



**HIGH TRUST**  
A TODD DUNCAN COMPANY

## The Circle of Cash Flow™

The most powerful way to accelerate your referrals to hundreds or maybe even thousands of potential buyers is through Todd's patented success strategy called the Circle of Cash Flow™. The strategy is at the heart of Relationship Marketing and will do ten specific things for your business:

1. Increase the number of borrower referrals you get
2. Increase the quality of those referrals
3. Increase the temperature of those referrals, from cold to warm or hot
4. Increase the conversion percentage of borrowers who convert to closing
5. Create value for your referral partners through re-referring those leads
6. Attract more referral partners to explore a business partnership
7. Lower your marketing cost
8. Increase your margins
9. Increase monthly volume consistency
10. Increase your retention

Relationship marketing differs from traditional, or Transaction Marketing in that it focuses on Client Share and not market share. At its core is the principle that "borrowers you're working with now know the borrowers you will work with in the future". Without question, it is the fastest way to grow your business to unimaginable levels. Simplified, it might look like this.

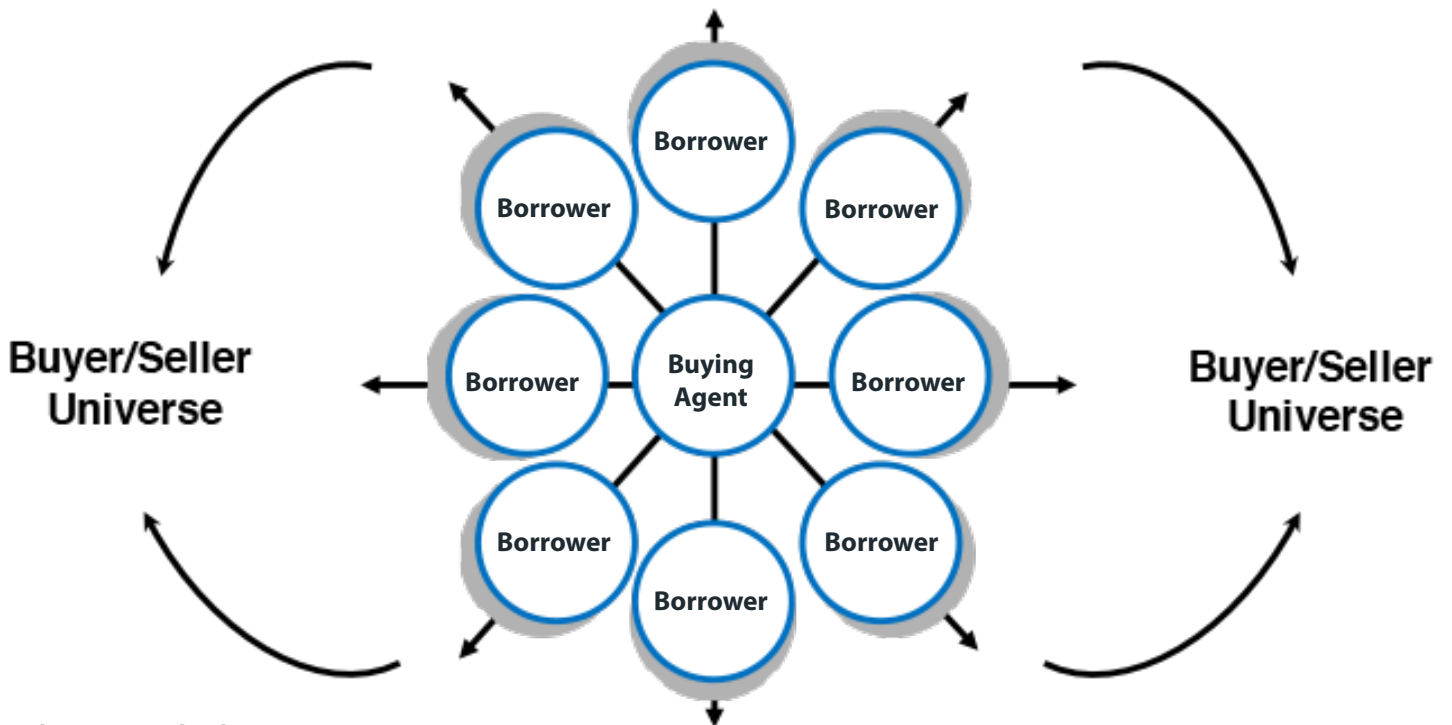
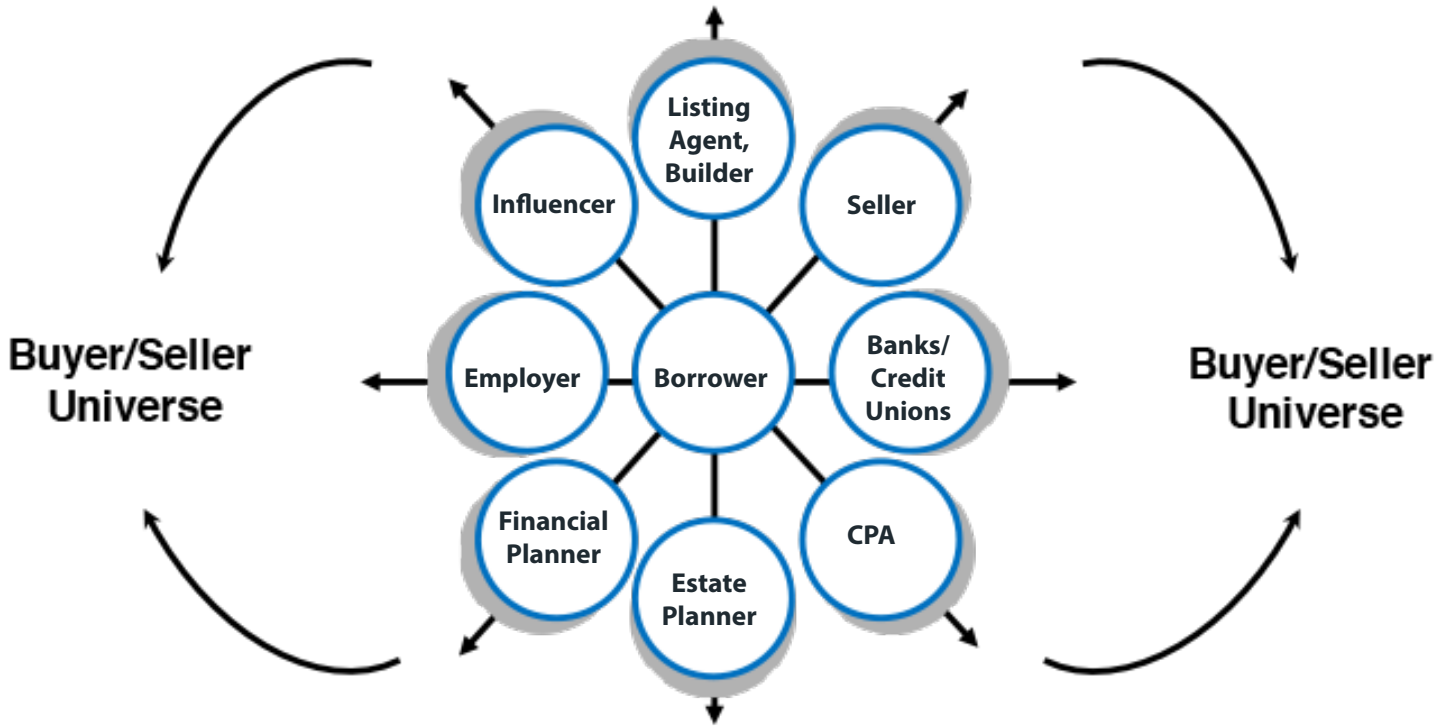
If you successfully close loans for 10 borrowers, in the next year they could influence 10 potential borrowers each, or 100 future borrowers for you. If those 100 know 10, you would have 1,000 future borrowers. If those 1,000 know 10, you would have 10,000 future borrowers. That's the strategy.

Then as you refine the strategy, you reverse the impact of its reach. Instead of 10 borrowers referring you 1 more borrower, you now look for 1 borrower who can refer you 10. By flipping the impact or reach, less people introducing you to more, you create a business efficiency that is highly profitable and consistently moves to high percentages of repeat and referral business.

On the following pages are visual snapshots of how this could work for you as you deploy it.

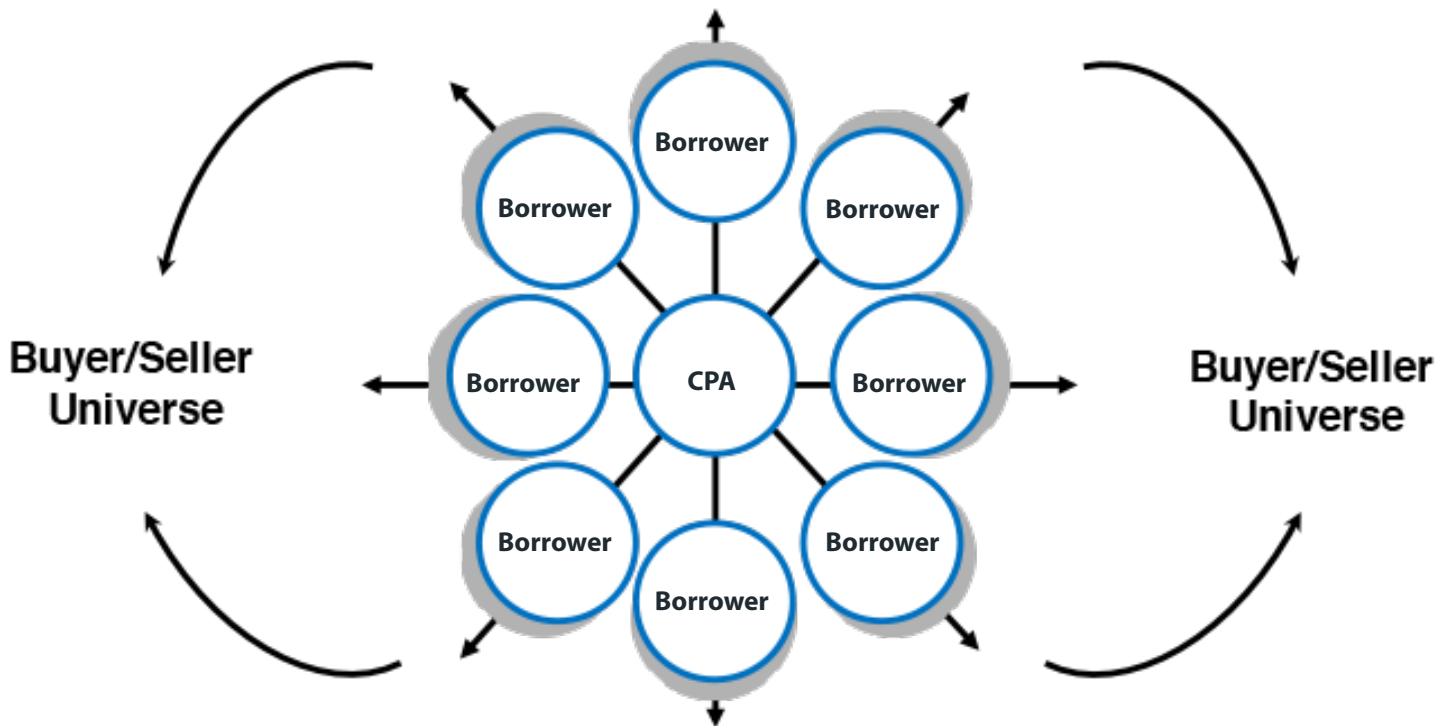
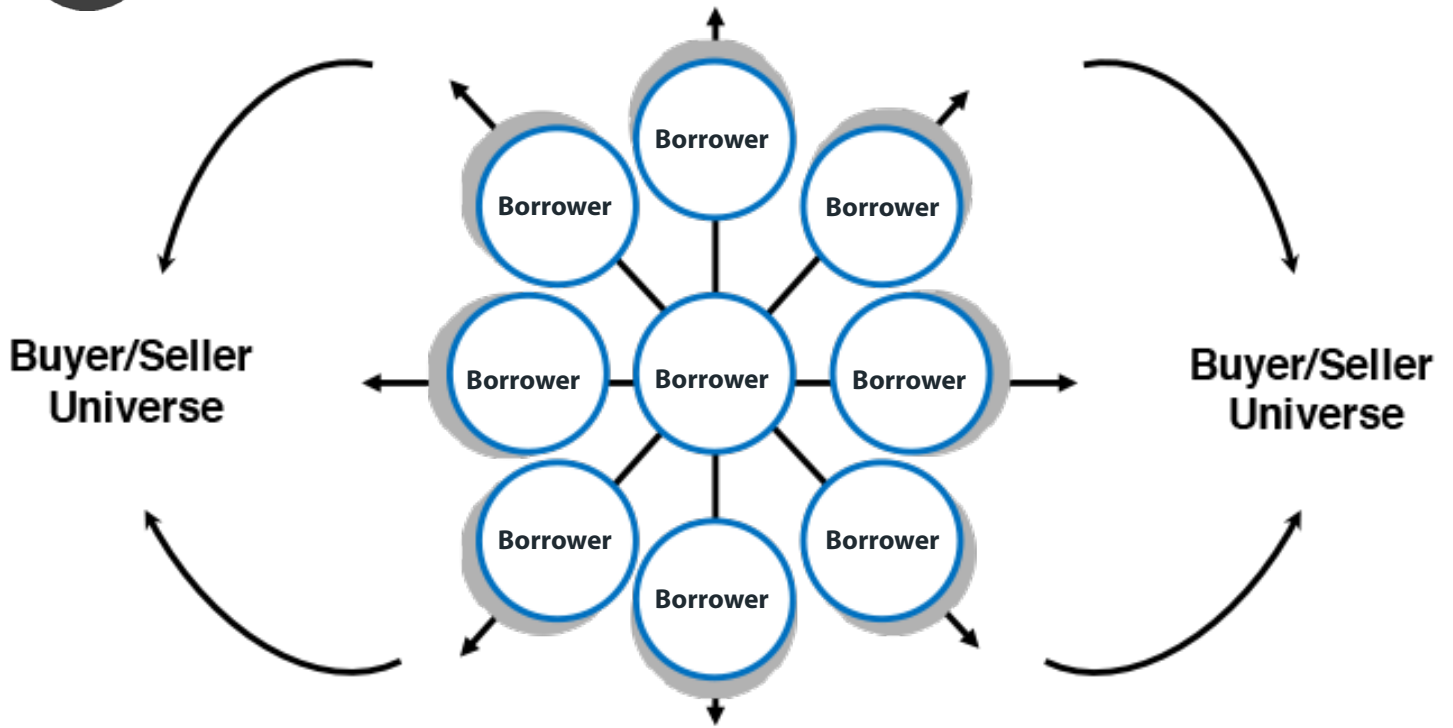


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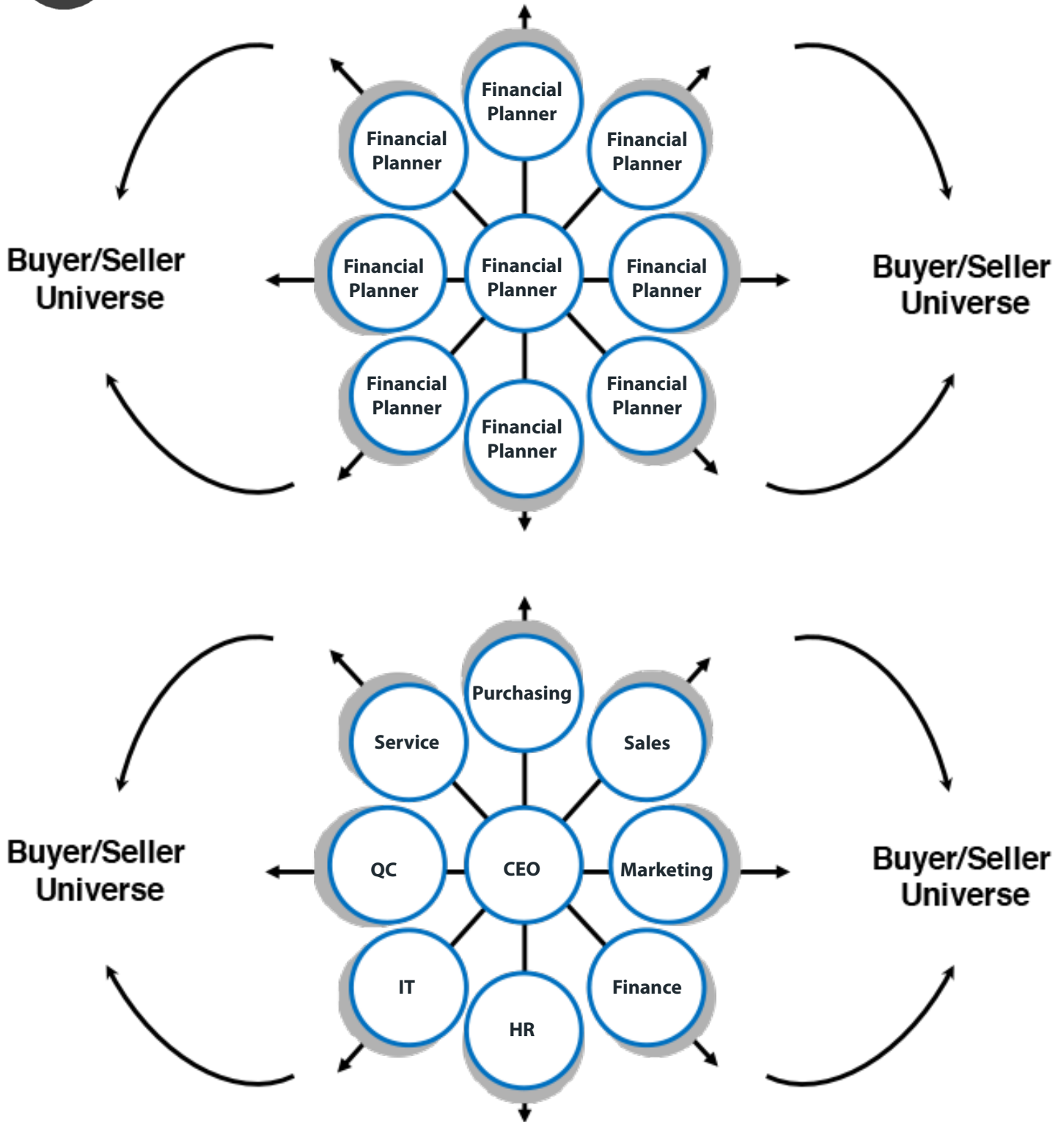
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**"Who do I know who knows who I want to know?"**



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## Circle of Cash Flow™ Scenarios:

These were some of Todd's best sources for volume as a Loan Officer:

- Current Employer
- Financial Advisor
- CPA
- Estate Planner
- Business Attorney
- Firefighter
- Jewelry Store
- Real Estate Attorney
- Bankruptcy Attorney
- Insurance Agent
- Community Banks
- Credit Unions
- Navy Officer
- Airline Pilot
- Business Administrator
- CEO's
- Business Brands
- Statewide Associations
- Place of Worship
- Architect
- Car Sales Person

Additional Referral Scenarios:

- |                           |                            |                           |
|---------------------------|----------------------------|---------------------------|
| Financial Planner         | Art Dealer                 | Mover                     |
| Stockbroker               | Furniture Salesperson      | Cleaning Person           |
| Real Estate Attorney      | Antique Dealer             | Custodian                 |
| Divorce Attorney          | Caterer                    | Janitor                   |
| Estate Attorney           | Chef                       | Bartender                 |
| Property Manager          | Florist                    | Pastor/Priest/Rabbi       |
| Insurance Agent           | Musician/Disc Jockey       | Garbage Collector         |
| CPA                       | Jeweler                    | Printer                   |
| Accountant                | Photographer               | Graphic Designer          |
| Bookkeeper                | Bridal Consultant          | Trade Show Coordinator    |
| Dentist                   | Seamstress/Tailor          | Car Salesperson           |
| Dental Hygienist          | Flight Attendant           | Truck Driver              |
| Physician                 | Pilot                      | Delivery Person           |
| Pediatrician              | Teacher                    | Hairstylist               |
| Ophthalmologist           | Principal                  | Barber                    |
| Chiropractor              | Coach                      | Manicurist                |
| Physical Therapist        | Retail Store Owner/Manager | Postal Worker             |
| Laboratory Technician     | Locksmith                  | Mechanic                  |
| Plastic Surgeon           | House Painter              | Dry Cleaner               |
| Nurse                     | Electrician                | Aerobics Instructor       |
| Massage Therapist         | Plumber                    | Personal Trainer          |
| Dermatologist             | Contractor                 | Journalist/Reporter       |
| Psychologist              | Carpenter                  | Day Care Provider         |
| Nutritionist/Dietitian    | Construction Worker        | Engineer                  |
| Counselor                 | Cabinet Maker              | Physicist                 |
| Veterinarian              | Architect                  | Bank/Credit Union Manager |
| Pharmacist                | Gardener                   | Politician                |
| Police Officer            | Exterminator               | Librarian                 |
| Firefighter               | Landscape Architect        | Funeral Director          |
| Corrections Officer       | Receptionist               | Software Engineer         |
| Social Worker             | Executive Secretary        | Computer Consultant       |
| Military Service person   | City/County Employees      | Golf Pro                  |
| Interior Design/Decorator | Appraiser                  | Professional Athlete      |