

## **The High Trust Interview**

*"The single most overlooked sales skill by loan officers is intentionally creating trust by conducting an effective client interview."  
Todd Duncan*

Interviewing is the most critical part of the sales process. The only way you can get someone to do business with you is to build their trust in you. The only way to gain client trust is to follow a systematic plan of questioning that uncovers their values and their needs.

### **Initiating the High-Trust Interview with Strategic Partners**

"Debbie, I want to thank you for giving me the time today to meet with you. Karen felt that our time together would be extremely beneficial."

"Debbie, a lot of Realtors think I am in the business of doing mortgage loans. I don't see it that way at all. I see my primary role as helping my Realtors become as successful as they choose. I can't do that without knowing what's important about success to them. With that in mind, help me to understand, WHAT'S IMPORTANT TO YOU ABOUT BEING SUCCESSFUL?"

### **Initiating the High-Trust Interview with Borrowers**

"Mr. Smith, a lot of people think I am in the business of doing loans. I really don't look at it that way. I am helping you create, perhaps, the largest debt in your life, and therefore, I have a responsibility to help you professionally manage that debt. I see my primary role as helping my borrowers integrate the mortgage loan they select into their overall long and short-term financial and investment goals and their payment and equity objectives. With that in mind, help me to understand, what's important to you about a home loan?"

## **2 Questions You Need To Ask Every Prospect**

The purpose of the interview is to bridge the gap between where a client is and where they want to be. Sometimes, they are not aware that they could be further along in a relationship than they are. It's your job to create that awareness.

There are two elements of the interview process that enable trust to be transferred:

#### **Question #1:**

For a Strategic Referral source, "What's important to you about being successful?"

For a Borrower, "What's important to you about a home loan?"

This demonstrates your awareness of your prospect's deep, emotional core values and establishes an environment where they can see that by working with you, they can have those values met more regularly.

#### **Question #2:**

"What needs do you have that I need to meet on every transaction?"

This should be asked 3-5 times, and the order of these needs is your prospect's Buying Strategy. What service deliverables have to happen on every transaction for a client to be thrilled at the end of the transaction? Knowing these things (needs) allows you to add value and exceed their expectations. Most loan originators don't do either of the above well or at all.

Note: View the High-Trust Video in the Mortgage Mastery Series

Note: If you have never done this with your current Strategic Partners, start there.

*"You can fail at these questions and still outperform  
your competition who succeeds at not asking them!"  
Todd Duncan*

## **20 Questions To Go Deep With Your Realtors and Builders**

Realtor/Builder Rapport Building Questions: You do not have to ask all these in one setting. Over time, they will help you build a deeper awareness of what your clients want.

\*Follows "What's important to you about being successful?"

1. "What was it that sparked your interest to become a Realtor/Builder?"
2. "What did you do before deciding on real estate?"
3. "How long have you been a Realtor/Builder?"
4. "What are some of the goals that you look for in the real estate business to help you achieve?"
5. "How long have you been with this company?"

Transition:

"I'd like to spend a few minutes learning a little about your business and what you look for in your lending relationships."

Business Profile:

6. "In terms of property sold or listed, or homes built and sold, what has your volume been over the last couple of years?"
7. "How many contacts are you and your team making each day in following up with expired listings, FSBOs, Leads, Previous Clients, Tracking Sheets, Sign-in Sheets, etc.?"
8. "What strategies are in place for expanding your business?"
9. "What business goals do you have that are not yet in place?"
10. "What business development needs do you have in which I could assist you?"

11. "What are you doing with your previous buyers in the area of mortgage and real estate planning?"

12. "Tell me about the members of your team."

Transition:

"Finally, I'd like to know a little about what you look for in your lenders."

Lending Relationship Profile:

13. "What lenders/loan officers are you currently using?"

14. "What is it about them that you like? Dislike?"

15. "If you could improve how lenders work with you, what would they be doing differently?"

16. "What is the most important thing to you in selecting a lender/loan officer?"

This is their Buying Strategy. For every need, you must get as much information as possible and learn the benefit they want to receive when this need is met. See the High Trust Role Play tape and interview form already filled in.

17. "What else is important to you?"

18. "What else is important to you?"

19. "What else is important to you?"

20. "Is there anything else that is important to you in working with a lender?"

Transition - pre-commitment:

"Suppose we were able to develop a strategy that will help you (describe the values, needs and goals they have stated to you). Would you and I have a basis for doing business together?" (Avoid, "If there were a way that I could...")

At this point, you will move to the third level of the High Trust Selling Pyramid, and begin to offer your SOLUTION.

## **20 Questions To Go Deep With Your Affinity Partners**

### **Affinity Partner Rapport Building Questions:**

You do not have to ask all these in one setting. Over time, they will help you build a deeper awareness of what your clients want.

\*Follows "What's important to you about being successful?"

1. "What was it that sparked your interest to become a \_\_\_\_\_?"

2. "What was your previous occupation?"

3. "How long have you been a \_\_\_\_\_?"
4. "As a \_\_\_\_\_, what are some of your primary business goals?"
5. "What results do you hope your business gives you in the next 12-24 months?"
6. "What are some of the goals that you look for your business to help you achieve?"

**Transition:**

"I'd like to spend a few moments learning about your business and what you look for in your strategic partnerships."

**Business Profile:**

7. "What is your business specialty?"
8. "What system do you use to build referrals and generate leads?"
9. "Can you describe any strategic partnerships you have that are effective?"
10. "What systems do you have in place to add value to your clients in the area of mortgage planning?"
11. "What strategies are you exploring for expanding your business that your strategic partners could help you implement?"

**Transition:**

"Finally, I'd like to know a little about what you look for in your lenders."

**Lending Relationship Profile:**

12. "Do you have Value Added Partnerships with other Strategic Partners and Lenders?"
13. "What is it about them that you like? Dislike?"
14. "What changes would you make in how you work with other lenders?"
15. "What would you say is the single greatest opportunity you have with your customers in terms of their real estate needs?"
16. "What is the most important thing to you in working with a strategic partner?"

This is their buying strategy. For every need, you must get as much information as possible and learn the benefit they want to receive when this need is met. See the High Trust Role Play tape and interview form already filled in.

17. "What else would be important to you?"
18. "What else would be important to you?"

19. "What else would be important to you?"

20. "Is there anything else important to you in working with a lender?"

**Transition - pre-commitment:**

"Suppose we were able to develop a strategy that will help you (describe the values, needs and goals they have stated to you). Would you and I have a basis for doing business together?"  
(Avoid, "If there were a way that I could...")

At this point, you will move to the third level of the High Trust Selling Pyramid, and begin to offer your SOLUTION.