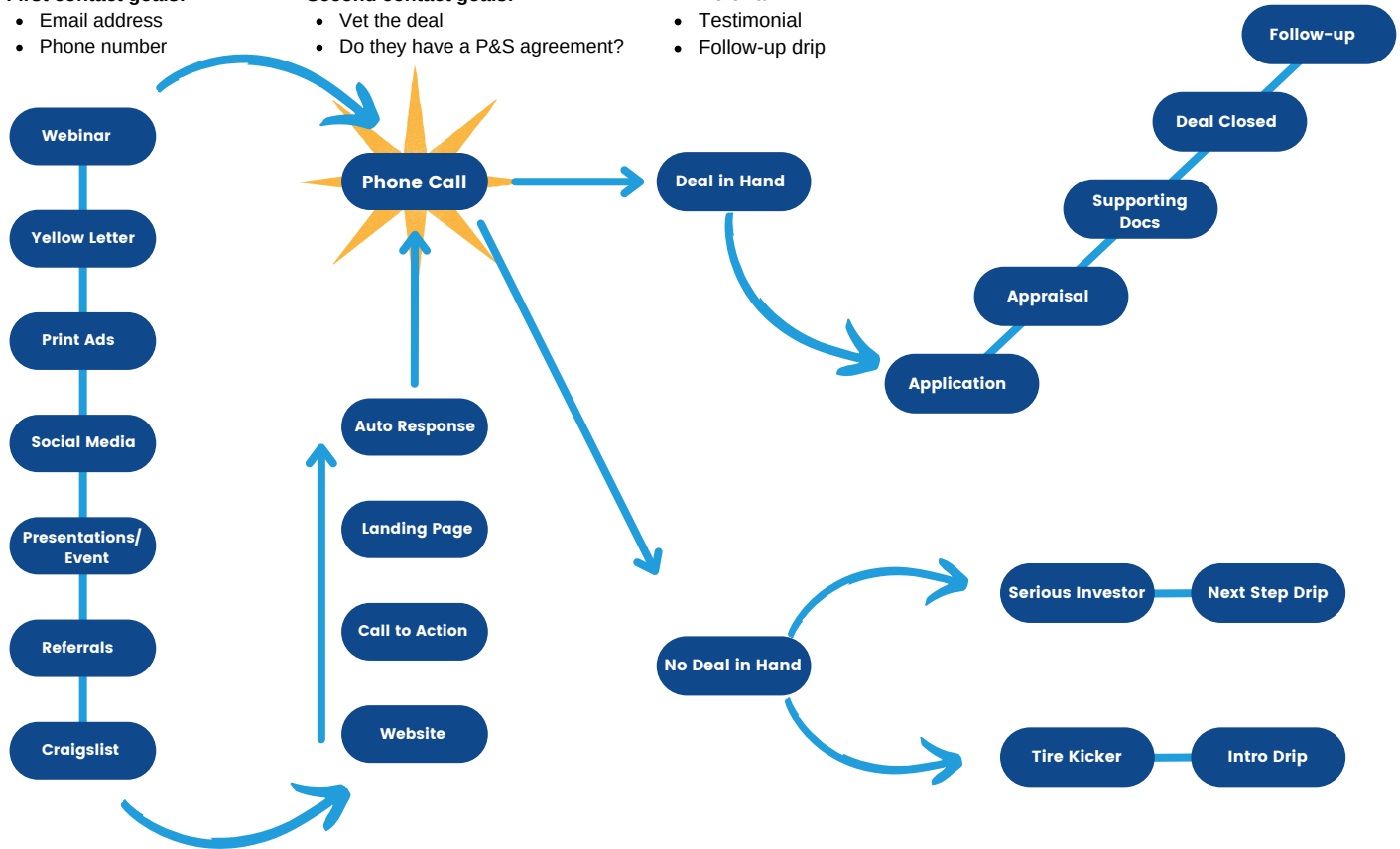
First contact goals:

- Email address
- Phone number

Second contact goals:

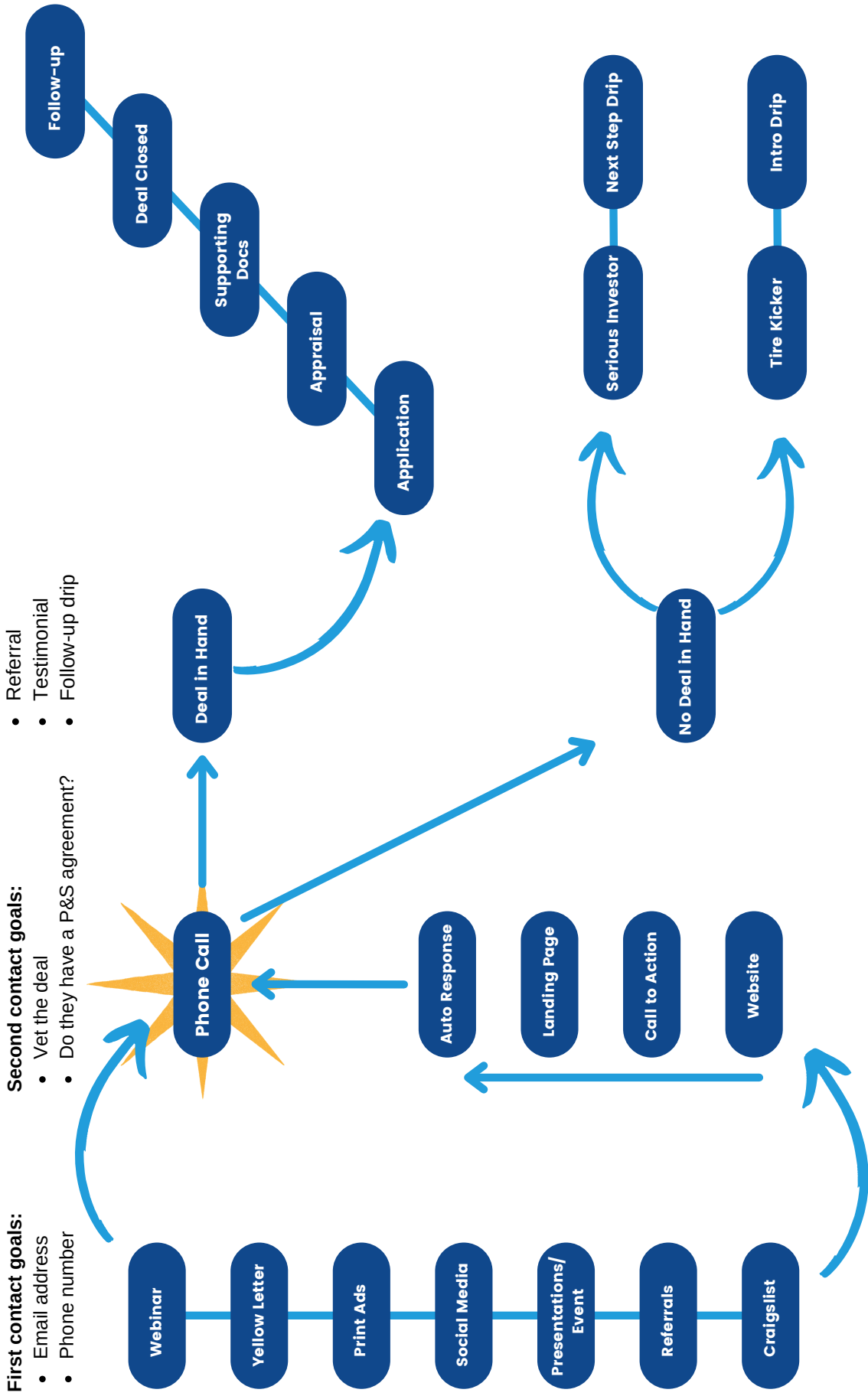
- Vet the deal
- Do they have a P&S agreement?

- Referral
- Testimonial
- Follow-up drip



Notes:

PRINTABLE LEAD FUNNEL



Marketing Through Social Media

Successful people are trained marketers. Your leads are a product of your marketing, and your leads will bring you sales. *No marketing, no leads, no income.*

Digital marketing should be nothing less than “salesmanship in print” and should do the same job that a top salesperson would do face to face. People tune out irrelevant or promotional messages to focus on useful, engaging content. Businesses that inform and engage aren't just selling, they're building relationships.

1. Advertise only in media that reaches a sufficiently large number of the kind of people you're trying to reach
2. Focus the entire thrust of your communication on your prospect's interests, not your own
3. Give your prospects enough information and education
4. Offer them something appealing that'll get them to respond now

Social media leaders employ a five-step model for establishing relationships with customers and prospects. Platforms can include Facebook, LinkedIn, and Instagram. Apply this five-step model to your social media strategy:

- Establish your presence
- Attract followers
- Engage followers
- Amplify through the network
- Analyze and refine

Marketing Channels

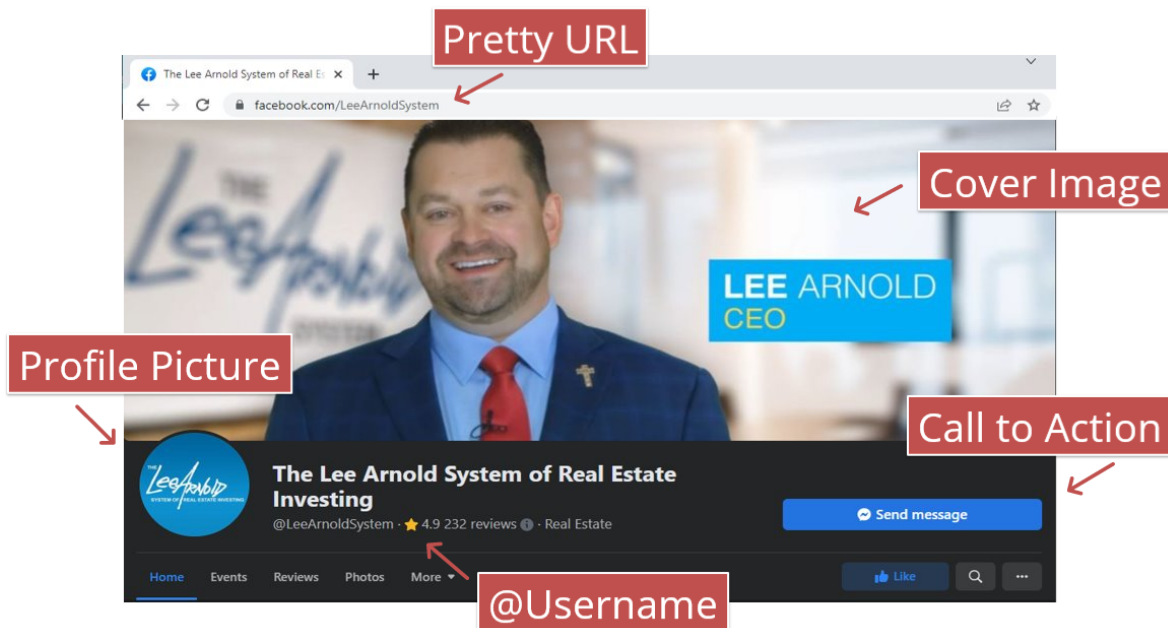
Marketing channels are concepts and methods that help businesses connect with their target audience. They may be free or paid, and digital or physical/traditional. Marketing channels include social media platforms, Craigslist ads, networking (word of mouth), newspaper ads, distributing flyers, cold calling, using principles of SEO, purchasing PPC ads, and many more.

Keep this process inexpensive and simple to get started, so focus your efforts on social media, Craigslist, and networking (in-person & virtual). This will get you the most "bang for your buck."

Social Starting Line

Your social media marketing "starting line" should begin with building a great online profile and following fool-proof Facebook and LinkedIn strategies.

Your profile should include a professional profile picture and cover image (logo and headshot), a "pretty" URL and @username that are easy to remember, and a call to action.



Facebook Strategy

To create a trustworthy and branded business page on Facebook, remember to use high quality images for your profile pic and cover image, and set your username and short URL. Next, author some quality posts and follow up with comments. Share something authentic and relevant to your followers to increase engagement.

Once you have established your initial profile, find, join, and participate in a few relevant groups. DO NOT advertise or be overly promotional at the beginning, Make sure read the group's rules. Find a few recent posts with questions and offer up a meaningful answer. Follow up if they ask more questions in a reply. If you have a legitimate question, ask it. Follow up with anyone who answers. Keep engaging.

LinkedIn Strategy

First, create and complete your personal profile following the previous social media guidelines. Your goal is to be perceived as serious and trustworthy. Next, connect with your current contacts and start building your network with people you already know. Now that you are trustworthy, it's time to build a brand!

Just as with Facebook, once you have established your initial profile, find, join, and participate in a few relevant groups. DO NOT advertise or be overly promotional at the beginning, Make sure read the group's rules. Find a few recent posts with questions and offer up a meaningful answer. Follow up if they ask more questions in a reply. If you have a legitimate question, ask it. Follow up with anyone who answers. Keep engaging.

Anatomy of a Post

The anatomy of a post is comprised of a **Hook**, the **Meat**, and a **Call to Action (CTA)**.

- The **Hook** is a heading or question, an attention grabber such as "Have you ever had a horrible tenant?"
- The **Meat** is the substance of your post, something that creates value. It should not overly promotional.
- The **Call to Action** is whatever the next step you want them to take, such as "Leave a comment" or "Click link in Bio."

Remember, *Content is King!*

- Be positive! You don't have to be bubbly, just optimistic. Never criticize others.
- Keep your messages short and sweet. For example, short videos, short paragraphs, and bullet lists for scan-ability.
- Authenticity can't be faked. Show yourself and your results. You want people to know, like, and trust you
- Third-party endorsements are GOLD! These will be your customers, or anyone with good things to say.
- Challenge customers to act. Say "Do you have a not-so-stellar house on your block? Help me clean it up!" or "Ready to flip your first house?" or "Let's put some of your real estate equity to work".

Notes:

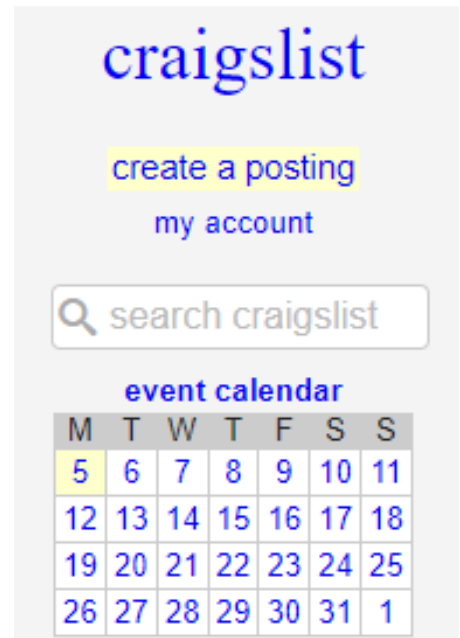
Craigslist

Craigslist is one of the top 20 websites in the US, has over 250 million monthly visits, generated over \$660 million in estimated revenue in 2022, and has been around since 1999, serving 700 cities in 70 countries. Thanks to Craigslist, newspaper classified sales plummeted 77% in just 10 years.

It's a good strategy to regularly search for investors advertising on Craigslist. Call them and ask if they have all the money they needed. Ask if another 50K or 100K would help them get more deals done? Offer your services as a private money broker.

The "Spam Hammer"

To avoid the "spam hammer," create an account with a trackable email if you have you@gmail.com or you+clseattle@gmail.com or you+fbmarket@gmail.com. Then add an identifying term before the "@". This will go to your inbox but will show you what address it was sent to. Spread out and post one ad in a city every day. Regularly switch up images and text monthly or when flagged multiple times.



Notes:

Marketing Through Networking

Networking and Joining Groups

Most people you meet have hundreds of contacts, which means that virtually anyone you might want to contact or meet is only four to five people away from you.

For businesses, relationships matter more than ever. Talk to everyone you see because you never know what potential investors they know, opening up new opportunities that will increase your chances of success.

Network to learn about market trends, share insights, and receive valuable mentorship. Go to seminars and webinars, join networking groups, and follow the social media profiles of others in the industry to grow your business while enhancing your skills and keeping up with the competition.

Working with businesses with similar interests is your best source of referrals. Concentrate on:

- Real Estate Agents - need funding for an uninhabitable house
- Real Estate Investors - need funds to not tie up all their cash
- Private Lenders - borrower or property doesn't qualify
- Mortgage Brokers - borrower or property doesn't qualify
- Real Estate Attorneys
- Title Companies
- Handyman/ Contractors - flipping your own deals, keep the profit

Mine your current contacts:

- Pull out your "black book"
- Look through the Rolodex
- Review your list of friends and family on Facebook
- Talk to co-workers and business associates
- Reach out to friends of friends
- Talk to neighbors

Find virtual groups:

- REIClub.com/clubs
- Facebook and LinkedIn groups

Since you already know a lot of people, get comfortable talking about your business. Your reach is long if you think about all the possibilities. Talk to EVERYONE you see because you never know what investors they might know! Expand your reach at work, at church, or volunteering activities.

List-Making Exercise

Hot market

- Close friends
- Family
- Co-workers

Write down 5 people you know in this category:

Warm market

- People you know
- Facebook
- LinkedIn
- Email

Write down 5 people you know in this category:

Cold market

- Categories of people you don't know at all or places you can network

Write down 5 ways you can get people in this market

Measure Your Marketing

Now that your business is up and running and you took all the necessary marketing steps to ensure your success, you are not quite finished! In fact, you are never "finished." It is critical that you continue measuring the effectiveness of any strategy you use to promote your business.

Your marketing mantra should be: **Test, Evaluate, Adjust, Repeat**. Adding **TEAR** to your regular marketing routine will help you budget efficiently, improve conversion rates with sales activity, find the right channels for your customers, make better decisions, and improve your return on investment.

Develop **Key Progress Indicators (KPIs)** that provide empirical evidence of what is working and what isn't. The **Rule of 54** is a great start for measuring your activity to produce results. Your results will mainly be sales revenue, qualified leads, and cost per lead. If anything is not generating returns, revise your strategies.

Some KPIs to consider:

1. # of pieces of outbound mail per week and month
2. # of outbound emails
3. Inbound call % per list
4. % of responses to each list
5. # of bad numbers/moved/wrong addresses in each list
6. Type of message or mail piece used for each type of list - split test mail pieces to test which letter is best for the list
7. # of outbound calls, % of outbound calls to appointments - (10 -15 % should result in appointments)
8. # of closed transactions
9. Cost of customer acquisition
10. Income (\$) earned per deal
11. % ROI (return on investment) in dollars
12. % ROI in time – how much are you making per hour?
13. Clock in and out to find the value of your time. This becomes a bench mark for what you should be doing and what you should contract out.

6 Most Powerful Advertising Words

1. You and Your - draws the reader in. The absolute most powerful words in sales and marketing. The issue you care most about is *you*. You're interested in your wants and needs, your family, your job, your future, your house, etc. Engage your prospect. Talk about what's important to them. Address their needs, desires, goals, concerns, priorities, challenges and so on. This makes your marketing seem personal. Learn how to "flirt" with and flatter the "you" in your audience. Then segue into how your product or service relates to and impacts them.

2. Free - it truly is the magic word with stopping power. Everybody loves *free*. Readers will instantly begin to read to see how "free" it is. People love free stuff so much they'll actually make different choices, even when the respective value of the item or service remains the same.

The danger of free: there is a certain inherent danger in trumpeting free things. Having something for free will attract more people. But that will most certainly include a fair share of "bargain hunters" who aren't likely to turn into the superstar customers that really grow your business. Remember that something you get for free has no value by definition.

Use free only when it makes sense, and only in the right context. Emphasizing the "freeness" of your free guides, courses, information, support, etc., can go a long way in attracting attention.

3. Guarantee – as stated before, purchases are emotional, not logical. The word "guarantee" helps get over the "objections" to the product or service. One of the most important things you can do as a copywriter is make your prospects believe—beyond a doubt—that they're going to get incredible results. Strong guarantees are almost sure to create more sales than refunds, so offering them makes sense (as long as your product is as good as it's supposed to be) so go ahead and offer a guarantee.

6 Most Powerful Advertising Words

4. New — human nature always wants the latest and greatest (just look at the iPhone & iPad). The word “new” conveys youthfulness, excitement, energy, vision, and daring. This one almost seems paradoxical. According to neuroimaging research, we respond more favorably to recognized brands, and can have a hefty amount of disdain for any drastic changes. (Remember New Coke? Oh, the horror ...)

On the other hand, it’s long been known that novelty plays an incredibly important role in activating our brain’s reward center and in keeping us content with our products. “Newness” is important to products, especially because research has shown that they age far more quickly than “experiential” purchases. Meaning you’ll hate your new headphones in two years, but that concert you went to five years ago is full of fond memories.

How can you achieve balance against these two contradictory sides of the same word? The important things to consider here are which parts of your business generate trust, and which parts generate utility. It’s your brand that creates trust, and as the saying goes, if it ain’t broke, don’t fix it.

Your core brand elements like your unique selling proposition, your dazzling customer service and your quality offering in the marketplace should be approached with excessive caution if things are going well.

With your products, it’s far easier to excite customers with new features and polish. Even if things don’t work out perfectly, a majority of customers will appreciate innovation attempts over no progression at all (unless you pull a Digg v4 and ruin everything in one fell swoop).

New fixes to old problems, new features and improvements, a fresh new design, or even new ways of getting your message out there (Red Bull anyone?) are all essential for keeping your customers “on their toes,” without losing the trust that has cemented you as an awesome brand in their mind.

5. Because – People need a reason to do something, so give them one! Do “this” because...! A well-known principle of human behavior says that when we ask someone to do us a favor we will be more successful if we provide a reason. People simply like to have reasons for what they do.

6 Most Powerful Advertising Words

6. Instantly — Everyone wants it yesterday. You have to figure out how to give them something NOW!. The subject of delayed gratification is an important one among neuroscientists, as many famous studies (such as the Stanford marshmallow experiment) showcase how being able to delay rewards to a later date is a skill needed to become successful.

Several MRI studies have shown just how fired up our mid-brain gets when we envision instant rewards, and how it's our frontal cortex that's activated when it comes to waiting for something (that's a no-no for sales).

Words like "instant," "immediately," or even "fast" are triggers for flipping the switch on that mid-brain activity. If you are in the business of selling web-based software, you already have an advantage here: "instant access" isn't a vague promise, it's often the reality. For those in the physical products or services business, reminding customers that they will receive their product quickly (or someone will get in touch with them ASAP) can go a long way in being the gentle push they need to buy.

We've seen how even "tightwad customers" can be swayed with these subtle changes in language to insinuate fast pain removal. It's a reliable tactic for converting more prospects into customers as long as you follow the one golden rule ... "Always deliver on your promises."

This is an area where many business get too optimistic, and although it's smart to emphasize these instant rewards, it's also always a good idea to under-promise and *over-deliver*, so be sure you can actually follow through on your promises or you may end up with a "tribe" that hates your guts.

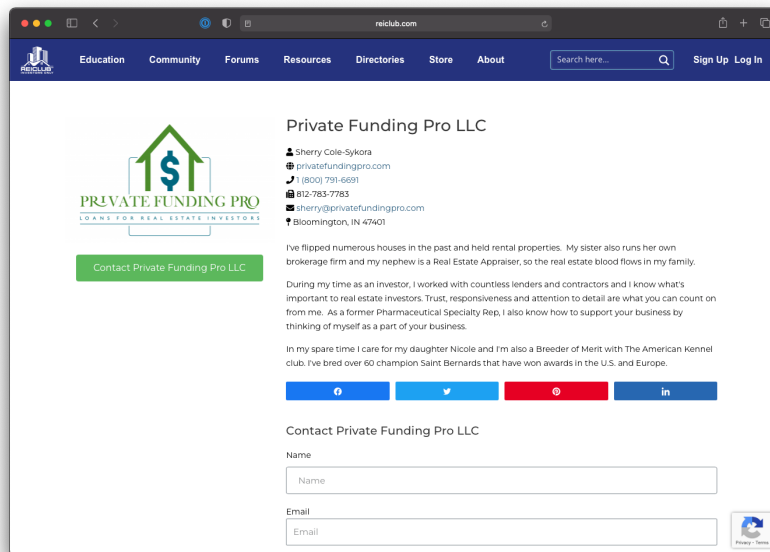
Why Message is Important



REI Club Marketing Package



If you want a robust, expert jumpstart to marketing your business and start generating leads, take advantage of a full launch opportunity, including custom logo design and business cards, social media setup, business page placement in a nation-wide private money broker directory, and more.



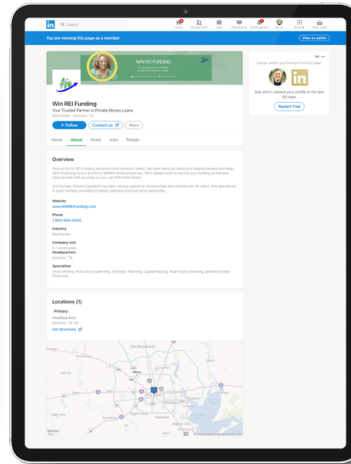
What Makes A Good Landing Page?

- **Compelling headline** - Create a striking headline that is relevant to your PPC keyword and compels prospective clients to remain on the page to fulfil your desired action.
- **Concise, targeted copy** - The content of your page should clearly communicate your offering and speak directly to the keywords associated with that ad group. Use bulleted lists to prevent copy from becoming too lengthy or overwhelming.
- **Eye-catching, clickable call-to-action (CTA)** - Make sure your CTA button stands out visually, appears clickable and uses short, gain-focused text.
- **User-friendly lead capture form** - A good form includes all the fields needed to fulfil your offer, but not so many that prospective clients are visually overwhelmed. Think carefully about what information is truly necessary to capture as you build your form.
- **Attractive overall design** - Landing pages should be clean and uncluttered, which conveys both trustworthiness and professionalism to prospective clients. Design should also be consistent with your brand in order to prevent a disjointed browsing experience for visitors. Adhering to these best practices will keep your landing pages relevant and high quality, which will lead to a valuable boost in Quality Score.

Social Media Landing Page



Having an expert design your social media profile pages will take the hassle out of figuring out the best photos, formats, and messages for your marketing campaign and set your business apart from other brokers.



Business Cards

Once you have your logo and your landing page, use your custom template to print business cards to exchange during networking events.



Leads vs. Prospects

Leads are what you get from your website or referrals, and prospects are what they become once you've opened the lines of communication. This business is all about developing relationships, so make sure you talk to them!

Your Purpose Within the Call

First, you must identify their need, and zero in on their pain if that particular need is not met. Next, figure out if and how your solution will meet their need and eliminate the pain. If it does, articulate the benefits they will get by using your product to solve their need. But keep things conversational---converse with them, but don't grill them.

Notes:

When the Phone Rings...

Respect Your Position -

By answering a sales phone call, you are essentially taking the entire reputation of your company on your shoulders. The phone call is often your first impression and you only have one shot at that. Take it seriously.

Ask Many Questions -

People are talkers and many, for the most part, enjoy talking about themselves or their "situation." Allowing a prospective client to talk will change your success rate. There are also many good things that can come from a great conversation with a new person. Ask questions to best answer their needs, and you'll be surprised where it leads the relationship above and beyond a closed loan.

Be a Sales Consultant, Not a Salesperson -

Studies show that when someone is labeled a salesperson, their chances of being well received drop dramatically. However, consultants are adored members of our society. Who doesn't like someone offering free advice? Be the expert they need, and they'll gratefully do business with you.

Speak in Benefits, Not Features -

As exciting as it is for you to have the #1 service in the industry, as an Independent Private Money Broker, your prospect wants to know how it's going to improve his or her life or business. Speak in terms of benefits to the customer. No one likes a braggart, but everyone loves someone who can do something for them.

Know Your Stuff -

Be prepared: Have a ready, effective, benefit-driven answer prepared. Do some brainstorming around likely questions.

Listen Your Way Into a Sale

- Focus on the person in front of you (not on your phone or others around you).
- Don't interrupt: let the person finish before you begin.
- Pay special attention to key points (write them down to remember them).
- Reflect back what you think you heard.
- Watch/listen for non-verbal cues.
- Ask relevant questions, especially those that help them articulate their pain.
- If in-person, respond physically: lean in and nod when appropriate.

Phone Script for Client Calls

1. How did you hear about me?
2. In case we get disconnected, what is your best phone number?
3. Is the deal under contract?
4. How many deals have you done so far?
5. How many deals have you done in the last year?
6. What do you do for a living?
7. Do you have other forms of income outside real estate?
8. How much did you make on your last deal?
9. Why are you buying this property?
10. How much do you plan to make on this project?
11. How much of your own money are you investing into this project?
12. How much did you make on your last deal?
13. How much do you need to borrow?
14. To what email address should I send the application information?
15. What will the loan funds be used for?
16. How quickly do you need/want to close?
17. What is your purchase price?
18. How much do you expect to need to spend on repairs?
19. What will the property be worth when you have repaired it?
20. What is the property worth today, as it stands?
21. How did you determine those amounts?
22. These are all woven into a friendly conversation, not asked sequentially without comments in between.



VETTING WORKSHEET

VETTING WORKSHEET

Name	Name	Name
Phone	Phone	Phone
Email	Email	Email
Pur / Refi Closing Date:	Pur / Refi Closing Date:	Pur / Refi Closing Date:
State	State	State
Purchase Price	Purchase Price	Purchase Price
Rehab	Rehab	Rehab
ARV Value	ARV Value	ARV Value
Profit	Profit	Profit
Bank	Bank	Bank
Credit	Credit	Credit
Experience	Experience	Experience
Exit	Exit	Exit



VETTING WORKSHEET

VETTING WORKSHEET

Name	Name	Name
Phone	Phone	Phone
Email	Email	Email
Pur / Refi Closing Date:	Pur / Refi Closing Date:	Pur / Refi Closing Date:
State	State	State
Purchase Price	Purchase Price	Purchase Price
Rehab	Rehab	Rehab
ARV Value	ARV Value	ARV Value
Profit	Profit	Profit
Bank	Bank	Bank
Credit	Credit	Credit
Experience	Experience	Experience
Exit	Exit	Exit

Leads to Disqualify

It's okay to knock a lead off the list if they are wasting your time and energy. Only spend time on **High Probability Prospects!**

Disqualifying Characteristics:

- The Victim
- The Angry Curser
- The "Maybe" Lead - A "maybe" turns into "no" more often than it turns into a "yes."

The most significant cost in a real estate professional's business isn't the advertising or marketing. It's the opportunity cost of making an investment in the wrong person and not getting paid, when you could have worked with someone who would have generated a broker fee.

Does the Deal Make Sense?

You need to determine from the information you have gathered from the borrower, whether this is a **deal** you should aggressively pursue or if it is a **no deal** you should kick to the curb. Making critical calculations will help you determine cashflow and profit.

Calculations Notes:

Asking for the Sale

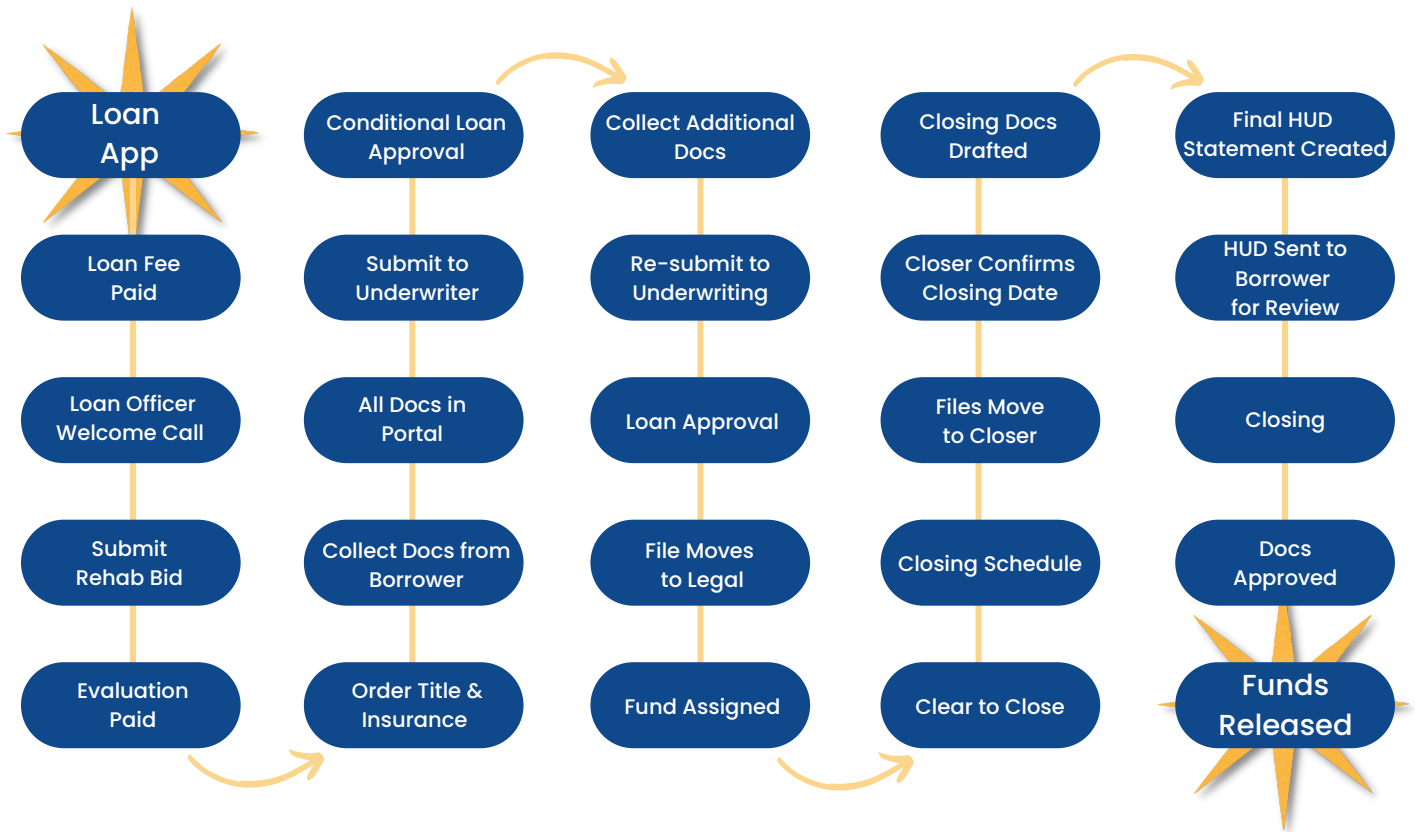
If you have shown your client how to make money with you, then closing the sale should not be difficult. If you have not done a good job of clarifying their profitability and the value you bring, then all they will see are the fees!

First, always assume the sale. Let the client know that as soon as the initial paperwork is signed, you will begin working on their file. Then, get the Commission Fee Agreement signed.

Live Call Demo

Notes from Demo:

Cogo Capital Loan Process



Notes:

Notes:

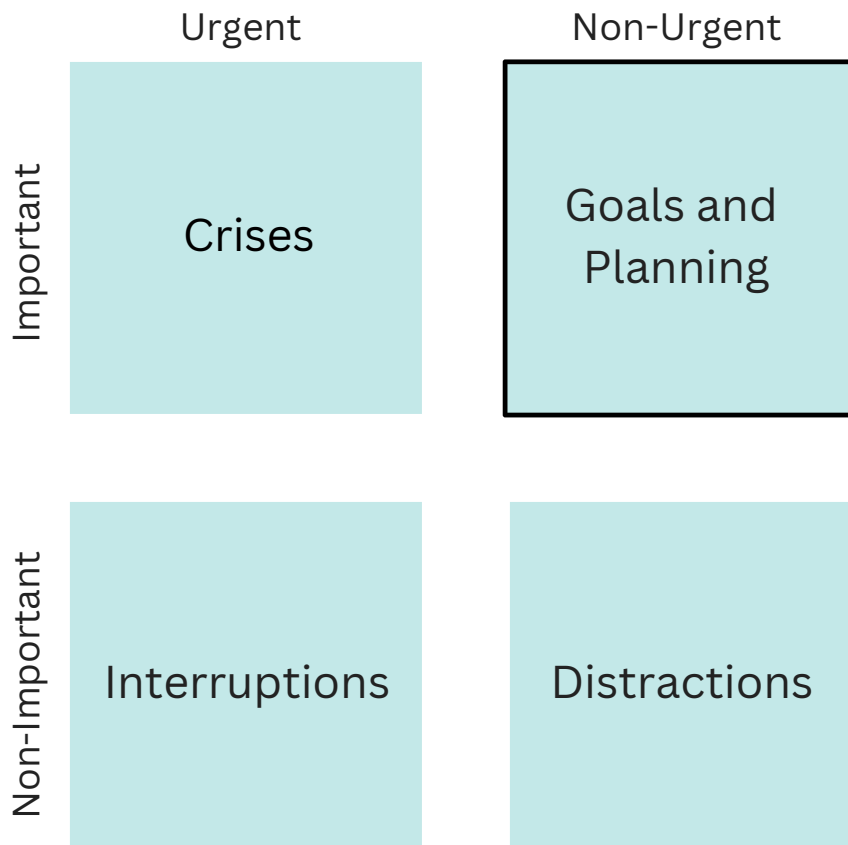
Highest and Best Use of Time

The biggest (and lamest) excuse from clients who are not successfully prospecting is... **Time!**

Consider the Highest and Best Use (HBU) concept by determining the time you spend on daily activities. Then, ask yourself: *what is the value of your time?*

- Evaluate how you are using your time
- Ask yourself what is URGENT and what is IMPORTANT
- Urgent: shouts do it "now!"
- Important: vital for achieving long-term goals
- Learn to distinguish between URGENT and IMPORTANT

Urgent-Important Matrix



RULE OF 54: BROKER SUCCESS FORMULA!

25

Marketing Pieces
Per Week = 1,300 Per Year

25

Outbound Calls
Per Week = 1,300 Per Year

2

Networking Events
Per Week = 104 Per Year

2

Full Loan Packets Submitted
Per Week = 104 Per Year

Highest and Best Use of Time

- Set a morning routine
- Wake up and go to bed the same times every day
- Time block for Rule of 54 and other lead generation activities
- Prioritize task list by urgency and importance levels
- Have a "Do First" list
- Know what to delegate! Hire a VA
- Set daily goals
- Automate as much as you can

Notes:

Notes:

Declarations	Borrower	
Are there are any outstanding judgements against you?	Yes	No
Have you, or any officer of your company, or any guarantor been involved in bankruptcy?	Yes	No
Are you personally or is your business involved in any lawsuits or pending litigation?	Yes	No
Have you directly or indirectly been obligated on any loan of which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgement? *	Yes	No
*(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured [mobile] home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes", provide details, including date, name, and address of lender, FHA or VA case number, if any, and reasons for the action.)		
Are you, or your business, presently delinquent or in default on any federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?	Yes	No
Are you obligated to pay any alimony or child support?	Yes	No
Are you a guarantor, co-maker, or endorser for any debt of an individual, corporation, or partnerships?	Yes	No
Is any of your stated income likely to be reduced or interrupted within the next year?	Yes	No
Do you have any outstanding letters of credit or surety bonds?	Yes	No
Are any of your personal or business tax obligations past due?	Yes	No
Other contingent liabilities (describe):	Yes	No
Are you a U.S. citizen?	Yes	No
Are you a permanent resident alien?	Yes	No

Each of the undersigned hereby authorize Lender and Lender's actual or potential lenders, agents, brokers, processors, attorneys, insurers, servicers, successors and assigns (collectively "Lender") to make all inquiries it deems necessary to verify the accuracy of the information provided herein, and to determine my/our credit worthiness. This includes my/our and my company's past and present employment, earnings records, bank accounts, stock holdings, insurance information and any other asset balances needed to process this private funding application. I/we also hereby authorize the release of any information necessary for any purpose related to our credit transaction with Lender, including but not limited to a background check and an Office of Foreign Assets Control (OFAC) inquiry. The information obtained is only to be used in the processing of my private funding application. This authorization expires after 120 days from the date indicated below. I/we further authorize Lender to order a private funding credit report and verify all other credit information, including past and present mortgage and landlord references. It is understood that the photocopy of this document shall also serve as authorization to provide the information requested an electronic signature will serve as a legal signature. Privacy Act Notice: This information is to be used for the company and its affiliates collecting it or their assignees in determining whether you qualify for a prospective private funding loan under the company's program. Additionally, this information may be used to determine fees, pricing, and other compensating factors associated with your private money funding. It will not be disclosed outside the company and its affiliates except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective private funding borrower may be delayed or rejected.

Signature _____

Please pull this credit report to help determine pricing

7. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned parties specifically represents to the Lender, and to each of its actual and potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that "(1) the information provided in this application is true and correct as of the date set forth opposite the signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability to any person who may suffer any loss due to reliance upon any misrepresentation that I have made in this application and/or criminal penalties; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) the property will be non-owner occupied; (5) Lender and its successors and assigns may retain the original and/or electronic record of this application, whether or not the loan is approved and/or funded; (6) Lender and each of Lender's actual or potential successors, assigns, servicers, brokers, agents, insurers, and representatives may continuously rely on the information contained in this application, and I am obligated to amend and/or supplement the information provided in this application if any of the successors or assigns of the aforementioned parties, in addition to any other rights and remedies that it may have related to such delinquency, may report my name and account information to one or more of the consumer credit reporting agencies; (8) neither Lender nor any of its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (9) my transmission of this application as an "electronic record" contained my "electronic signature" as those terms are defined in applicable federal and/or state laws, or my facsimile transmission of this application containing a facsimile of my signature, shall be effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Each of the undersigned parties hereby acknowledge and agree that Lender, any owner of the Loan, each of their servicers, successors, and assigns may verify or re-verify any information contained in this application or obtain any information or data relating to the Loan, for legitimate business purpose through any source including a source named in this application or any credit reporting agency.

Guarantor #1 Signature _____

Guarantor #2 Signature _____

Guarantor #3 Signature _____

Guarantor #4 Signature _____

Click here to enter text.

Overview of Project:

Click here to enter text.

Loan Request Amount:

Click here to enter text.

Borrower (Entity):

Click here to enter text.

Guarantor(s): Click here to enter text.

- **Credit Score:** Click here to enter text.
- **Experience in Real Estate Investing:** Click here to enter text.
- **Employment:** Click here to enter text.

Reserves and Assets:

Click here to enter text.

Property Description:

Click here to enter text.

Property Value:

Use of Funds:

Click here to enter text.

Renovations to be completed:

Click here to enter text.

Exit Strategy:

Click here to enter text.

CLIENT BROKER FEE AGREEMENT

THIS CLIENT BROKER FEE AGREEMENT (the “Agreement”) is made this ____ day of _____, 20__ (“Effective Date”) by and between _____ (“Broker”) and _____ (collectively, the “Client”).

RECITALS

Client desires to obtain a real estate mortgage loan which will be secured by the Property (as defined below).

Broker, subject to the terms herein, will provide mortgage broker services to assist Client in obtaining and closing the desired real estate mortgage loan.

AGREEMENT

NOW, THEREFORE, the parties hereto, each in consideration of the covenants and agreements of the other, in consideration of the services to be performed, and for good and other valuable consideration, the receipt and adequacy of which are hereby acknowledged, agree as follows:

1. **Services** Client hereby contracts Broker to assist Client in obtaining a commitment for a mortgage loan (the “Loan”) on either non-owner occupied residential property(ies) or a commercial property in the amount and terms acceptable to Client (“Loan Amount”) secured by the following property(ies) (collectively, the “Property”):

2. **Best Efforts** Broker agrees to use reasonable commercial efforts to assist in securing the Loan; however, Broker does not guarantee the Loan can or will be obtained. Client agrees that Broker will not be liable to Client for any losses or damages whatsoever in the event Loan is not secured.
3. **Fee** If Client secures the Loan as a direct or indirect result of Broker’s efforts, Client agrees to pay to Broker an amount equal to ____ % of the Loan Amount (the “Fee”). The Fee shall be earned upon issuance of a commitment with terms and conditions acknowledged in writing to be acceptable to the Client. The parties agree that the Fee shall be due and payable on the HUD at the Loan closing.
4. **Term** Broker and Client agree that this Agreement and authority of Broker by Client shall continue six (6) months from Effective Date, thereafter this Agreement shall continue until terminated in writing by either party.

5. **No Circumvention** For a period of six (6) months following the termination of this Agreement, Client shall not circumvent Broker by directing, approaching, dealing, contacting or entering into a transaction with any funding source introduced to Client by the Broker during the term of this Agreement.

If Client does circumvent the Broker, Broker shall be entitled to the Fee described in Section 2, notwithstanding any other payments made by Client to other brokers concerning the subject circumvention. This Section 5 shall survive the termination of this Agreement.

6. **Relationship** The parties agree that the relationship of Broker and Client shall be that of an independent contractor. This Agreement is neither intended to, nor will it be construed as, an agreement to create a joint venture, partnership, or other form of business association between the parties. All parties recognize that this Agreement is non-exclusive with respect to the Broker.
7. **Miscellaneous** Each party specifically acknowledges and agrees that this Agreement and its interpretation and enforcement are governed by the laws of the State of _____ . Furthermore, each party irrevocably (i) submits to the jurisdiction of any court of the State of _____ located in _____ County for the purpose of any suit, action or other proceeding arising out of this Agreement or any of the agreements or transactions contemplated hereby (each, a “Proceeding”), (ii) agrees that all claims in respect of any Proceeding may be heard and determined in any such court, (iii) waives, to the fullest extent permitted by law, any immunity from jurisdiction of any such court or from any legal process therein, (iv) agrees not to commence any Proceeding other than in such courts and (v) waives, to the fullest extent permitted by law, any claim that such Proceeding is brought in an inconvenient forum. The substantially prevailing party will be entitled to recover its attorneys’ fees from the substantially non-prevailing parties incurred in connection with the prevailing party’s efforts to enforce this Agreement, regardless of whether any action or proceeding is commenced. Any purported assignment without the other party’s prior written consent will be void ab initio. This Agreement sets forth the entire understanding of the Parties with respect to the subject matter of this Agreement and supersedes all prior agreements and understandings between the parties regarding the subject matter of this Agreement. This Agreement may not be amended except by a writing signed by each party. If for any reason any provision of this Agreement is determined by a tribunal of competent jurisdiction to be legally invalid or unenforceable, the validity of the remainder of the Agreement will not be affected and such provision will be deemed modified to the minimum extent necessary to make such provision consistent with applicable law and, in its modified form, such provision will then be enforceable and enforced. This Agreement is binding upon the parties and will bind their executors, personal representatives, legatees, heirs, successors and assigns. No waiver by any party of any right or default under this Agreement will be effective unless in writing and signed by the waiving party. No such waiver will be deemed to extend to any prior or subsequent right or default or affect in any way any rights arising by virtue of any prior or subsequent such occurrence. This Agreement may be executed in counterparts and via facsimile or PDF electronic transmission, and each such counterpart will be deemed to be an original instrument. All such counterparts together will constitute one and the same Agreement.

[Remainder of page intentionally left blank]

**SIGNATURE PAGE
CLIENT BROKER FEE AGREEMENT**

IN WITNESS WHEREOF, this Agreement has been executed by the parties as of the Effective Date written above.

BROKER:

CLIENT:

(Entity Name & State of Incorporation, if applicable)

(Entity Name & State of Incorporation, if applicable)

(Print Name)

(Print Name)

(Signature)

(Signature)

(Print Title if applicable)

(Print Title if applicable)

(Print Date)

(Print Date)

Broker Contact Information:

Client Contact Information:

Address:

Address:

Phone: _____

Phone: _____

Fax: _____

Fax: _____

Email: _____

Email: _____