

CALIFORNIA MORTGAGE EDITION

TOP AGENT

MAGAZINE

**TOOLS OF
TOUCH:**
STAYING
IN TOUCH
IN WAYS
THAT
MATTER

YOUR SECRET
PRESENTATION
WEAPON

"STATED"
INCOME
COMMERCIAL
REAL ESTATE
LOANS ARE
BACK—
AND BETTER

**GET YOUR
HEAD
IN THE
GAME!**

COVER STORY

**DAN
MCINTIRE**

**FEATURED
TOP MORTGAGE
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TOP AGENT MAGAZINE



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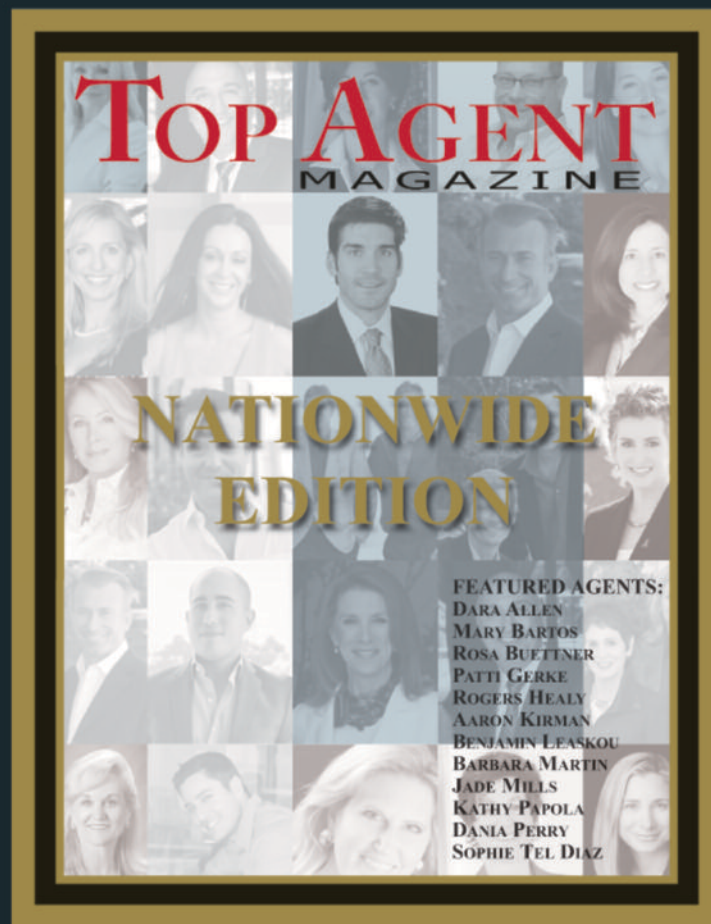
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Your Secret Presentation Weapon

by Rich Levin

You are at a listing presentation, and you know the seller is interviewing other agents. Would you like to distinguish yourself as the best? Here's how.

This is on an age-old and proven sales concept that is taught in high-level sales training in every major corporation. In real estate, it is a subtlety that most agents simply don't build into their skill set. Those who learn and use this skill stand out and win against the competition.

Have you ever lost a listing and could not figure out why? The seller says that they had more confidence in another agent. This skill is the reason they will choose you. They may not recognize why; they just have more confidence in you.

Sample Seller Script

Here's an example. After, I'll break it down for you so that you can apply it for yourself.

Agent: "Do you know the number one complaint owners, like you, have about their present REALTOR®?"

"The agent doesn't communicate or loses touch. It's one of the simplest things and one of the most important. I know some of the best agents in town who sell a lot of homes and have the best intentions, but they just don't follow up like they should, and you fall through the cracks.

"I set aside an hour each day just for staying in touch with my clients."

"You don't want to be in the dark, uncertain and uncomfortable. I want you confident that we are both doing everything we can to get your property sold for the most money in the shortest time. "I like to make these calls between eleven and noon on Thursday mornings. What is the best number to reach you at that time?"

AABC: The Breakdown

There are four steps to this presentation skill. They are subtle and easy to learn. You must practice to be natural with this skill, which I call AABC.

- Step one is the Action you take. In the example above, it's communicating regularly.
- Step two is the Advantage you bring that differentiates you. In the example above, it is setting aside an hour each day.
- Step three is the Benefit to them. In the example above, it is making them certain, comfortable and confident.
- Step four is the Close, which is asking for a decision. In the example above, it is asking for the specific number to be reached on a specific day and time.

AABC

Action: What you do.

Advantage: Your distinction.

Benefit: What's in it for them?

Close: Asking for a decision.

This has been taught by Fortune 500 Companies decades before Anthony

Robbins was a twinkle in his mother's eye. Most agents miss the mark on this in today's competitive real estate market. To hit a bull's eye, use AABC as your secret weapon. You will begin to notice sellers and buyers having more confidence in you, relaxing with you, and trusting your judgment.

Sample Buyer Script

"Would you like to have the advantage of seeing the newest properties on the market, every day?"

A – The Action: "Every day—often twice a day—I will search for properties that are new to the market."

A – The Advantage: "In our area there are nearly three thousand real estate agents. Every day, some of them are placing new property on the market. Within hours, often less, I make sure that you are aware of any and every property that even remotely matches your desires."

B – The Benefit: "You'll have the best opportunity to find the property that has the most of what you want before you are in competition for it, and you often get it at the best price. Each year, many of the homes I sell are those fresh listings that have

only been viewed by my buyers. It's fun for me. It's the best way to give you the competitive edge."

C – Close: "Do you want me to contact you each day as soon as we become aware of any property in which you may be interested? If I call during the workday with an excellent choice—something that looks perfect—would you be able to come fairly quickly to see it?"

You will find AABC is your secret weapon. While other agents present their same old way, the buyers and sellers to whom you present see, hear, and feel something different, something more. They will more easily sign exclusive contracts with less commission challenges. They will trust you and make your job with them easier, because they strongly believe in your efforts on their behalf.

A Few Subtleties

I like to start with a question. Do you know? Have you heard? Would you like?

The Action can be very simple. It is your Advantage—the way you do it differently—that makes the distinction.

The Benefit is always more money, the best time frame, and/or more ease and convenience. That is WIIFT: What's In It for Them.

The Close is critical. In addition to confirming their agreement, it makes them an active participant in the process.

In my work, I occasionally accompany Agents on listing presentations—Agents who take over a hundred listings a year. Once they begin to apply AABC, they immediately express that they feel, hear, and see the difference in the way their clients responded to them.

This is an advanced skill that raises your effectiveness and enhances your relationships and your results. It requires preparation and practice. It is a secret weapon that can shift your work and your career into the next gear.

Rich Levin is one of the most successful Real Estate coaches in the nation by virtue of the measurable results of his clients and creator of the Real Estate Hierarchy of Success, a working model for understanding and planning your business. Copyright©, Rich Levin. All rights reserved.

TOP AGENT

MAGAZINE



DAN MCINTIRE



DAN MCINTIRE

Dan McIntire recently applied an inventive, clever marketing strategy to his business practice that has helped him become an even more successful and likeable loan officer in Roseville, Calif. He uses several comedic and expressive pictures in his email signature that are tailored specifically for the subject of each email. “I try to bring some levity and

humanity to the home loan process. Most people would rather go to the dentist than deal with the details of obtaining a home loan, and I totally get that!” He adds with a laugh. “And I’m somewhat embarrassed to admit that I now have about 50 different personalized photo signatures. Some are seasonal... one of me and my business partner looking miserable

in ridiculous Christmas hats has become a Client favorite. But most are just empathetically funny...like the one where I'm sticking a pencil in my eye. I use it to commiserate and acknowledge the insanity of my request when I have to ask a Client for page 7 of 7 of a bank statement, when everyone in the free world knows there won't be anything important on Page of 7 of 7."

When asking what inspired him to incorporate humor into his business plan, Dan shares, "It happened by accident. I was taking regular head shots for my business cards, and my business partner was razzing me complaining, 'You're not smiling for real. You look stiff!' So I let out this crazy laugh, and the photographer happened to snap it. The proof was so funny I decided to use it as a business card and email signature. It was a big hit with Clients, REALTORS® and escrow officers. Everybody seemed to need and appreciate the laugh." Dan continues, "But I never



forget that Clients are trusting me to guide them through an important financial process that is in most cases, the biggest purchase of their lives. The only reason I can get away with some whimsy is this....I am in fact very good at what I do. I know lending programs and rules, I'm a student of the interest rate market, I communicate well, I follow-up and am proactively accessible to both Clients and REALTORS®. Most importantly, when all is said and done, I deliver at the end whatever I promised in the beginning. That may sound very simple, but I'm afraid that just because it is 'simple' does not mean that it is necessarily common."



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With his charisma, down-to-earth personality, communication skills and work ethic, Dan has enjoyed professional success and is consistently ranked among the top 20 loan originators nationwide at Cherry Creek Mortgage Company, a mid-size mortgage bank that funded more than \$3 billion in home loans last year. In an industry where many loan officers shop, hop and stop off at a new mortgage company every couple years, Dan has been uniquely loyal to his employer. He shares, “I was

hired and trained by Larry Challis, the branch manager of Cherry Creek Mortgage Company in Roseville, nearly 14 years ago. He and I and Charles Dickens have been through ‘the best of times and the worst of times’ together so-to-speak. And I’ve worked with my business partner, Sherene Gray, for almost 10 years. Sherene is a fully licensed originator, just like me. She could go out on her own and do great, but we choose to work on all loan files together so that we can provide extraordinary service and attention to detail to our Clients. Our partnership has also allowed us to maintain some level of sanity and work-life balance. When I go on vacation, I know that our Clients will lack for nothing during my absence. That peace of mind is priceless to me.”

Given his outgoing, fun personality, it is no surprise that one of Dan’s favorite parts of working in the mortgage industry is interacting with people. He says, “Of course I enjoy working with our Clients and REALTOR® partners, that’s a given. But I also love working with an amazing team of superstars internally.... Underwriters, Processors, Doc Drawers, Funders, and many more behind-the-scenes loan





swimming, and building tree houses. I plan to take them to the doctor's office next week to see what's wrong with them!?"

In his free time, Dan snow skis and plays competitive tennis in USTA leagues. He also volunteers at his church and has a heart for Africa. He shares, "I support an organization in Uganda called Buyamba. It is a Christian faith-based non-profit that operates schools and orphanages. In 2005, I got to travel to Uganda and I met children whom we had sponsored for years. It was absolutely humbling and joyful and I hope to return with my whole family some day soon."

heroes... excellence is required from so many people in order for me to do my job well. These people are my friends, not just my colleagues."

Dan married his college sweetheart 18 years ago and says he is "blessed to be called 'Daddy' by two fantabulous children. My son is 12, and my daughter is 9. Thus far, neither of them has expressed any interest in becoming a loan officer," he quips. "They seem to favor soccer, music,

After a reflective pause, the tone of Dan's voice changes and he adds, "Whether it's in business, in church, in my community, or on a tennis court... I genuinely desire to honor God in all that I do. I fail miserably all the time, but I'm also forgiven EVERY time, so I don't stop trying. Above all else, that's probably the most important thing to know about me. Any success I may have achieved, or will ever achieve, is solely because of Jesus' grace upon my life."

For more information about Dan McIntire, please call (916) 788-9836, email dmcintire@ccmclending.com or visit www.dan-mcintire.com



GET YOUR HEAD IN THE GAME!

BY BARRY EISEN

Can you think of any top athlete in any sport who is inconsistent in preparation, has little focus, has no defined game plan, and has low confidence and self-esteem? If you can, you're not thinking of a top athlete, you're thinking of a wanna-be poser. There are lots of gifted and talented people in sports, but the world doesn't care as much about the talent unless it shows up, demonstrates focus, shows a dedicated plan of action and acts like success is the natural by product of all the previous preparation.

The same scenario is true about successful entrepreneurs. You'd be hard pressed to think of a winner who wasn't prepared, focused, strategized and confident.

The stories about Ben Hogan, Jack Nicklaus, Billie Jean King, John McEnroe, Kobe Bryant, Michael Jordan, Michael Phelps, Lionel Messi, Amanda Beard, and thousands of other sports greats share many basic success principles.

Think of the Captains of Commerce in your business and chances are the success principles are much the same.

When you hear negative messages in your mind... take a deep breath and replace them with supportive words.

I've been privileged to have worked with some of the very best in sport and business over many years and this is some of what I've learned from them. 5 ideas for stepping up your game.

1 Preparation is what creates confidence. Don't work on confidence. Practice more. Whether it's practicing getting out of the starting blocks quickly in the 100 meter dash, efficient flip turns in the pool, chipping onto the green from 30 yards away or rehearsing business presentation scripts, introducing yourself while knocking on doors, or closing assertively after a strong presentation...you can't get around practice/preparation. Check out "the 10,000 Hour Rule," in Gladwell's, *Outliers*. Ya gotta do the work!

Mental practice in a relaxed state of mind (self-hypnosis) can speed up the success process from 2-5 times. Read almost any autobiography of a successful athlete or business personality and recognize this common trait; almost all successful people saw and savored the end result in their quiet, meditative states first.

2 The quality of Self-Talk is a big reason for the separation between superstars and the herd that follows. It's easy to be positive and use positive words when things are going great and your attitude is up. One way of getting and keeping an "up" attitude is to silently tell yourself what the outcome of the next event will be...where the ball will land, your time for the 100 butterfly, the height of the high jump you'll clear, the room you'll mesmerize with your speech, the powerful listing presentation you'll

give today, etc. The result of negative self-talk (self fulfilling prophesy) is obvious...poor posture, unfocused, procrastination, fear. Self sabotage! When you hear negative messages in your mind...take a deep breath and replace them with supportive words. This will get easier and more automatic with practice and so will your successes.

(If you don't achieve what you set out for...it doesn't matter...keep doing this.) The difference in how the ultimately successful get to where they are and where everyone else gets, is how soon you pull the plug and quit. Raise your game by staying in it. As you shift your mind your game will improve/your business will improve.

3 Visualize the self-talk. Pictures make more and deeper neurological impressions. A picture IS worth a thousand words. The greats in every sport played the game, walked the course, saw the 100 mph fastball come in, saw the touch at the pool's wall, broke the beam at the finish line well before their bodies were involved. Your actions are based on your thoughts. Don't be random. Choose successful pictures that move you forward.



4 Feel the satisfaction of success for just a moment. How would it feel hitting that perfect dive, making the 20 foot putt, running your personal best in a 10k, nailing that listing presentation, passing that test?

Allowing the neurotransmitter dopamine to flash through the pleasure centers of your brain, reinforces the positive goal to which you are moving. We do things to maximize pleasure or to minimize discomfort. As you associate the task or goal with a positive feeling, you'll approach the task/goal with a more open, "CAN DO," attitude. It's attitude not aptitude that usually matters more. Like a pep talk before a game, like a supportive hand on a child's shoulder before a test in school, like a smile from a prospect that says, "I'm open to what you have to say," feel good about what you're here to do. You'll make changes, not because you need to or want to, but because it feels good. Take the kicking and screaming out of your life to experience a more centered and focused energy.

5 Relax before you compete/take care of that piece of business. Some use music, some meditate, some create physical rituals (eat a certain food, do push ups, clap hands, stretch, a couple of breathes (and a whole lot of other crazy things you've seen. It ain't crazy if it works.) Create a small ritual that focuses you in the last moment before the event/business presentation/prospecting/public speaking...

Some sport psychology is about emotional, social and or physical issues, more to be addressed by qualified coaches, counselors or therapists, trained to deal with psychological baggage and physical scars. Some business leaders sit in with therapists and coaches to sort out individual blocks.

But after all the analysis is said and done, the smart ones go back to the basics. See the ball, hit the ball.

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Barry Eisen teaches personal development seminars and coaches Southern California top producing REALTORS®. "Your business will never grow more than you do" is the theme; self hypnosis and behavior modification are the tools for playing a bigger game. barryeisen.com, barryeisen@LA.twcbc.com 818-769-4300

TOP AGENT MAGAZINE



RACHNA KHANNA

Prospect Mortgage, one of the largest independent retail lenders in the country, prides itself on its experience, reliability and timeliness in serving clients. Senior Loan Officer Rachna Khanna, from the Sherman Oaks office in the Greater Los Angeles area, has quickly established herself as a consummate mortgage lending professional with the company.

Rachna joined Prospect Mortgage in March 2012, starting as an assistant to brokers. This work allowed her to learn the ropes of mortgage lending so that, within a relatively short period of time, she was well-versed enough to become a loan originator.

Prior to joining Prospect, Rachna was a REALTOR® for 9 years. That extensive experience has greatly benefitted her ability to understand the entire home buying process and relate well to the REALTORS® and buyers she works with now. As she observes, “REALTORS® refer me because they know I will really listen to their clients.” Her real estate expertise allows her to provide a high level of support to buyers and agents.

Just a quick glance at the testimonials on Rachna’s Prospect web page confirms this to be true. “She is by far the best Loan Officer I have ever had the pleasure of working with,” sums up one. A recurring theme among her thankful clients is her knowledge, which helps to make a potentially stressful process go smoothly and virtually painlessly, as one satisfied client attests.

Just as important as knowledge, and what Rachna believes really leaves a mark with her clients is her genuine care for them and personable attention to their individual goals. “I love the idea of helping people buy their first home or their dream home,” she

says. “I love helping them save money and guiding them carefully through stressful transactions.” She also insists on being completely honest with them and always available to them, in addition to being able to answer their questions along the way. Maintaining high standards of honesty and integrity is one of her main guiding principles in her work as a mortgage originator.

Rachna emphasizes the fact that she really loves what she does. She is licensed in the state of California, and her Sherman Oaks office primarily serves the northern San Fernando Valley, although she has clients and a network of REALTORS® throughout the Greater Los Angeles area. While Prospect Mortgage is a full-service lending company and Rachna provides a range of loan products and programs, she notes that she facilitates a lot of jumbo loans and renovation loans.

Her first love, of course, is family – particularly her three children. In fact, it was the greater normalcy of working in a mortgage lending office that drew Rachna from being a REALTOR® to being a loan officer. She volunteers at her kids’ schools and is very involved in their activities while still being accessible to her clients whenever needed. She also is able to spend a lot of time with her parents.

Rachna’s other activities outside of the office include working with a variety of builders in the Porter Ranch and surrounding areas, and in the Santa Clarita Valley. She is builder certified, and is active with the Southland Regional Association of REALTORS®, Inc. (SRAR).

For more information about Rachna Khanna and Prospect Mortgage, call 818-472-3888, email Rachna.Khanna@prospectmtg.com, or visit www.myprospectmortgage.com/RKhanna
Rachna is located at Prospect Mortgage, 15301 Ventura Blvd., Suite D300, Sherman Oaks, CA 91403

“Stated” Income Commercial Real Estate Loans are Back—and Better

by Noah Grayson

Do you have clients looking for “stated” income loans on commercial property? They’re available again in 2015 and, this time, lenders swear they’ll do them right.

Like so many other loan programs real estate finance professionals relied on in the recent past (notably sub-prime and alt-a), “stated” income commercial real estate loans were a casualty of the 2008 mortgage meltdown. Soon afterward, mortgage brokers who had previously embraced them for their fast-and-easy closings wouldn’t even utter the term “stated,” it had become so taboo. Trouble is, prospective commercial real estate buyers and their agents loved the loans and have been praying for them to come back.

And why not? Prior to ’08, when commercial lenders were ramping up their sales volumes to compete for big securitization dollars, borrowers could simply state their personal and

property income in lieu of revealing inferior debt-service coverage ratios. Lenders became overly comfortable relying on stated income instead of verified data, and gradually even lowered borrower credit score requirements to imprudent levels. Unfortunately, we all know how that story ended. Yet today, in 2015, the good news for borrowers and their commercial real estate agents is; “stated” commercial real estate lenders are coming back into the market, bit by bit. And the good news for all of us is: It looks like, this time, they’re doing it right.

A Different Animal

To better understand what has changed since 2008, let’s look at the loan product itself; for when it comes to commercial real estate loans, the “stated” product offering has always been a horse of different color. With a “stated” loan, a tangible income-producing property has almost always been required to support the



borrower's repayment ability; lenders have rarely relied solely on a loan applicant's personal income numbers, stated or otherwise. Regardless of whatever income a borrower generates personally, a "stated" lender wants to see that income produced by the property itself is superior to the mortgage payment and its associated expenses. At the very least, that ratio of property income to property expenses—what's known as the debt service coverage ratio—must be break-even.

Trusting the Data Benefits the Borrower, too

You may think that today's stated commercial real estate lenders are once again taking the borrower's word for their numbers but, this time, lenders are relying on bona fide figures and accurate data to support loan decisions. In addition, they are requiring strong borrower credit scores and verifiable track records of on-time mortgage payment histories.

So, what's so "stated" about these new

Currently, for a stated commercial real estate loan, 25 to 35 percent down is required for purchase, plus a credit score over 650 and a track record of on-time debt repayment.

loans? Personal income. As previously, the lenders are allowing borrowers to state their personal income on applications. Those statements do not require verification, and tax returns do not need to be provided for the loan underwriting process. A third-party appraisal is ordered to verify, in addition to the property value, the market rent received from the property, the occupancy of the property, and that executed leases are in place. The lenders are, ostensibly, waiving personal income scrutiny because, in actuality, they are using the borrower's credit history as a determinant of ability to repay debt and meet financial obligations. In other words: these lenders believe that any commercial property investor or business owner who has weathered the Great Recession and emerged with a glowing credit history is a good risk.

A Powerful Tool for your Agent's Toolkit

All of this means that the next time a commercial real estate buyer or

borrower asks you about a stated loan, you've finally got real options to offer, so respond with this valuable information: Currently, for a stated commercial real estate loan, 25 to 35 percent down is required for purchase, plus a credit score over 650 and a track record of on-time debt repayment.

Do commercial real estate lenders now have a winning formula for "stated" borrowers? Will they stray from their new, sturdier parameters? Only time will tell. The only certainty is that, as always, the race for big securitization dollars will intensify quickly and the competition won't sit on the sidelines for long.

Noah Grayson is managing director and founder of South End Capital Corporation, a direct lender funding non-conforming and private money commercial real estate loans up to \$5 million nationwide, and offering SBA, business and bridge loans up to \$20 million in participation with third-party investors. Contact Noah Grayson at noah@southendcapital.com or (888) 268-7778 x 5.

TOP AGENT MAGAZINE



BRADLEY MULLEN

As a former professional fireman for the Palm Springs Fire Department, Bradley Mullen understands the importance of hard work, dedication and helping others. He is currently a mortgage banker at Franklin Loan

Center in Palm Desert, Calif., and since crossing over to banking, he has become one of the most successful mortgage professionals in the area. Bradley shares, "I noticed one of the firemen I worked with made a nice income working part-time as a loan officer. He ended up training me. I began working part-time as a loan officer in 2005 and moved to my current company, Franklin Loan Center, in 2007. I retired from the fire department in 2012 and started working full-time in the mortgage industry. During that first year working full-time, I made the 'Top 10 Producer' list. I have been on the list for the last three years." Bradley serves the entire Coachella Valley and says, "Working as a loan officer still enables me to help people. I am able to assist others in achieving their homebuying goals and like to make sure the borrower is getting a fair and honest transaction. Our company, Franklin Loan Center, completes a significant amount of conforming loans. I work with a lot of first-time home buyers as well as complete many second home purchases. The economic range is diverse out here. Tourism is a substantial industry in the area, which lends opportunities to work with various loan amounts."

Bradley and his company are one hundred percent referral based. He says, "The philosophy of our firm, 'We treat your clients like our own,' goes hand in hand with how I operate. I do not reach out to individual borrowers. I market directly to

REALTORS®. That is how I made my niche. I have become REALTORS®' go-to guy for loans. We are a purchase shop and a referral-based lender." He adds, "We have a great reputation and are the largest independent direct lender in the Coachella Valley. We complete more than thirty percent of real estate transactions in the area. From origination to funding, all aspects of loans are done out of our Palm Desert office. It makes a big difference and allows us to complete more challenging transactions."

In addition to his admirable work ethic and ability to thrive in various professional roles, Bradley also excels at providing superior customer service. He notes, "Communication sets me apart and is an extremely important part of the loan process. I send out a series of emails throughout the course of escrow to make sure all of the parties involved are informed."

Bradley also supports charities and is active in professional organizations. He says, "In March, I am participating in a golf tournament to support the Street Life Project that helps the homeless in the desert, and our company contributes to Martha's Village and Kitchen that provides shelter and food for those in need. I also work with the Young Professionals Network (YPN)."

When Bradley is on his off hours, he enjoys being with his family and stays active. He says, "Spending time with my family is my number one priority. My daughter and I love to go surfing. I also like to snow ski and do CrossFit."

For more information on Bradley Mullen, please call 760-969-1046, email bmullen@franklinlc.com or visit www.franklinlc.com/bmullen



Tools of Touch: Staying in touch in ways that matter

By Bob Corcoran

“The royal road to others’ heart is to talk to about the things they treasure most.” – Dale Carnegie

I’m going to let you in on a little secret that can make your 2016 a year like no year you’ve ever seen in real estate. Ready? Here it is: It’s all about people.

Okay, Bob, that’s no secret. Everyone knows real estate is a people business.

Yes, but stay with me. It’s all about people and how they remember you. That’s especially true in real estate because if people don’t remember you, you’ll be seeking another line of work. The fact is, you can’t spend all your time getting clients. If you did that, you wouldn’t make any money – in fact,

you'd only be spending it. You have to be memorable so people will return to you for business in the future and also refer you to others.

We know from research that businesses spend roughly five times more to get a new customer than they do to keep a current one. The great business guru Jack Welch once said, "Business is about getting and keeping customers." To do that you have to stay in front of a lot of people – it's a numbers game. So how do you do that?

Here are some tips I hope you think about for the remainder of this year and add to your 2016 business plan:

FOR PROSPECTS:

Get focused. Face it, you can't stay in front of everyone. Even the multi-billion dollar corporations can't do that. They spend billions every year in advertising and they still don't reach everyone. Look at your city as a whole pie and then decide what slice you want and then hit it hard.

Know what they treasure. As Mr. Carnegie says above, if you know what people treasure you'll have something more than their ears – you'll have their hearts. Before you share anything with prospects, always ask if it helpful and useful. If not, wait till you get something of value to share. And when talking with prospects (and especially past clients) remember the "F.O.R.D. Technique." Family, Occupation, Recreation and Dreams. Please visit www.CorcoranCoaching.com/Commitment.php for detailed info on how to use this tool free of charge.

FOR PAST CLIENTS:

Stand out from your competition. Think for a minute how many handwritten notes you got in 2015? Go ahead, count. One, two, more? I bet you can count the number on one hand. But think about the last one you got and just how different it looked and how it made you feel. Take time to write your best past clients a handwritten note of thanks this holiday season. I promise they'll appreciate it. And more importantly, they'll remember it – and you.

Think consistency. Make staying in touch with past clients a consistent



and regular part of your business. Think about all the times during the year where it makes sense to share valuable information with past clients: Think about the seasons -- in the winter what communication would be helpful to your homeowners? For holidays send cards. Keep them posted on news related to their area of town.

Let me close by asking you to visualize what a perfect 2016 would look like for you and your real estate business. Stop now and write down what comes to mind. Think about a goal that excites you when you look at it. Go ahead and get a little crazy -- stretch your mind, it's okay, we're just playing with this idea.

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Bob Corcoran is CEO of Corcoran Consulting and Coaching Inc. (www.corcorancoaching.com/programs, 800-957-8353), an international consulting and coaching company that specializes in performance coaching and the implementation of sound business systems into Real Estate Companies, Mortgage Companies and Small Businesses. Corcoran Consulting is headed by Bob Corcoran – a nationally recognized leader, speaker, author, coach and consultant. To find out more about Corcoran Consulting & Coaching, call 1-800-957-8353 or visit us at www.CorcoranCoaching.com

TOP AGENT MAGAZINE



DONALD W. PETTY

As a mortgage banker, Donald W. Petty is a strategist in the business of “equity management” on behalf of home buyers. As he explains, “I provide advice on using mortgages as a strategy to help increase net worth.” That mindset comes from

a varied career that began in the military, including corporate management, and ultimately fulfilled a calling in the mortgage business starting 25 years ago.

After earning a business and finance degree, Don entered the military through an ROTC scholarship and completed his service as a captain in U.S. Army Intelligence. He then joined Frito Lay in Texas. On the corporate fast track, he was promoted three times in four years and became a Division Operations Manager. By this time he had been transferred to California, where a family member worked in the mortgage business.

This exposure to the industry was enough for Don to realize mortgage lending was his true calling. When the choice came to either move back to Texas for another promotion or enter the mortgage business himself, he chose to make that major change. This was in 1991.

Don’s schooling and corporate management experience have been very useful from the beginning. He quickly excelled as a loan originator and over the course of the ensuing years held managerial and executive positions for large and mid-sized mortgage bankers. At one point he oversaw 26 offices for a mid-sized company.

It was there that Don really focused on being a student of the mortgage business while also being able to apply his corporate experience. In due time, he felt ready to start his own mortgage company, Pacific Sunrise Mortgage in Riverside, California, and has found his niche as a boutique lender.

Pacific Sunrise Mortgage serves residential communities in both California and Arizona. The company handles all types of home loans, including FHA, VA, conventional and jumbo. The make-up of their clients is diverse,

including investors, first time home buyers, vacation property owners and veterans. As Don proudly notes, “We provide VA loans for a veteran by a veteran.”

Don attributes his 25 years of success as a mortgage strategist to dedication, a strong work ethic, and a focus on being a true student of industry guidelines and rules. “This is an ever-changing industry that requires staying constantly up to date,” he insists. To do that, he became a Certified Mortgage Consultant, which is the most advanced certification through the Association of Mortgage Professionals and entails strict qualifications and continuing education requirements. In addition, he is a Certified Mortgage Planning Specialist and Residential Mortgage Advisor through the International Association of Registered Financial Consultants, and he holds a California real estate broker license.

Don and his team are very conscious of clients’ choice in going with him and Pacific Sunrise to handle their home loan. That is why he and his team are deliberate about making the total purchasing experience comfortable from the very start. For instance, for in-office visits, the client’s name is posted in a reserved parking spot and a sign personally welcomes them in the lobby. Clients are also given the opportunity to complete a “How did we do survey.” Plus, Don is fluent in both English and Spanish.

Don and his team make every effort to, as he says, “provide the best service and the best advice for the benefit of the borrower.” He really enjoys using equity management strategy to empower families to achieve and thrive in the lifestyle they desire.

He loves it so much, he admits to working many 12-hour days. When he can, he spends time on the art of wood turning.

For more information about Donald W. Petty and Pacific Sunrise Mortgage, call 951-276-1800, email dwpetty@pacificsunrise.com, or visit www.pacificsunrise.com. Don is located at 6608 Palm Ave., Riverside, CA 92506



Attitude!

By Verl Workman

My father was a former Marine and I learned as a small child that there is no such thing as an ex- Marine! He used to wake us up early in the morning by yelling “Reveille” and all seven of us children would march up the stairs to have a family breakfast together. As a high

school history teacher, Dad was big on education and drove home the importance of being good in school and paying attention. One year he had a group of students from his AP (advanced placement) classes compete in a nationwide model United Nations project where the students would deal with world issues. His class from Skyline High School in Utah won the national award in Washington DC where they competed and received that great honor. Dad was very proud of his students and their accomplishment. He talked about that award for years.

I suggested to my dad one time that he was lucky because he had all the smart kids from his AP classes and could pick the smartest students in the school to compete. He looked me in the eye and raised his left eyebrow and said this “Son, I work with some of the smartest kids, but I choose to work with the kids who have the best attitudes.” He went on to say that “it doesn’t matter how smart you are if you don’t have a good attitude”. That conversation made a deep impression on me and has been one of my favorite memories of my father.

In this challenging real estate market many agents find themselves faced with some difficult choices—but the most important choice we can make today is to keep a positive attitude and take action when others are simply whining and looking for excuses for failure. There are enormous opportunities today in every market. The business out there may not be your favorite type of business and it may not be the most fun, but if you have the right attitude, you can not only make money, you can thrive today.

Here are a few simple things you can do each day to keep moving in the right direction:

- GET up
- Get showered and dress for success

- Get into a productive work environment
- Prospect 2-3 hours every day
- Work your most profitable business (your database)
- Look for real buyers and generate buyer leads from every source possible (buyers are paychecks)
- Surround yourself with positive people that are goal focused and happy

Hire a coach that can give you direction and guidance and hold you accountable to do the right things in your business

We are blessed to live in this country where we can work for ourselves and enjoy all of the freedoms that make this such a wonderful place to live. We have our families, health, and skills that allow us to help people and we get paid very well for the service we provide. And we have technology and resources that allow us to do our jobs better. It is now up to each one of us to get going, stay positive and keep our attitudes in check.

The first time I visited my Dad's classroom I saw the sign above his desk that simply said this "Attitude is more important than Aptitude." To this day, I believe that simple quote has made a great impact on my life and career. I love what I do!

Verl Workman is a leading national speaker, coach and consultant. Despite his busy speaking schedule, and role as co-founder of Pinnacle Quest Consulting Group, he still sells real estate so that he can test and stay abreast of the latest tools and techniques that maximize results. He uses that knowledge to assist individuals and companies in building effective business strategies, implementing powerful technology solutions, and establishing strategic competitive advantages through coaching, seminars and private consultations. To contact Verl visit www.verlworkman.com. ©Verl Workman. All rights reserved.



TOP AGENT MAGAZINE



JEFF SCHLESINGER

Between constant regulatory changes in the mortgage market and extensive documentation required for loan approval, delays in escrow closing are common during the homebuying or refinancing process – especially in the years since the mortgage meltdown. Not many

loan officers can say that 100 percent of their clients get to the closing table on time ... with the exception of Jeff Schlesinger, that is. In the last five-plus years, every single one of the borrowers Jeff preapproved has closed purchase escrows on time, even early in many cases. Prior to the new T.R.I.D. mortgage lending rules that went into effect in October 2015, Jeff's team (at Priority Financial Network in Calabasas, California,) averaged 14 days for full loan approvals and was ready to fund most loans in just 20 days, an impressive achievement thanks largely to comprehensive preapprovals.

"Even when big banks were averaging 45-60 days, we were consistently keeping ours under 25," Jeff says. "That's because of how thorough we are; we like to underwrite borrowers during preapproval so we don't run into any landmines later. We don't only look at pay stubs and tax returns – we're front-loading the file with all necessary underwriting documents before I even write the preapproval letter. That's the key to my success and how we're able to guarantee on-time closing."

Such accomplishments are noteworthy for any loan officer, but are especially remarkable for Jeff considering his relatively short tenure in the industry. Prior to 2005, he spent 10 years working in finance and production in television and film, a career he found unfulfilling. A family friend who worked as a successful REALTOR® introduced him to different players in real estate, during which time he discovered mortgages and thought the field a natural extension of his finance background. He left television development at Universal Studios Hollywood to pursue this new path, making more money in his first month than he had during the entire previous year – a memorable feat for someone who had finally found his true calling.

An early adoption of social-media marketing and a focus on providing great service further cements Jeff's reputation as not just a top-producing originator, but also a trustworthy and responsive collaborator during the often-emotional homebuying process. "People can get nervous, but I make myself available seven days a week to be there for them," Jeff explains. "Unless I'm literally holding one of my kids, I answer my phone. Clients remember me for my service, creativity and ability to get it done, even if they've been turned down elsewhere."

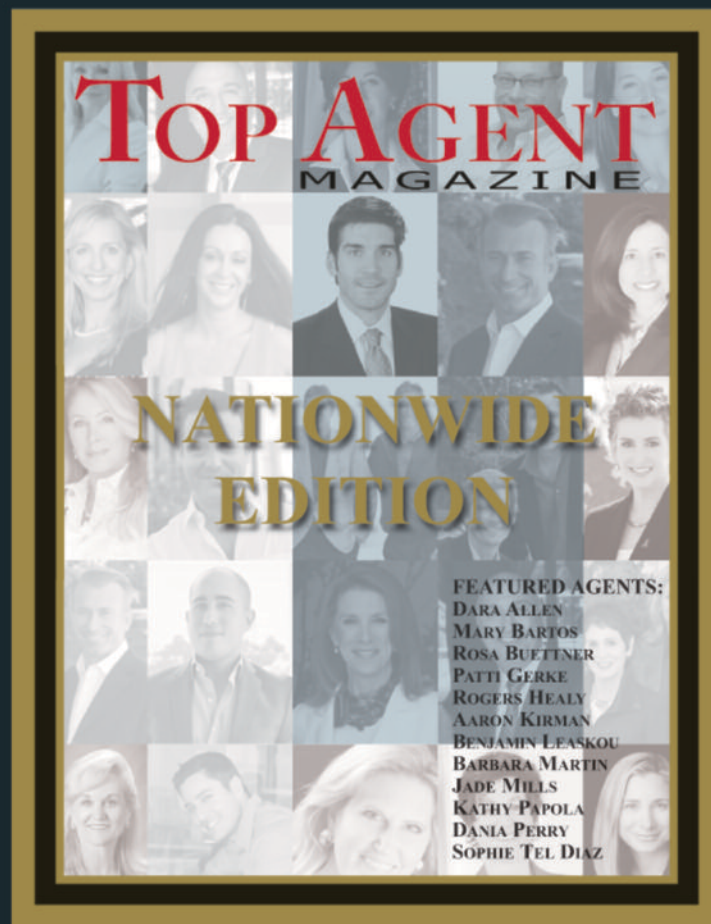
Customers are quick to appreciate Jeff's unmatched approach and strong work ethic, with one recent borrower attesting: "Jeff made the whole homebuying process easy and stress-less. He is extremely knowledgeable and has a great ability to translate complicated financial and real estate legalese into an understandable language for regular people! I've heard horror stories about the difficulty of getting through the paperwork and getting a mortgage funded, and he proved all those stories wrong."

When Jeff's not deciphering the ins and outs of the mortgage industry in order to provide clients with the best advice possible, he's spending time with his two kids, doing any activity that "keeps them smiling." He also serves as Executive Vice President and head of programming for The Guardians of the Los Angeles Jewish Home, an organization that provides financial support for seniors and needy members of the local Jewish community. But wherever he is, clients enjoy peace of mind knowing that when they call with a question, Jeff is likely to answer. "My own favorite call to make is when I can tell someone his or her loan is funded," he says. "I really enjoy helping people, and I get a tremendous feeling of satisfaction knowing I just helped someone buy a home."

For more information about Jeff Schlesinger at Priority Financial Network in Calabasas, California, please call 818-936-3899, email info@JeffSchlesinger.com or visit www.JeffSchlesinger.com

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