



# CEO ROUNDTABLE

The Mortgage Executive Challenge:  
**Building a High Performance Culture of Excellence**

*10 KEY TAKE AWAYS*

Hosted by Casey Cunningham  
*CEO and Founder, XINNIX*





*“Most organizations, regardless of industry, believe that culture is the key factor of excellence. Yet few organizations are intentional in making it happen. In XINNIX’s quest to truly change the future of our industry, we want to help leaders consider the possibilities for their own organizations by bringing together some of the mortgage industry’s very best executive leaders who are willing to share how they lead and what building a culture of excellence means to them and their companies. For your benefit, we’ve summarized Ten Key Takeaways from the CEO Roundtable for Building a High Performance Culture of Excellence. We know you will find value in the philosophies shared by our Mortgage Leaders.”*

**Casey Cunningham,**  
XINNIX CEO and Founder

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AUDIO HERE**

## MEET OUR EXECUTIVE CONTRIBUTORS



**Wes Hunt**  
President and Founder,  
Homestar Financial



**Steve Adamo**  
US Head of Mortgage  
Banking and Consumer  
Underwriting,  
Santander Bank



**Bruno Pasceri**  
President, Incenter, LLC  
Chief Revenue Officer, UFG  
Holdings, Former President,  
Finance of America  
Mortgage



**Rich Phillips**  
Executive VP Sales,  
American Mortgage  
Service Company

01

**Have a Clearly Defined Mission and Vision, and Core Values of Respect, Honesty, Trust and Integrity Embedded throughout the Organization**

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When you care about your associates, they will care about you and the mission of the organization. If trust, honesty, integrity, and respect guide every interaction within your company, these same principles will carry over to interactions with customers. A culture of respect sets the stage for a culture of high performance.

When your team knows you believe in them too much to accept mediocrity, they will rise to meet your expectation. An organization that consistently, deliberately, and repetitively performs their daily actions with excellence will build a reputation that sets them far above the competition.



***“Respect, trust, honesty and integrity guide every interaction.”***

02

## Be Extraordinarily Customer Centric

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*“The customer experience needs to be great.”*



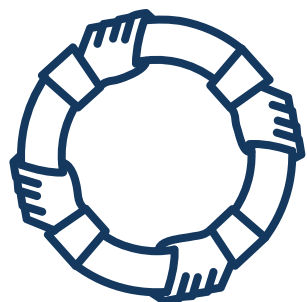
Customer service is the backbone of any good business. Great leaders know they need to empower their teams to serve customers exceptionally well. If you want your associates to do everything they can to assist the customer, you must do everything you can to assist your employees. Take away any barriers that prevent them from effectively doing their job.

Give your loan officers the freedom they need to build exceptional relationships with individual clients and in the community at large. Be known as the organization that, above else, provides the highest-quality assistance to every customer.



A culture of excellence is a culture of collaboration. When problems arise—and they will—a team who knows how to work together will be much more successful than individuals who are going it alone. This means that as a leader, you want to empower your team to be collaborative. They need to “huddle well”.

When a problem comes up, do not simply walk by it. Instead, bring associates with various strengths and skills together in order to develop the best possible resolution. A team with a shared work ethic, vision, and process for problem-solving will excel in the face of the challenges that inevitably come with an ever-changing market.



*“If you see a problem,  
don’t walk by it.”*

03

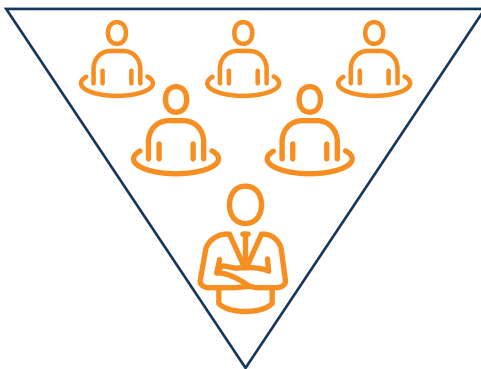
## Foster a Highly Collaborative Team Environment and Empower Them to Solve Problems For the Customer

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04

## Embrace the Philosophy of Servant Leadership

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*“If you care about them, and they know you care about their advancement, I really think you can move buildings.”*

The traditional leadership model is a pyramid, with leadership at the top and management, employees, and customers falling under them. However, the servant leadership model subverts this placement.

Servant leaders know they work for their employees, who in turn work for the customers. They care for every member of their team the same way, from processor to top producer, because each person plays an integral part in the sales process and contributes to the growth of the organization. They mentor and coach as many associates as they can and then empower those associates to do the same for others. Servant leaders understand that their role is to ensure the success of everyone else.

05

## Seek Wise Counsel When Making Critical Decisions

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Strong leaders seek out wise counsel in order to make critical decisions to find the best possible outcome for the organization. Whether referred to as a steering committee, leadership council, inner circle or otherwise, these spheres of influence are a sounding board and impact the way we design and run the business.

To be a healthy leader, you must seek out others for professional advice as well as counsel on critical decisions. No leader, no matter how powerful the position, knows all the answers to all the issues he or she will face. In fact, one of the most critical decisions any leader will make is whom they select to help them lead.

To seek out the help of others is a sign of strength. Ultimately, a leader must make the call, but seeking input from others will help pave the way for success.

*“Ask those around you -  
What can we do better?”*

06

## Prioritize and Invest in Professional Development and Training



*“Investing in our team is just the right thing to do.”*

Every team member benefits from a solid professional development and training program, yet it’s easily forgotten amid the pressures of everyday business or dismissed when margins are tight. However, leaders who make training a priority see the investment is worth it. For one, it helps to attract and keep great employees who are first and foremost “quality human beings.” This starts with the onboarding experience. Professional development and training serves as an excellent recruiting and retention tool. It adds value, builds loyalty, increases your reputation, and brings in good people.

Additionally, investing in your team is the key factor in creating a highly engaged team. An engaged workforce affects the entire company and fosters job satisfaction, performance and a positive customer experience. The best way to engage your team is to “invest harder.” It’s the right thing to do for your employees and your company.



07

## Organizational Culture and Engagement Drives Sales Performance



***“An engaged workforce is the engine for a sustainable and high performing mortgage company.”***

A high performance culture is about engagement. The higher the engagement level of your team members, the higher they will perform in their role within the company. According to the Corporate Leadership Council, 76% of the workforce expresses ambivalence toward their work experience. Neither strongly committed nor non-committed to their work, team, leader or organization, these employees prompt organizational concern and demonstrate varied levels of effort and intent to stay.

While quite willing to commit for the right reasons, they have not yet found those reasons - or enough of them. There are 8 category levers that impact employee engagement and performance, starting with organizational culture. Building a culture of excellence will manifest itself into a high performing team, bearing fruit throughout the organization. It's important to measure the engagement consistently through methods such as annual feedback surveys or focus groups, which help leaders ensure your engagement level remains high and is consistent long term.

**To learn more about the 8 Category Levers of Engagement**

**CLICK HERE**

08



## Take Ownership and Responsibility - Enable Your Team to be Successful and Remove Barriers to Success

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*“Three Powerful Words:  
I Am Responsible.”*

True leaders take responsibility at all times for the big picture and ownership for the actions of their teams. Taking ownership means holding yourself responsible for the successes and failures of the organization. Leadership involves putting structure beneath the team to allow them to reach to the level of success they want to achieve. It also means removing any barriers that are preventing them from being successful. Good leaders are intentional about getting to know their people and what makes them tick. The more you know about your people, the better you understand what could be causing them to fail or succeed at their jobs.

Leaders know when to follow and allow their team to lead. This is critical in empowering your employees to make decisions. By developing an environment of ownership, leaders help their team understand the importance of taking responsibility.

09

## Reporting, Measurement and Accountability – If You Can’t Do it Well, Find Someone That Can

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Accountability is the secret weapon for faster growth. An accountability partner helps individuals grow by offering guidance and holding them to their commitments. While it's similar to a mentor relationship, the accountability partner or team steers each individual employee towards best practices, processes and daily activities needed to take them to the next level.

Holding teams and individuals accountable is not only incredibly impactful to their success, but it is also good for the organization. Yet, most companies do not have the expertise or capacity to drive this internally or to do it well. In most cases, it is critical to outsource this initiative to a proven provider that can dedicate the needed time and attention. Your team and company will benefit exponentially.

*“Nobody listens to their parents, but you would listen to your friend’s parents. That’s the idea.”*



10

## To Be Successful, You Must Be Willing to Put in the Work

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*“If you want to be a top performer, you’ve got to double down in certain spots.”*

The most successful sales people start with one thing - they work really, really hard. Top performers want to hang out with other top performers, and their success breeds more success.

For those that have not yet reached top producer status, one of two things is missing: a lack of will or skill. If they are lacking will, or desire and passion for achievement, it can be very difficult for successful change to occur. However, if they lack the skill but are willing to change if given the right toolset or environment, leaders can and should help these individuals by setting them up for success. In doing so, they will become inspired and have the potential to become a top performer in the organization. Taking an individual team member through this transformation is a true testament of servant leadership.

In full disclosure, XINNIX is deeply engaged with each of our executive contributors and their respective companies on driving engagement and performance. These leaders share our passion and leadership philosophy and are successfully defining and guiding the culture of their organizations.

Excellence is the driving force behind everything we do at XINNIX. Our story, values, leaders and corporate partners reflect our commitment to elevate mortgage professionals and transform our industry. We're in the business of elevating companies, leaders and teams because we believe that through excellence, there are infinite possibilities.

If you share this vision with us, we welcome a conversation on how we can partner with your organization. There are three ways to engage XINNIX in building a high performance culture of excellence: As an individual retail customer, a strategic partner or a corporate partner.

Contact XINNIX at 678-325-3500 to see which solution is right for you and your organization. To learn more about XINNIX Performance Programs visit our website at [www.XINNIX.com](http://www.XINNIX.com).



## Three Ways to Engage XINNIX to Build a High Performance Culture

**Contact us at 678-325-3500**

**Visit our website at [www.XINNIX.com](http://www.XINNIX.com)**

THROUGH  
**EXCELLENCE**  
there are  
**INFINITE**  
POSSIBILITIES

## About XINNIX, The Mortgage Academy

XINNIX is the premier mortgage sales and leadership development company with over 16 years of service to executives, managers, and loan originators. XINNIX energizes and transforms individuals, teams, and organizations to elevate their thinking, accelerate their performance, and experience incredible results.

*We're honored.*

**Thank you to our entire team for 12 culture award wins!**





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**XINNIX**  
THE MORTGAGE ACADEMY

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