

High Trust™



Loan Originator
Diagnostic



High Trust Loan Originator Diagnostic

Review each of the questions on the diagnostic. As you review each question, circle the most accurate answer that most identifies your performance in that area.

General Business Planning

1. Do you have a business plan for the next 12 months?

No (0 pts) Yes (2 pts)

- Do you know your dollar-closing goal?

No (0 pts) Yes (2 pts)

- Do you know your closings unit goal?

No (0 pts) Yes (2 pts)

- Do you know your dollar originations goal?

No (0 pts) Yes (2 pts)

- Do you know your originations unit goal?

No (0 pts) Yes (2 pts)

2. Do you know your application volume needed per:

- Quarter

No (0 pts) Yes (2 pts)

- Month

No (0 pts) Yes (2 pts)

- Week

No (0 pts) Yes (2 pts)

- Day

No (0 pts) Yes (2 pts)



3. Do you know the PQ referrals/conversations needed daily to get your application(s) volume for that day?
No (0 pts) Yes (2 pts)
4. Do you know how many pre-application consultations you want per referral client per month?
No (0 pts) Yes (2 pts)
- Have they committed to giving you this number?
No (0 pts) Yes (2 pts)
5. Do you have a target marketing plan to get the right number of referral partners to fulfill #4 above?
No (0 pts) Yes (2 pts)
- Have they committed to giving you this number?
No (0 pts) Yes (2 pts)
6. Have you formulated a sales and marketing plan?
No (0 pts) Yes (2 pts)
- a. Do you have daily accountability to that plan?
No (0 pts) Yes (2 pts)
 - b. If not, do you have weekly accountability to that plan?
No (0 pts) Yes (2 pts)
 - c. If not, do you have monthly accountability to that plan?
No (0 pts) Yes (2 pts)
7. Do you reset your plan monthly by the remaining months in the year to meet goal?
No (0 pts) Yes (2 pts)
8. Do you conduct Partnership Planning Sessions at least monthly with your Referral Partners?
No (0 pts) Yes (2 pts)
- a. Do you conduct Annual Business Reviews with your Referral Partners?
No (0 pts) Yes (2 pts)
9. Do you have a weekly acquisition strategy with your Referral Partners to generate buyer referrals?
No (0 pts) Yes (2 pts)

If yes to #9, are you asking the following questions:



- Who have you met in the last 7 days who you would like to sell real estate to or for, and you are not sure they are going to use you?

No (0 pts) Yes (2 pts)

- Who do you plan on showing property to in the next 7 days who I should speak with to make sure we optimize their purchasing power?

No (0 pts) Yes (2 pts)

Are you extracting at least 75% of their borrowers to conversations regardless if that buyer is approved elsewhere?

No (0 pts) Yes (2 pts)

(In both of the above questions: Make the outbound call, cross-sell the Agent and schedule a PQ conversation.)

- What are your open house plans for the next 2-4 weeks that I can help you create a success strategy for?

No (0 pts) Yes (2 pts)

- What Buyers have you closed in the last 30-60 days for whom we should host a house warming party?

No (0 pts) Yes (2 pts)

- What Agents trust you who aren't having a great lender experience who I could contact using your referral?

No (0 pts) Yes (2 pts)

- What needs do you have that I need to meet and how can we be most efficient?

No (0 pts) Yes (2 pts)

- Do you have any listings that are not moving as fast as you would like? Why?

(Optional for Renovation Opportunities) No (0 pts) Yes (2 pts)



10. Do you spend the majority of your time daily executing your plan?

No (0 pts) Yes (2 pts)

Time Efficiency and Management

11. Do you know your hourly rate and do you measure it every paycheck?

No (0 pts) Yes (2 pts)

12. Do you have a daily time/priority management plan?

No (0 pts) Yes (2 pts)

a. How many hours per day do you spend in reading and replying to email?

5+ (0 pts) 3-4 (1 pt) 1-2 (2 pts) 0-1 (3 pts)

b. How many hours per day do you spend handling/reacting to urgent matters?

5+ (0 pts) 3-4 (1 pt) 1-2 (2 pts) 0-1 (3 pts)

c. How many hours per day are you spending with borrowers in consultations?

5+ (0 pts) 3-4 (1 pt) 1-2 (2 pts) 0-1 (3 pts)

13. Do you spend at least 80% of the day making money?

No (0 pts) Yes (2 pts)

14. Do you do a monthly Time Journal to discover where your time is going?

No (0 pts) Yes (2 pts)

a. Do you adjust your time block accordingly, monthly?

No (0 pts) Yes (2 pts)

Generating Referrals

Do you have a **business discipline** to regularly and generally:

15. Call prospective Referral Partner prospects to set up High Trust Interviews

No (0 pts) Yes (2 pts)

16. Call Referral Partners for referrals

No (0 pts) Yes (2 pts)

17. Call Borrower Referrals and Follow-up for new loans

No (0 pts) Yes (2 pts)

18. Call all TBD's until they convert for up to two years

No (0 pts) Yes (2 pts)

19. Call all Approved buyers until they convert to contracts

No (0 pts) Yes (2 pts)



20. Contact 5 Closed Buyers from your data-base and conduct Annual Client Reviews
No (0 pts) Yes (2 pts)

In-Field Activities

Do you have a **business discipline** to regularly and generally:

21. Conduct High Trust Interviews
No (0 pts) Yes (2 pts)
22. Conduct Partnership Planning Sessions
No (0 pts) Yes (2 pts)
23. Hold Open Houses with Agents
No (0 pts) Yes (2 pts)
24. Attend Caravan targeting Listing Agents and Properties
No (0 pts) Yes (2 pts)
25. Conduct Value Added meetings at Real Estate Offices
No (0 pts) Yes (2 pts)
26. Co-host House Warming parties with Agents
No (0 pts) Yes (2 pts)
27. Information Seminars for other Partners/Clients (First Time Homebuyer, Debt Reduction, etc)
No (0 pts) Yes (2 pts)

In-Field Activities

Do you have a **business discipline** to regularly and generally:

28. Spend 30-minutes a day gaining market knowledge, training, and role-playing High Impact skill areas
No (0 pts) Yes (2 pts)
29. PQ Consultations with all referred borrowers
No (0 pts) Yes (2 pts)
30. Applications for all contracts
No (0 pts) Yes (2 pts)
31. Sending handwritten thank-you cards/videos to clients
No (0 pts) Yes (2 pts)



32. Engage in business accountability with your direct leader

No (0 pts) Yes (2 pts)

33. Review pipeline

No (0 pts) Yes (2 pts)

34. Report status to all partners and borrowers as part of a daily discipline

No (0 pts) Yes (2 pts)

Team and Delegation

35. Do you have an assistant?

No (0 pts) Yes (2 pts)

36. Do you know how much money you are losing per day by not delegating?

No (0 pts) Yes (2 pts)

37. If you have one, do you know how much you are losing by not having a second?

No (0 pts) Yes (2 pts)

38. Have you assessed what you are not doing that you if you had an assistant, you would be able to do?

No (0 pts) Yes (2 pts)

39. All things considered, how much money are you leaving on the table each month by not delegating:

More than \$5,000 (3 pts) More than \$10,000 (2 pts) More than \$15,000 (1 pt)

Building Referral Partner Relationships

40. Have you done a High Trust Interview with all your Referral Partners?

No (0 pts) Yes (2 pts)

41. Do you know the top 1-5 areas of their business they need the most assistance and knowledge.

No (0 pts) Yes (2 pts)

42. Have you completed the Lost Leads Conversation with them and dollarized how much they are leaving on the table?

No (0 pts) Yes (2 pts)

43. Are you co-marketing to their database and conducting Real Estate and Mortgage Reviews?

No (0 pts) Yes (2 pts)



44. Do you know their top business goals for the next 24-months?

No (0 pts) Yes (2 pts)

45. Are you meeting regularly with them to help them create business solutions?

No (0 pts) Yes (2 pts)

Building Borrower Relationships

46. Do you have confidence in conducting a High Trust Borrower presentation?

No (0 pts) Yes (2 pts)

a. Are at least 80% of them face to face?

No (0 pts) Yes (2 pts)

47. Do you use social media to generat referrals at Point of Sale?

No (0 pts) Yes (2 pts)

48. Do you set the expectation for 5 Stars service and surveys throughout the mortgage process?

No (0 pts) Yes (2 pts)

49. Have you architected a 5 Star Borrower Experience?

No (0 pts) Yes (2 pts)

50. Does it include contact, marketing and communication at:

- Pre-contract

No (0 pts) Yes (2 pts)

- Contract

No (0 pts) Yes (2 pts)

- In-process

No (0 pts) Yes (2 pts)

- Pre-closing

No (0 pts) Yes (2 pts)

- Post-closing

No (0 pts) Yes (2 pts)

- Client for Life Plan

No (0 pts) Yes (2 pts)



51. Do you call every buyer once a year and conduct an Annual Client Review?

No (0 pts) Yes (2 pts)

Does it include:

- Credit Review

No (0 pts) Yes (2 pts)

- Debt Review

No (0 pts) Yes (2 pts)

- Asset Update

No (0 pts) Yes (2 pts)

- Real Estate Goal Review and next actions

No (0 pts) Yes (2 pts)

52. Have you segmented your database to the top influencers who have the largest social circles in which you can become implanted?

No (0 pts) Yes (2 pts)

53. Are you infiltrating that social ecosystem to add value, gain referrals and add value to your primary borrower influencer?

No (0 pts) Yes (2 pts)

54. Do you have at least 5 Referral Lead Generation strategies in place?

No (0 pts) Yes (2 pts)

Scripting, Objections, and Dialogues

55. Do you feel comfortable and confident in making calls to borrowers with whom you have never transacted and engage them in a High Trust discussion?

No (0 pts) Yes (2 pts)

56. Do you have call confidence when setting appointments for the first time with Agents, Builders and other potential business partners?

No (0 pts) Yes (2 pts)

57. Do you know how to handle the top objections why people will not meet with you?

No (0 pts) Yes (2 pts)

58. Have you architected a professional handoff from the Agent, Borrower and other Business Partners of a borrower to you in which you have been pre-sold professionally?

No (0 pts) Yes (2 pts)



59. Have you created at least 5 Unique Value Propositions and memorized a solid business solution you can talk persuasively about?
No (0 pts) Yes (2 pts)
60. When you leave a meeting do you have an agreed upon next action in which you have confidence?
No (0 pts) Yes (2 pts)

How'd you do?

194 - 174 (90%+): Well hello Superstar! I'm counting on you to help teach.

173 - 1153 (80%+): You are in the top 20%! Congrats. Looking forward to your contribution.

152 - 132 (70%+): You passed, barely. Your opportunity is endless!

131 - 111 (60%+): There is no telling what you could achieve with leadership training!

110 or less (50% and below): Dire straights. Good thing you showed up!