



**XINNIX**  
THE MORTGAGE ACADEMY

# ULTIMATE LOAN PRODUCTION PLAYBOOK

**7 POWER PLAYS TO CLOSE NEW BUSINESS  
IN ANY MARKET**

*Energizing people. Elevating results.*

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# INTRO

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**XINNIX energizes and transforms individuals, teams and organizations to elevate their thinking, accelerate their performance and experience incredible results.**

The impact that rising interest rates, shrinking inventory, and compressed margins have had on the mortgage industry in the past year is undeniable. The ebb and flow of these and other challenges constantly affect the decisions that lenders make and cause a seemingly never-ending quest for remedies to cure loan production ills. For 16 years XINNIX has helped mortgage companies navigate through these challenges with proven sales and leadership training, accountability and coaching. XINNIX is dedicated to energizing and transforming individuals, teams and organizations to elevate their thinking and accelerating their performance with incredible results.

This book shares some of XINNIX's powerfully proven steps that help drive production in any market and elevate success exponentially. From individual loan officers to executive leaders, it is our pleasure to serve you and to offer this tool to get you started on the path to increasing production now.



## LEVERAGE YOUR DATABASE – IT'S A GOLDMINE

- Leverage your database for more business and maximum referrals.
- Analyze your current database for potential gaps and opportunities.
- Retaining current customers is just as important as adding new customers.
- Acquiring a new customer can cost as much as 5 times more than retaining an existing customer.\*
- A survey done by Merrill Lynch found 20% of existing customers obtained a new mortgage, either for a new home, second home or a refinance, each and every year.

### WHAT'S YOUR DATABASE WORTH?



**YOUR VERY OWN  
DATABASE  
OPPORTUNITY  
CALCULATOR**

**CLICK HERE**

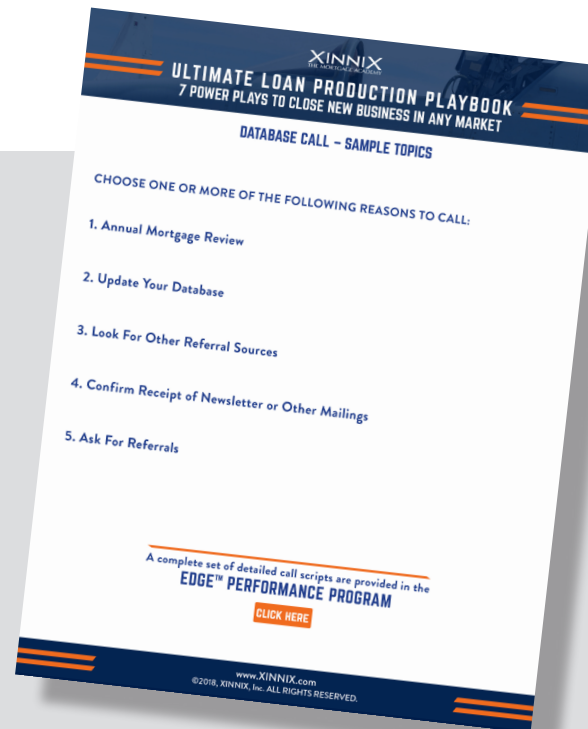


## DATABASE CALL – SAMPLE TOPICS

One of the ways you can begin leveraging your database today is by developing your call scripts. For your convenience, we've provided some example topics to build your scripts. Download and begin putting these to work in your business today.

**DOWNLOAD THE  
TOPICS NOW!**

**CLICK HERE**



# POWER PLAY 2

## DRIVE BUSINESS WITH REALTOR REFERRALS



There are Five Key Opportunities to Build Referral Sources to Drive Purchase Business. **One of these five is Realtor Referrals.**

For more in-depth information on all other referral sources and strategies, please inquire about our EDGE Program.

[CLICK HERE](#)



## HOW TO APPLY THIS TO YOUR BUSINESS

### There are 8 Ways to Get Successful Realtor Referrals



**Friday Phone Calls** – Stand out by placing follow-up calls on Fridays.



**Industry Articles** – Show your expertise by sending articles that will help them with their business.



**Motivational Videos** – Find an inspirational video that pumps you up, and then share it with your potential referral sources.



**Sales Tip Articles** – Shoot over a helpful business article with a catchy subject line. They'll appreciate your consideration!



**Articles Related to Their Hobbies** – Send articles they would find interesting and show you personally care about them.



**Inspirational Memes** – Memes can be funny, inspirational or thought provoking. They're perfect to leverage when building a relationship through email.



**Market Updates** – Become their personal industry expert by sending weekly market updates they can use every day in their business.



**Customer Testimonials** – Wow them with customer service testimonials from current referral sources. It can really make a positive impact when they are on the verge of making a decision.



# POWER PLAY 3

## SEIZE THE OPPORTUNITY OF A COMPLETE LOAN APPLICATION



### The value in a complete loan application:

- Earn repeat business due to enhanced customer experience
- Gain respect from processing team and underwriter
- Receive priority treatment from Operations
- Free up more time to prospect
- Take control of your business
- Improve turn times
- Create loyalty from key referral sources
- Get more time to do what you are supposed to do...SELL!





## SIX STEPS TO AN EXCEPTIONAL LOAN APPLICATION

1. Prepare the customer properly
2. Complete all the information
3. Reconcile customer's documentation
4. Obtain necessary signatures
5. Communicate next steps to the borrower
6. Organize and prepare the file for submission

### DOWNLOAD THE 6TH PAGE OF THE 1003

Add this page to your loan application and gain deeper insights into your customers. Knowing more about your customers will enable you to build the relationship long term.

[CLICK HERE](#)

# POWER PLAY 4

## KNOW YOUR REFERRAL SOURCES – THEY ARE NOT CREATED EQUAL



### QUALIFY

Qualify your top referral sources. Ask yourself, “Is this someone I need to invest my time in?”



### PRIORITIZE

Rank referral sources in order of priority.



### RESEARCH

Look at their profile and find information you can use to form a common connection.





## HOW TO APPLY THIS TO YOUR BUSINESS

Start qualifying your referral sources by interviewing them.  
Ask them about their business, goals, background and overall strategy.



### DOWNLOAD SAMPLE INTERVIEW QUESTIONS HERE

Your interview questions will vary based on the type of referral source you are qualifying. For your convenience, we've provided some questions you may want to consider for prioritizing realtor referrals.

[CLICK HERE](#)



# POWER PLAY 5

## GAIN LOYALTY AMONG YOUR REFERRAL SOURCES

### The 4 Pillars of Success

Marketing  
Effectively



Building  
Relationships



Following  
Through



Delivering  
Quality





## THE FOUR REASONS PEOPLE DO BUSINESS WITH YOU



1

**MARKETING  
EFFECTIVELY**



They **know** you

2

**BUILDING  
RELATIONSHIPS**



They **like** you

3

**FOLLOWING  
THROUGH**



They **trust** you

4

**DELIVERING  
QUALITY**



You make  
them **money**

For the 3-step process to achieve each of the four pillars of success, enroll in the [EDGE™ Program](#)

## MAXIMIZE NETWORKING EVENTS



**There are 3 ways to maximize networking events:**

- Prepare for the event
- Attend the event
- Follow-up after the event





## NETWORKING EVENT PREPARATION

To properly prepare for the event, you need to employ a 3-fold strategy:

1. Profile the organization
2. Set key goals/metrics
3. Profile the event



Much like you qualify your referral sources, you should also qualify the networking organizations you are considering participating in. Networking groups have specific events that you may also want to qualify.

For your convenience, we've provided some of the questions that will help you to determine if this is an organization that is right for you.

[CLICK HERE](#)



## EXECUTE HABITS OF SUCCESS



*The Formula for Success:*  
A Few Simple Disciplines Repeated Daily

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**Break down prospecting into daily/weekly habits and disciplines:**

1. Call your database each day
2. Call referral sources each day
3. Schedule in-person meetings with referral sources each week
4. Attend a networking event each week



## HOW TO APPLY THIS TO YOUR BUSINESS

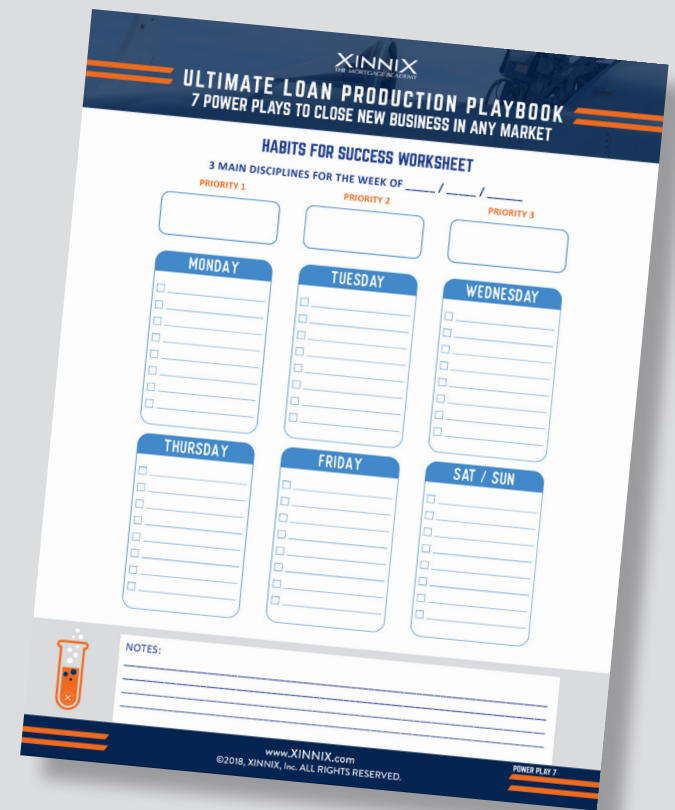
- 1
- 2
- 3

What are 1-3 simple disciplines you must adopt to ensure success?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

Download this worksheet and map out the daily and weekly disciplines you will start implementing today.

[CLICK HERE](#)







TAKE PRODUCTION TO THE NEXT LEVEL

## HOW MUCH SUCCESS DO YOU WANT?

### Plug into the XINNIX System

XINNIX Performance Programs are PROVEN and uniquely crafted for every stage of your career, whether you are a new or experienced loan officer, top producer, manager or executive. A dedicated Performance Coach provides the training and critical accountability ensuring your XINNIX experience generates real results.

[BROWSE OUR SOLUTIONS](#)

OR

[REQUEST A CONSULTATION](#)

RECEIVE 10% OFF ANY XINNIX PROGRAM OR CLASS  
WITH COUPON CODE: **ULTIMATE**

Promotion valid thru September 15, 2018.  
Not to be combined with any other offer or strategic partner package.

# ATTENTION MANAGERS

## POWERFUL RESULTS

Training is an investment, not an expense.  
Would you spend \$1 to make \$10 in profit?

That's what you can expect when you engage with XINNIX.  
When you put 10 of your MVPs in any role—loan officer, producing manager, sales leader or recruiter through XINNIX training, you will receive **10 times** the return on investment.

### The XINNIX process is proven.

A national lender engaged XINNIX to take the challenge.

Here are the results:

- **10 loan officers.**
- Training Investment = **\$13,000.**
- ROI in 2 months - **\$134,376 Net Profit.**
- Projected return in 12 months = **\$806,256!**

Results like this are waiting for you.  
Your team's success is absolutely worth the investment.



WANT RESULTS LIKE THIS?

[CLICK HERE](#)

## TO TAKE THE

XINNIX

10X

CHALLENGE

## WANT TO LEARN MORE?

Reach out to us for a free consultation on the best way to plug into XINNIX.

[REQUEST INFO](#)



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