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Practitioner of the Phenomenon™

Discover How ANY Loan Officer Can Easily Bring Home 6 Figures, Working Fewer Hours and Finally Start Enjoying Life Again!

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Make Your First Real Estate Deal in 21 Days or Less GUARANTEED! Just think...No Sitting in Classrooms, No Empty Promises...ONLY a Proven System that is sure to have you making more in 12 months or less with Sherman Ragland
Name: Brian Sacks

Family: Married for 18 years to Sherri Sacks
2 children Melissa age 14 and Matthew age 11

Lives: Baltimore Maryland

Businesses: Mortgage Web Success co-owner, National Association Of Responsible Loan Officers founder and board member, Partner in the Glazer-Kennedy Webstore.com, Managing Partner of “The Phenomenon™”, Owner and Founder Of Creative Mortgage Solutions LLC, Founder – Co-Owner of ServiceSellerU.com

Major Accomplishments / Known For:
- Author of the best selling book Yes You Can Get A Mortgage.
- Recognized as the National Expert on Helping Buyers With Credit Challenges Get Into a Home With Attractive Rates and Low Down Payments.
- The National Expert on teaching Loan Officers and Other Service Sellers how to Make More Money Doing Less Deals So They Can Enjoy Life
- Co-Founded the only emotional direct response web system for originators (www.whatbrianuses.com) that automatically follows up with Prospects and Makes Every Penny spent on marketing trackable and accountable.
- Founded www.loanofficersuccess.com and trained over 2800 originators around the country on tested and proven marketing strategies and the concept of closing less loans and making more money.

Personal Interests: Family and direct marketing. Brian loves to start and grow new businesses. His hobbies include travel and charity work.

Phenomenon™ Experiences: By industry standards Brian was one of the top producing mortgage bankers earning over $200,000.00 per year consistently. But he was extremely tired and burnt out. He found that his was a job that required his attention 24 hours a day, 7 days a week which left him with no time to spend with his family.

Brian first experienced the Phenomenon™ by plugging Glazer-Kennedy style marketing into his mortgage business and then using it to produce his first info-marketing product for the mortgage industry. This brought Brian into millionaire status, he later sold this business for over 7 figures.

Brian has experienced The Phenomenon™ time and time again when he created three additional info-businesses that continue to bring him over six figures each month and when he founded the National Association of Responsible Loan Officers.

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Late 2002- launched www.loanofficersuccess.com, his first info-business to mortgage professionals, generated $85,000 in just a few months.

2003- increased sales to $575,000 and doubled that in 2004.

2005- sold the original mortgage info business for over 7 figures

2002-2005- created 4-5 additional businesses that each now produced high six figures each and every year.
We interviewed Brian Sacks, the man who has led thousands of loan officers to work less, make more and achieve their dream lifestyle with his proven systems and strategies. Brian has experienced The Phenomenon™ several times throughout his career but this was not by accident. Let’s see just how he did it and what we can all learn from him and his amazing story…

Q1: Let’s start with a brief description of the opportunities you introduce people to and the education and support you provide….

Sacks: In a nutshell, I show mortgage professionals how to close LESS loans, make more money and have a life by using paint by numbers tested and proven strategies. Originators can also learn to automate their business by using a websystem that will track all marketing expenses for their effectiveness and automate their follow up process.

Loan Officers can also join the National Association of Responsible Loan Officers (www.narlo.com) which is the only Association in our industry built by loan officers FOR loan officers. NARLO is dedicated to promoting the ethical standards for loan officers and positioning us in a positive light to the public. It also gives members instant credibility with prospects and continues to educate its members on the most recent laws and most up to date marketing strategies that are working. All of the things most loan officers miss out on. We have also put together a special membership area for loan officers and other service sellers where you will get a constant flow of marketing, motivational materials plus the opportunity to meet and interact with other successful service sellers from around the world.

Finally, I have continued my Platinum Coaching Program where I have regular set appointments with members each month to discuss their marketing challenges. We also meet as a true mastermind group 3 times a year for 2 days to work on each others’ businesses and share what is working and what is not.

Q2: What is it like for a person getting started in your field? How difficult? How costly? And, in the spirit of The Phenomenon™, how quickly can they experience success? What can happen in just 12 months?

Sacks: It is almost too easy to get into our industry but thankfully that is all starting to change. For many years, in most states anyone could become a loan officer with very little training and no qualifications or tests to take. In my case that was actually good news since I barely graduated high school. But in reality it is scary to think that a potentially unqualified and untrained person who may have been homeless yesterday is now working on a persons largest lifetime purchase.

“It is not uncommon for many of my students to grow their productions and incomes by large amounts in their first 12 months with my systems and resources. Best of all they now have the time to enjoy this new found income instead of constantly worrying where their next deal will come from.”

That is now changing and new loan officers are now getting better training and in most states are now being required to take continuing education classes and pass a test before they are issued a license. This all helps give our industry a better reputation and reduces the horror stories.

It really doesn’t cost very much at all to enter the industry but
you should have some budget for marketing. While my own success was slow at first, once I discovered Dan Kennedy and Bill Glazer style emotional direct response marketing my personal income jumped by over 100% in the first 12 months and has continued to climb each year. It is not uncommon for many of my students to grow their productions and incomes by large amounts in their first 12 months with my systems and resources. Best of all they now have the time to enjoy this new found income instead of constantly worrying where their next deal will come from.

Q3: Let's go back to how you got started......

Sacks: I started out as a Realtor in 1984. Man that makes me feel old just saying it.

I was actually doing well as a Realtor when the manager of my office decided to open a mortgage company and took me with her. Remember, back in the 1980’s rates were in the teens but we were still doing a lot of business...just more creatively. It makes me laugh looking back when I hear loan officers complaining when rates go from 6-7%.

That company didn’t stay in business very long and so I went to work for a bank. Ironically, after being there about 4 years, this bank was taken over by the US Government during the famous Savings and Loan Crisis. I then went to work for a mortgage banking company and rose from being a loan officer to a branch manager to a regional manager in charge of offices in various states. After 10 years this company was sold to a bigger company and I went to work managing a local mortgage brokerage shop. After a short while I found the owners were totally unethical and were actually condoning fraud. I immediately quit and decided since I was really not “employable” I should just open my own shop.

On my own I did well. Problem was I was killing myself doing it. I was making about $200,000 a year, which was not at all bad for the industry. But I was chained to my business. I wouldn’t even take a vacation for fear the whole business would fold under if I weren’t there.

My whole world changed in (date) when I got a call from my wife. Sherri called explaining she thought our son Matthew might have an issue in his current school and that we should have him tested. Well, that test showed that Matthew was extremely intelligent but learned differently. He was dyslexic. 

Ironically, less than 3 miles from our house is a school called Jemicy that is one of the most distinguished schools for dyslexic children. But there was one BIG problem.

The tuition at this school was close to $30,000 per year and that was just for first grade!

As you can imagine that certainly got my attention. At the time my wife and I also had our daughter Melissa in private school and my mother was in an assisted living facility at over $3000 per month. Like most Americans she didn’t plan well for retirement and as an only child this also became our responsibility.

 Needless to say, I need to do something and do it QUICK. Our first reaction was to talk about how we could sell our home and cut any unnecessary expenses. Look for any possible way to save money. I think most people have this reaction.

Then I was struck by another thought... There seemed to be 2 ways to solve this problem. Yes, we could cut expenses, it was certainly an option, but we were not living very lavishly and there really didn’t seem like there was too much to cut. We still had to eat and wear clothes right?

The second way to deal with this situation was to make more money.... DUH!!!!! Most people don’t even think this way but I guess I have always had this in my blood and have been working on commission since I was 16 years old, selling shoes. I would only take jobs that were commissioned so I could earn as much as possible. The flip side is that you are never ever sure of what your income will be and there have been many, many days that I worked for “free.” But that was then… that is when my entire life (both financially and mentally) changed for the better. Here is the rest of the story. The part I like talking about the most.

Just before that fateful phone call I had learned about Dan Kennedy
and Bill Glazer. They seemed to be helping people in numerous and varied professions grow their businesses and profits with their unique marketing methods. I had invested in their materials and implemented many of their ideas and strategies into my mortgage business and had seen very positive results.

Things were going well but I needed a burst of income, quickly. And it needed to be more than just a one time burst. I was clearly going to need this extra income each and every month for many years to come. Having been to several Glazer-Kennedy seminars I remembered all the information I had heard and learned about information marketing. So I decided to put my 23 years of success into a system other loan officers and mortgage brokers and bankers could easily use to grow their incomes without spending a ton of money or working any harder. In fact, the goal was to teach them how to make more money closing LESS loans so they could finally have the time to enjoy their life.

In 2002 I started my information marketing company out of one of the empty offices in my office. To be fair, I fired one of my non-producing originators who was costing me money each month so I could use the space for this new business. Things started off slowly but then with the guidance of Bill Glazer and the ideas I learned from Dan Kennedy I quickly grew this business to well over 7 figures in 3½ short years.

Aside from selling marketing systems we offered coaching, a monthly Outside The Box Mortgage Marketing newsletter, a done-for-you newsletter and many other tools and resources for loan officers.

I sold this business after 3.5 years to 3 of my top students for over 7 figures and they are now doing very well carrying on my teachings. But that’s not all. While I owned this business I built a list of over 100,000 loan officers from all over the world who subscribed to my free e-zine. It was with this list that during those 3.5 years that I built 3 other business that each now produced high six figures each and every year … and were not a part of the sale of the core business.

“As you need to also realize that you are a marketer first and foremost so you need to take the time to work ON your business instead of IN it.”

As you can see, I was doing just fine for many years. But in a very short time I was able to actually become wealthy. I still until this day look back and often wonder why I wasn’t able to see these things sooner. Or maybe even really believe they were possible. I hope you don’t wait as long as I did. The Phenomenon™ can really happen to anyone once you know the triggers and apply them to your own life. It worked for me and still does…and I know it will for you too…

Q4: Fast forward and describe your business and your life as it is today…

Sacks: During all of the years I just described I always felt like a mortgage 7-11 store. I was available all the time, and rarely took vacations. Heaven forbid I would miss a deal, and later, with my management responsibilities I needed to be around 7 days a week for all the problems my staff had. It is important to mention that during all of these management positions, even as a regional manager, I was still one of the top producers in terms of units each and every year. But I was quickly getting burned out.

My life today is totally different. I am always at my children’s school and sporting events. I no longer carry a pager and always leave my cell phone in the car where it belongs. We take at least 2 major vacations each year and most are out of the county. Best of all I have consistent and predictable streams of income each and every month.

Q5: What are the five or six most significant turning points, discoveries or breakthroughs that occurred for you along the way?

Sacks: The first is when I discovered Dan Kennedy and Bill Glazer and the marketing strategies they teach. When I applied them to my business everything improved …quickly. Some of the other discoveries and breakthroughs were learning that you really can design your ideal life and make your current business conform to it. You need to also realize that you are a marketer first and foremost so you need to take the time to work ON your business instead of IN it. Finally, you need to guard your time and make sure that you get all
distractions and people who waste your time out of your life.

Q6: Is it reasonable to say that it is easier for someone beginning in your business today to achieve significant success than it was for you, when you started out? I’m going to assume you’ll say ‘yes’, so – why?

Sacks: It is much easier to succeed today than it was many years ago. First, you have lower rates and a wide variety of programs that address various issues clients may have with their income, assets or credit. These simply did not exist when I started.

Second, the entire approval process has been streamlined and is much more efficient. I remember back to a time when appraisals took several weeks and credit reports took at least one week. They both had to be mailed which only added extra time to the process.

Now you can get an answer on your mortgage application within seconds.

Finally there are many more sophisticated marketing tools available now and additional creative resources are being created every day. Years ago there was no such thing as internet or e-mail. You can literally market with e-mails and other creative strategies very effectively and with zero cost.

Q7: What are the biggest benefits of your type of business?

Sacks: The biggest benefits of running your mortgage business or any professional service business for that matter is the ability to have a consistent and predictable income, each and every month, while working 40 hours a week or less. Yes, it sounds like a large claim and I didn’t believe it at first either…but now I live it and you can too.

Q8: How much money are people making with your strategies?

Sacks: This is a really difficult question to answer since loan sizes and real estate prices vary so much around the country. But many of my students and coaching members have seen significant improvements in their production and more importantly in their lifestyles.

Q9: We both know – people are skeptical. They’re going to doubt that the real picture is as rosy as you make it out to be. They’re going to suspect there’s a part of the story you’re not telling. Or they’re going to accept your accomplishments as fact, but still doubt that they can experience the same kind of success. What do you have to say to people with these kinds of doubts?

Sacks: You are correct to think that way. There are so many “pretend experts” out there who only want to take your money. In fact if you would have told me 10 years ago I would be enjoying my current lifestyle, travel extensively, have a consistent 7 figure income without working 7 days a week 365 days a year I would have told you that you are nuts. I had resigned myself to the work I “thought” I had to do to be successful.

The bottom line question to ask yourself is this … “He could be wrong but then he does offer guarantees? He must be real if he is willing to put his money where his mouth is. But what if he is for real and I don’t pay attention and therefore am forced to live in the situation I currently want to improve?” This whole conversation makes me thing about the meaning of insanity which is doing the same thing over and over again and hoping for a different outcome. I hate to think where I would be right now if I hadn’t taken a chance and learned these same concepts myself.

Q10: All right, let’s get into some detail. Let’s go through the nitty-gritty of exactly how a person makes money in your business/ with your strategies and methods. Let’s start with Step One...

Sacks: I really don’t mean to oversimplify this but it all boils down to picking a niche, becoming the expert in that niche and than letting everyone know about it so you can earn more per deal and work less.

Q11: Next, I want to talk about The Phenomenon™, and your experiences with it – but first, let’s tell people how they can take a next step and learn more about everything you offer to help people in your field.

Sacks: I have put together a special page where you can find out more about all of the various resources my members and I use to benefit from these ideas. They are available at www.giftsfrombrian.com and don’t worry… there is nothing to buy... just free gifts with no strings attached.
Now if I were you I would ask “Ok, what’s the catch?” Good question so let me answer it by giving you sort of a bonus marketing lesson. People want information and the more good information you can give, the more credibility you will have with them. It is exactly the same process that car dealers use when they offer you a test drive. Same with food companies who offer you free samples. They know that if they truly do have a great product then you will trust what they are saying. They have proved it to you.

Q12: Okay, let’s talk about The Phenomenon™. Give us some insight into your understanding of it and how you’ve applied it in your life.

Sacks: There are certain triggers that will allow anyone achieve more in the next 12 months than they have in the past 12 years. All of us have dreams and desires that we have kept hidden or feel are unrealistic related to health, business and/or true wealth. Most people wander around aimlessly until they ultimately just give up and stop even trying to accomplish these goals when in reality, once they learned the Phenomenon™ Triggers they could actually reach those goals … quickly.

In my case I was doing fine as a loan officer earning about $200,000 - $250,000 pretty consistently each year. I was however working like a dog and was on the verge of total and complete burn out. It was just then that I learned my son who is dyslexic would need to go to a school that cost 28,000 per year and my mother would need to be in an assisted living facility that cost 48,000 per year.

That was enough to jolt me into quick action. It dawned on me that while everyone around me, my wife included, was talking about how to drastically reduce expenses, move to a smaller home, cut back on vacations, never go out to dinner etc…Maybe the answer was to significantly increase my income and do it quickly.

As a result I created a training company for loan officers, based on the successful strategies I had been using. It quickly grew to a multi million dollar company that provided newsletters, seminars, coaching programs, and done for you services. I recently sold that company for over 7 figures and have launched a half dozen other companies two of which have hit the million dollar mark in revenues in their first 12 months.

Q13: The theme of The Phenomenon™ film that you were a part of is getting more accomplished in the next 12 months than in the previous 12 years. You have lived it, and seen it, but for many people, this is going to be a difficult concept, possibility and goal to wrap their heads around. Using your strategies, capitalizing on the opportunities we’ve been talking about here, what could a person do in just the next 12 months?

Sacks: Step One is to pick a niche. Now you need to become an expert in this niche and then let everyone know about it. Once you have done these three things you must…

1. Believe that you can do it … You must convince yourself and see yourself as already being successful.
2. Stop listening to everyone around you. There are many people who will think you are crazy, even close friends, family and spouses. You must NOT listen to them and stay focused. Many will tell you negative things out of jealousy or because they simply have given up on their own dreams and are disillusioned.
3. Implement. Implement. Implement. This is where most people and training programs fall short. You can’t just think and dream about good things happening. You must actually implement what you learn. It is ok to fail, I have many times. BUT IT IS NOT OK NOT TO TRY!
STEP 1: Know Where You Are Going – Have Written Goals

If I told you that I will give you ONE MILLION DOLLARS in cash if you can get to Kalamazoo by noon tomorrow, what is the very first thing you would do? When I have asked this question in seminars around the country most loan officers tell me that they would fly, drive, take a train etc. etc.

Problem is, most have no idea where they are going. They want to take action but have no idea what the outcome should be. You can’t have general goals to succeed. Instead they must be specific and studies have shown that they should also be written. You need a MAP! So for example if you wanted to make $100,000.00 a year as a loan officer your first step needs to be figuring out what your average commission per deal is. Then break it out into months and weeks.

EXAMPLE: 100,000 per year / average commission per deal $00.00 - which means you need to close 40 deals per year. But wait… We don’t live in a perfect world so let’s add another 8 for deals that may not close or fall out for whatever reason. (if your fallout is over 20% you really need to find out what the cause is and correct it) So you need to close 48 loans which breaks down to 4 deals per month or about 1 per week. Performing this exercise allows you to now visualize what your success looks like. But it doesn’t stop here.

Next you need to plan an attack (your route to Kalamazoo). I believe you must have at least 4 different ways to generate new business. It can be PR, Referrals, Realtors/Builders, Direct Mail, Ads, On-Line Tactics etc. etc. Just view it as a table. If the table has 1 or 2 legs it can easily tip over but giving it 3 or 4 legs makes it strong. Now that you have a written goal and a plan let’s move on to our next success key.

STEP 2: Make Sure You Are On –Track – Track Your Progress

I am usually pretty good with directions but still manage to get lost sometimes when I am traveling. In success key #1 I told you about the importance of having a written goal and a plan to accomplish it. Now let’s talk about the second step in this 2 step process. While it is critical to have your goal and plan you must also make sure that you are on course and have not taken a wrong exit or highway that will ultimately take you away from your goal. Heaven knows we are all easily distracted especially when business is good.

So what you want to do is in the first week of every month review your production from last month. Did you meet your goal? Is your commission per loan on track? Did you close the correct amount of loans to meet your earnings goal? Most importantly, where did those deals come from? Were they from the sources you expected and wanted them to come from. If not you will want to go back and review what happened. Why didn’t it work? What can I do to fix it? Should I replace it with a different strategy. One final point… It is important for you to realize that this is not a PRODUCTION goal but an INCOME goal... See to me it is all about closing less loans and making more per deal.

STEP 3: Be Careful Who You Listen To …Get A Mentor.

The one thing that is an absolute certainty in our industry is that it is full of companies trying to sell us new fangled ways of generating business. What’s even worse are all of the “gurus” who have either never originated a loan or actually originated loans so many years ago that their models and ideas are outdated and worthless.

We all know how quickly things change in this business. In fact that is one of the things that makes this business so exciting for me personally. But it doesn’t only go for those trying to sell us things. Just look around your own office and you will usually find some grizzled burnt out veteran or some cracker jack rookie with fire in his eyes who will to give you advice. Well before you ask that question let me ask YOU this question. Who are you taking your lessons from? If you want to make $100,000 per year why in the world are you taking advice from someone who barely cracked $50,000.00… Yes, you must be very careful who you listen to.

One final point are all of the message boards and forums in our industry. They are loaded with LOSERS for the most part. Sounds harsh? Well go look at some of them. Look at the names and the frequency of their postings and the time of day. You will quickly see what I mean. These poor folks are caught up in gossip and other meaningless gabbing while they should be out working on their business and
making money. All of the people I have mentioned above will tell you all of the reasons why what you want to try will not work…Can not work…Etc Etc.

Now that you know who to watch out for the question becomes **who SHOULD you listen to?** Well for one you need to know that you must listen to someone who A) Has experience originating loans.. and not decades ago but recently and **B)** They must also be earning more than you do. Hopefully they are earning the kind of income you now dream about and are willing to show you how to do the same.

For many years I personally ran a coaching program and it gave me great personal satisfaction to interact with my members and help them with their challenges since I had been there myself many years ago. These days I work with only a small select group of originators and help them grow their incomes and since most are business owners I also work closely on growing their profits and reducing their wasteful expenses.

Of course you can succeed the way I did by simply learning from your mistakes and figuring things out as you go. But trust me… It is a very frustrating and expensive way to learn and few survive. It is much easier to find a great mentor who is now where you would like to be. All of the top athletes have mentors and coaches. Why shouldn’t you if you want to be at the top of your game?

**STEP 4: Don’t Commit Mortgage Marketing Incest’**
If you are like most other originators, or any seller of services for that matter, I bet you have committed this cardinal sin of marketing…. I know I did when I first started.

It is only natural to look around, see what everyone else is doing, and then do the exact same thing. The result is that we all look and sound alike. However, the bigger issue is that this causes prospects to only use price as the only distinguishing factor. I call this the **“head of lettuce syndrome.”** See if we all have the same programs, offer great service , etc. etc. then we are a commodity and as we all know when dealing with a commodity it all boils down to price. There are several solutions to this but I don’t enough space here to give you all of them so let me just give you one quick one.

I think it was Jim Rohn who said if you want to be successful simply look around at what everyone else is doing and do the opposite. It all starts by understanding and implementing the next key which is exactly the opposite of the way everyone else approaches the business. They believe you must go out and “beg” get business referred to you when in reality ……

**STEP 5: YOU Must Control the Buyer and The Deal**
This is just simply the rule of the Mortgage Origination jungle. This one thought has the potential to totally change your business and your focus. While everyone else is out there begging for business from Realtors, Builders Etc. you will be safe and comfortable generating high commissions. The reality is that whoever controls the buyer, controls your destiny and your income. Your focus MUST be to control the buyers so you can assign them to your Realtors and Builders. Imagine the feeling when these Realtors and Builders come begging you for business. It is not a dream. It is exactly the way I run my business and have taught thousands of other successful originators around the country to as well.

For those of you reading this who say they hate purchases and Realtors, once you have mastered this one concept that whole relationship will change and you will enjoy these deals. These Realtors will quickly become your best resource for new business and will be much less demanding once you are referring them instead of them referring you. Before I leave this topic it is important to mention one last key to controlling the buyer and that is communication. Most people simply don’t follow up. The tool I created and use is called Mortgage Web Success and it allows me to get visitors to my site and then the site automatically follows up with them until they convert to a client.

**STEP 6: Position Yourself So Buyers Are Chasing You**
Please don’t hate me for saying this but most of us run around like hungry dogs looking for a meal. True, some have raised begging for business to a slightly more respectable format but all in all it is still begging. When you are forced to beg for business you have lost total control of your income and quality of life. You are forced to bow to the needs of the persons who feeds you. I did this for most of my career until I wised up and learned some specific techniques to have buyers chasing me.

Think back to your own relationships. When you pursued someone you actually repelled them instead. Human nature forces us to want what we can’t seem to have. Throughout these 10 Success Keys I share specific tactics but you must get this part straight first…. The old saying “ He who has the gold makes the rules” applies here too. But it is rephrased to say… “He/She who has the buyers chasing
them makes more money and controls the transaction”. In the end you must position yourself so that buyers feel honored to meet with you instead of seeing you as just another lender.

Finally, it is important that the buyer sees you as a credible expert. In order to help other originators and myself I helped co-found The National Association of Responsible Loan Officers which has a code of ethics, a seal I put on all of my ads, and other done for you handouts that instantly position members as a trusted and respected source. If a buyer doesn’t trust you they will simply not work with you.

STEP 7: Create Million Dollar Loan Application Appointments With Yourself.

One of things we are all guilty of is not making enough time to market our services. We seem to be too busy or maybe too distracted is a better word. So let’s take a minute here while I ask you a question…” If you had a million dollar loan application tomorrow at 10:30 am, the buyers are not shopping you, and are already sold on using your services. All you have to do is show up. WHAT WOULD KEEP YOU FROM GOING?” Well if you are like most of the originators around the country, then your response will probably be the same, NOTHING!

Now let’s take a minute to have you think back on all of the things that “keep” you from performing the marketing activities that are essential to your success. Here are a few.

1. I have a deal blowing up at closing.
2. I have a Realtor/Builder/Prospect on the phone who needs me now!
3. My processor is having a meltdown.
4. This loan needs to be submitted today or it will fall apart.

Would any of these or any of the other excuses you came up stop you from going to that million dollar loan application? I don’t think so. So here is the lesson. Ready? I want you to take out your planner. Not your blackberry, palm pilot, strawberry or raspberry, and schedule an hour and half each and every week for the rest of the year as a million dollar loan application.

I’ll wait here while you do it… Ready?

During these sessions you need to be working “ON” your business instead of working “IN” it. One of the key concepts that you MUST understand to be successful is that you are NOT a mortgage banker, broker, originator, or loan officer. You are a marketer of mortgages. PERIOD.

Write that down somewhere that will constantly remind you of that important fact. See, if you don’t market yourself, you won’t be able to originate much business. This is your time each and every week, no matter what is happening around you, to plan and implement your marketing. This is the time to create those million dollar apps. The next tip will explain in greater detail the type of marketing I am referring to.

STEP 8: Use Emotional Direct Response Marketing That Is Trackable and Accountable

I am constantly amazed at the e-mails I get from companies trying to sell me (and you) the newest way to get business. You know what I mean right? The company calling to sell you the side of the shopping cart you can put your name on. Or the screen in the movie theater. Or the radio, tv or newspaper ad. What’s interesting is that they all say pretty much the same thing that goes like this. “You need to do _________ so that when someone is looking for a mortgage they will come to you. You need what is called top of mind consciousness”

This is called “Brand Advertising” and it can work. But you need to have a six or seven figure advertising budget like Countrywide or Bank of America. If you are just a small business or just a lone originator there is simply no way to compete with your current marketing budget. The solution is what is known as Emotional Direct Response Marketing and I personally learned many of these concepts from Dan Kennedy and Bill Glazer. Simply stated you want to target the people most likely to be receptive to your marketing and then make sure that you track your results so that every penny you invest is trackable and accountable. By way of an example, if I am the expert helping buyers with a credit challenge get into a home I will not buy space on a billboard on a restaurant placemat. Instead, I will buy a list of prospects who meet my profile, market to them via direct mail or other media, and then track my results to make sure they are producing a good ROI (return on investment).

STEP 9: Don’t Be Too Accessible.

One of the big lies I learned very early on in this industry was that I needed to be accessible all the time. It was called giving good service and was the lever I used with Realtors, Builders, and prospects to earn their business. We are in such a competitive business that the fear is you will lose the deal by simply not returning the call fast enough. In reality being too accessible can actually hurt you.

Let me give you a real world example that just recently occurred. I have a son who is dyslexic and needed a tutor. Since the school year had already started my wife started to frantically call around to all the tutors she was aware of. She called the school and all of her friends looking for referrals. After contacting about a dozen tutors who all told
her they were booked solid she became very concerned and frustrated. Then she ran into another parent in a similar situation who gave her yet another referral. My wife immediately contacted this tutor and was told they could see our son on the weekend, at night, during the day etc. They were totally flexible.

My wife than called me to tell me the news. I thought she would be totally excited that we finally had a solution to this burning problem. In reality, she said she wouldn’t even consider using this tutor. Why? They were too accessible. She went on to explain that there must be something wrong with this tutor since they were always available while everyone was booked solid. It is important to position yourself so that you are not seen the same way. But there are several other components to this success key.

First, when taking an application or pre-qualifying a prospect make sure you always conduct these appointments where you have the home field advantage (your office.) Don’t ever take an application or pre-qualification at the buyer’s home or even worse in a fast food restaurant or Starbucks. If you want to be taken seriously you must act like a professional. Does your doctor or lawyer make house calls? Does your accountant prepare your returns and review them with you at Denny’s? I sure hope not!

Secondly, you should only meet clients during normal business hours. I used to refer to myself as a mortgage 7-11 store because I was literally open 7 days a week, 365 days a year. No wonder I always felt burnt out. I was…

Now when I schedule an appointment it is only in my office and only during my hours. Here is the script I use that I hope you will also start using…it works!

“Our office is open Monday thru Thursday 8:30 -5 and Friday until 12:00. I see Mr. Sacks’ schedule is pretty booked with appointments already this week. But is there a day you can go into work a little later or take off a little earlier?”

See they don’t even have a chance to ask for an evening or weekend appointment. Now I know what you are thinking… “But, I’ll lose the deal and my pipeline is already empty.” Right? Well think back to all of those late night and weekend appointments. Weren’t some of them deals that never did work out. Did these buyers shop you to death? Did they start with you but switch to another lender later? Were they bad credit, no money, shaky employment people you were just wasting time with?

When a client tells you that they are not able to take off work you should immediately dismiss them as a serious prospect. How do I know? Well let me prove it to you. Would this client take off work for a dentist appointment? Would they take off work to get their license or tag renewed? You can think of dozens of other reasons they have taken off work can’t you? Then why is our time less valuable?

The truth is that if they are not willing to come in during our hours they are either not fully sold on using our services or they just aren’t serious about a mortgage. Either way let them go bother your competition. Similar to Success Key # 8 the next key will show you how to market to only the most serious prospects, who need and want your services and will come in to see you during your hours and rarely question your fees and rates.

STEP 10: Pick A Niche, Become The Expert , Let Everyone Know About It… Be a Specialist NOT a Generalist.

This one statement has not only made me famous in the mortgage industry, but has produced millions of dollars for me in commissions and closed deals over the past 10 years…Now you may be asking yourself … Hey Brian, I thought you have been originating for 23 years. Well, yes I have but I was operating and had faulty thinking for the first 13 years.

Look around at almost any other profession and you will see generalists and specialists. Who gets paid more? Who has the best hours? Who will people wait to see without getting upset? Why should our industry be any different?

I have asked you many questions here and I hope you have taken the time to really think them thru. In practical terms this means you need to stop trying to be everything to everybody. I have already told you many secrets to success you can implement immediately but this is the biggest. If you are frustrated by the hours you are working, tired of the rate shoppers, tired of being viewed as a “head of lettuce” then pay attention. In a nutshell what you want is a group of buyers who have a specific need or issue and see you as the solution. Then you ONLY market to those that have that problem.

As an example, my niche is helping buyers who have had a bankruptcy or other credit challenge get into a home with very little money down and attractive rates. I have written articles on this topic, a book, taught courses and spoke about it on numerous radio and tv shows. As an expert my
fees are rarely questioned and I am able to charge for my expertise.

There are literally dozens of niches you can focus on such as no-doc loans, 100% loans, reverse mortgages, rehab loans, investor loans, construction loans, small commercial deals etc. etc.

The key is to learn all you can about the programs available for your niche. Learn all of the issues your prospects face and a little bit about their profiles, then use various PR strategies (most are free) to let everyone know of your expertise. By the way, you really must know what you are talking about so you don’t become a pretend expert but if it is a subject or group you can identify with, it should be very easy.

To bring this home to you further let me give you two examples. The first happened years ago when my daughter needed major reconstructive surgery on her ankles. We didn’t go to just any doctor for this since it was a major operation. Instead we were referred to an orthopedic, pediatric surgeon who specialized in ankles. Did we ask him what he charged? Were we upset when we had to travel an hour and a half to his office for visits? Of course not. We were thrilled that we had the best solution for our issue.

Let me end this with one last lesson for you. When I speak to originators around the country I often ask them what they do for a living. Most of the time they reply with “I am a loan officer or I am a broker or I help people achieve their dreams. Truthfully, I’m not really sure what that last sentence even means? But I suggest you put together what I refer to as an “elevator speech” or otherwise known as a unique selling proposition. When you go to a party and tell people you are a loan officer their first response is generally “What is your rate?” or “What are rates doing?”

Now, listen to my “Elevator Speech”…
“I help buyers who have had a bankruptcy or other credit challenges get into a home with low down payments and attractive rates.”

**BOTTOM LINE:** Pick your niche, become the expert and let everyone know about it so you can close LESS loans make more on each one so you can have the time and freedom to enjoy your life.
YOU ARE NOT YOUR CUSTOMER...
BUT SHOULD YOU BE?

This article is really going to talk about 2 different but very important issues. First, You are NOT Your Customer and secondly Should You Be? So let’s first dig in and talk about the thoughts and misconceptions you might be having. I know I certainly had many, many, many, misconceptions about my clients and their needs, wants, and desires. If you know me at all then you know I have very passionate beliefs and tend to control conversations. You will also know that I get very bored very quickly if not constantly stimulated.

SO WHAT DOES ALL OF THIS HAVE TO DO WITH ORIGINATING?
Honestly it has everything to do with your success as an originator and even as a manager or company owner. See, I used to have a very bad habit of only offering prospects the programs I thought were best for them. And of course I would make very passionate arguments for why I thought these programs were best. When in reality I should have just sat back and listened. Not just run my mouth so much but instead ask them very open ended and probing questions. Then given them the program that best fit that situation and repeated the program’s benefits with the same words they used to describe their wants, needs, and fears.

DID YOU CATCH THAT? It is a really big concept. One that changed my whole business and will change yours as well.

See we all ASS-U-ME that we know what is best. BUT YOU ARE NOT YOUR CLIENT !!!!! Maybe they are conservative and you are pushing an ARM. Or, maybe they are risk takers and you are offering a fixed they feel doesn’t match up with their budget. Either way.... REMEMBER – YOU are NOT paying their mortgage --- THEY ARE!

My tactic is to ask as many questions about their situation as I can and then recommend the programs best suited to that issue. I then go into great detail about the pros and cons of each product and offer them some alternatives. Do you? If the answer is yes, that is awesome! If the answer is no, then you need to really focus on this the next time you are with your prospects. It is really powerful.

OH... Before I forget. Many of you have asked me what program I use to show these examples to my prospects. You might want to sit down for this one because I am sure that it will not be the answer you are expecting. While I know there are many computer programs that do fancy graphs and spit out reams of different financial calculations, I use (READY?) a pen, a radio shack $5.00 calculator and a blank sheet of 8.5 x 11 paper. Why? Well the main reason is that I like the personal consultation model better than sending a person home with 12 lbs of paper loaded with intimidating information they don’t understand. NO ONE LIKES TO FEEL STUPID (write that one down)! I would much rather have them ask me questions while I show them the calculations and explain every detail to them in plain, easy to understand English.

But this whole idea goes way deeper. See many of you make assumptions about your prospects with no real basis for that assumption. AND it costs you 10’s of thousands in lost commissions.

Here are some.
1. They are wealthy so they probably already have a personal banker or certainly a relationship with a bank.
2. They are poor and could never afford a mortgage.
3. They won’t work with me because their realtor works with someone else.
4. They don’t have money for down payment or closing. In fact , just getting past this one issue has
created 100’s of thousands in income for me over just the past few years. While a client may say they don’t have funds, causing most loan officers to move on, I usually press the issue a bit more. Most of the time I have found that once they have found their dream home, the money magically appears either from a gift or a 401 k or other funds they didn’t think they had access to…

5. They are really just rate shoppers and I don’t want to be bothered with them. By the way this one just means that you have not yet given them a way to distinguish your services from that of every other loan officer.

6. She/He would never use me... His/Her company has their own in-house lender. Reality? Statistics have shown that the in-house mortgage company only gets 23% of the business in the office.

Do you see that you may be acting on your ASSUMPTIONS and they are costing you business? This also goes the other way...and that is assuming that you are due the business because you have low rates or recently did a good job... NOTHING SHOULD BE ASSUMED.....

So get all of this mental baggage out of the way and start realizing that your beliefs, ideas, thoughts, are NOT the same as your customers. Just because you would or would not do something doesn’t mean that your customer has those same feelings or needs. Got IT?

Ok. Then let’s move on to the second part of this article which is SHOULD YOU BE? What I mean is that you should constantly be paying attention to the experience your customer has with you and your staff. The best way to do this is to look at each step of the process, from the initial contact to the closing from the customer’s perspective. I even go so far as to test my staff and play prospect to see how they handle it. This is not something I thought up. Many retail establishments and restaurant chains employ mystery shoppers who go around to the stores pretending to be customers. You will certainly see areas that need improvement when you view each part of the process from your customer’s perspective. And your staff will do a much better job when they know you are playing prospect with them.

Before I wrap up let me just share with you what happens when a client enters my office. First they see my NARLO (www.narlo.com/free or www.narlo.com) logo, membership certificate and code of ethics. So immediately they see that I am not just a loan officer but live up to a different standard. They then are greeted by our receptionist and told that I am with a client right now and should be done shortly. She also offers them coffee, soda or water. Now that they are seated they see the NARLO brochure which shows them the 6 Mistakes to Avoid When Shopping for a Mortgage. I am sure they are now saying to themselves “WOW” he must be honest or why would he have this brochure here.

Finally they see my various testimonials in the testimonial book, articles that I have written, articles that were written about me, and finally my book Yes You Can Get Mortgage. Do you think they ask about rates? Do you think this is an accident? No !!!! See I went back and looked at everything from the customer’s perspective and arranged the whole process to take them down the exact path I wanted them to take. Typically, they don’t even get to meet me until they have gotten my free report, usually from my websystem (www.whatbrianuses.com) and that report has already set the stage for this meeting. Nothing, but nothing, is ever left to chance and NO ASSUMPTIONS are made !!! Try it, you will quickly see your business improve as well as your bank account.

Dedicated To Increasing Your Commissions,

Brian Sacks

To pick up all the free gifts, tools and resources visit www.giftsfrombrian.com.
“Before I became a Loan Officer Success member I really did not have a system, a structure or a plan to grow my business. Since I have become a member and a Mastermind Coaching member, I have used Brian’s system to generate additional business and income. The guidance and advice I have benefited from as a One-on-One Mastermind Coaching member has really helped me to effectively structure my business and shown me how to successfully grow my company. I plan to continue in Brian’s Coaching program for a long time to come.”

Debra McKoy, FL

RESULTS... Even In An Ever Changing and Challenging Market

“I am a ‘Gold’ Member of your Loan Officer Success System and I also receive your Outside The Box monthly newsletter. In addition, I joined your ‘elite’ Mastermind Coaching Group. I find that in an ever changing and challenging market, you bring insightful and useful information and strategies that can be implemented immediately and create tangible results.

It has been over a year now since we have stopped buying telemarketing or internet leads. In a market where other Brokers and Loan Officers are struggling for business, we are experiencing record months, about 65% purchased loans. I get calls from Realtors that I have never met, who were referred by other Realtors. They ask me what they need to do to use my services. What a great position to be in. I hope this testimonial will spur other Loan Officers to learn ‘How To Close More Loans, Make More Money, and Have A Life.’ Thank you Brian!”

Don Davis, Marysville, WA

Was Skeptical...

Now $10,000 in Pocket

“Since I have started putting some of the ideas in Brian’s system and also interpolated a few of my own I have gotten 12 deals into processing this month. The total amount is 1.5 million in loan size and I anticipate at least making over $10,000 once those loans close (that is after my anticipated fallout.). When I purchased the system it was a stretch financially for me, but now I see the benefits! I will keep you posted.”

Brent Spychalski, Mortgage Expert, Illinois

A NEW Way Of Getting Business

“I’ve been a loan officer for a number of years and have done alot of transactions. My shear frustration with being with a bank was not being able to do anything within sub-prime. Always being handed down to another partner interested in promoting more of that since one out of every four borrowers have credit challenges. I ordered this system because I know that reinventing the wheel is not the most efficient use of my time. I was so impressed when the system came because it’s ready to use. Everything is there and easy to understand. Even more importantly than that is having the ability to talk to a live person about how to implement everything. The amount of support that Brian provides is amazing, so there is no excuse for someone not to be able to be successful in this market. The market being that refinances are going away and there has to be a new way of getting business. If you’re hesitating there is no reason because this system has everything.”

Paulette Roswall

Phenomenal Coaching!

“T came to the mortgage business during the refinance boom. I was taught to do a pre-qual, application, close and on to the next one. Brian Sacks personal One on One Mastermind Coaching has set the foundation for the transition to purchases and more importantly how to effectively market. He has established a solid foundation in order to be successful and maintain staying power in the mortgage business. The coaching has been phenomenal with more than expected added value. The content has been well worth the price and time. The generous added value to the Coaching Program has been mind blowing and shows Brian’s dedication to your success. Thank you very much Brian”

Mark Myers / Prospect, OH
Has Helped Him Close More Loans and Build A Solid Future

“I have been in the mortgage business for about 18 months now. My experience with Brian’s strategies and systems has been terrific to say the least. Since getting Brian’s material I’ve been able to close a number of loans that I would not have ever been able to close if I wasn’t exposed to Brian’s material and I’m sure I’ll be closing more in the future. More importantly, Brian’s systems have provided me with a foundation to really build a career. His belief: you need to pick a niche, whatever that niche, become the expert & market yourself is simple but very unique in this business and because of it’s uniqueness I believe opportunity exists. The strategies that really set Brian apart from other mortgage gurus or one of the strategies that really sets him apart is the idea of generating publicity for yourself and your niche, something that I am definitely excited to be working toward and applying in the near future, along with all the other strategies I’ve been exposed to via Brian’s materials.

Chris Harper, MI

UPDATE: “I wanted to give you an update… I have gone from $4,000 to $5,000 a month in gross revenues to over $20,000 a month since I purchased your Gold Package in January. The month of July looks like it could exceed $50,000… I have a minimum of 10 closings already scheduled and I have gone from 90% of my business being refi’s to 90% being sub-prime purchases… thanks again for your insight! (My first mailing grossed me $16,000).”

“Brian, after years trying to get the phones to ring through all forms of marketing, once I received your Gold System, it was like I had an EPICPHANY!!”

Simeon Densmore / DirectLender.com / Yucca Valley

Tripled His Business

“I purchased Brian’s Gold package almost a year ago and have found all of his materials to be exceptionally helpful in growing my mortgage business. I have put all of his plans into place and have more than tripled my business in the last year. I am still in the process of putting more of his plans in place; it just takes time to do all that. So let me encourage you to purchase the Gold plan and work with Brian.”

Paul Watters, CO

Seasoned Mortgage Pro That Now Has A System For Success

“I purchased both, “Close More Loans, Make More Money And Have A Life” and “How To Increase Your Sales Working With Buyers Who Have Had A Bankruptcy or other credit Issues”. I am a seasoned Mortgage Professional who purchased Brian’s products in an attempt to take my business to another level. Brian’s program helped me to understand that I knew how to originate loans but had no system in place that will allow me to save time, follow up with existing and potential clients and ultimately maximize on word of mouth advertisement. I am going to implement many of Brian’s ideas that I think will help me to run a more efficient and more profitable business.”

Damon Carr (Owner), PA

From $50,000 to $110,000 and Now Only Works 4 Day A Week… no weekends, no nights!

“In 2003, I made $50,000 in commission income and had a small salary for managing my office. I was basically working two full time jobs. I had Brian’s system, but just didn’t have the time to open it. I was working 60 plus hours a week, nights,
weeks, and working with clients that bossed me around, bargained with my fees, and beat me up on rates. In 2004, I opened Brian’s system. **My commissions income went from $50,000 to $93,000** (Wow, THAT’S ALMOST DOUBLE). However, I was still afraid to quit my job as office manager and give up the salary so I was still working 60 plus hours a week, nights and weekends. I was also afraid to CLAIM myself as the expert. I thought I would miss out on the conforming business if I claimed myself to be the expert in less than perfect credit. The worst part is that I didn’t SEE MYSELF as the expert, so I was still letting my clients beat me up on fees and rates. As of September 30, 2005 my commission is over $110,000 with three full months left to go. (That averages to around $4500 per month more income.) And you don’t have to be in a California type market to make money. My average loan amount is $140,000. I quit my job and I started making money. No longer managing the office I work only 4 days a week, no nights, and no weekends. I only work with the clients I WANT TO WORK WITH. Customers no longer beat me up on fees and rates. I will let a client hang up the phone or walk out of my office before I reduce my fees. After all, I AM THE EXPERT!!!!!! It feels great to be free!!!!!!!

Long story short, I ended up buying first his “Gold System” and then became a Platinum Member and Mastermind Coaching Group Member.

I had never had a Personal Mentor since I had been in the business. I was always Mentoring someone else. And as effective as I thought I was, Brian showed me ways to leverage my business by leveraging my time and generating clients 24/7. And, Brian was still originating loans every month just like me.

He showed me how to market myself as an expert in a special niche of the Mortgage business and, therefore, eliminate the “Rate Shoppers”. **My clients don’t question my rates or fees** because they know I am solving their problem that other Lenders were unable to solve.

I attended Brian’s “Birthday Bash” in Miami in February and it was phenomenal. By implementing some of the strategies I learned in Miami, I am growing my business at a **100% rate increase this year**. My 3 month old Radio Show has allowed me to positively influence a 5 state, 86 county market that now considers me to be the “Mortgage Expert”. People come up to me in restaurants, ball parks, at parties, and say, “Hey, we heard you on the radio”!!! We’d like to talk to you about our Home Loan because you are the “Expert”!

Thank you, Brian, you **have not only taught an “old dog new tricks” but you have showed me how to do it in less time each week**. My wife and family thank you as well.

Anyone interested in learning strategies for growing your business from someone who is not just talking about it but is currently doing it, give Brian a call......and tell him Walt sent you.

**Jodi White, Bradenton, FL**

**Taught this “old mortgage dog new tricks”**

“As on “Old Pro” who has enjoyed the benefits of the Mortgage business since 1981, I have hired, trained, and motivated 100’s of Mortgage Professionals during my career. During that time I was inundated with so-called Mortgage Professionals wanting to sell me their “Systems” that were guaranteed to grow my business. Most of them hadn’t originated a loan in quite some time.

I had enjoyed my business so much and it had afforded me a lifestyle I had only dreamed about.... luxurious homes, vacations abroad, money in the bank. In fact, I was looking into ways that I could market my expertise and share my success systems with other Mortgage Professionals.

Well, lo and behold, I was barraged by E-Mails from this guy in Baltimore, Brian Sacks, and he was so darn persistent that I just had to check him out and see what he had to say.

**Walt Cameron, Springfield, MO**

**From $40,000 to 6 Figures in His First Year**

“I joined the business in the beginning of 2004, and I made the decision to join the Coaching group at Brian’s birthday bash in February 2005. For that first year, I was living the typical life of the rookie loan officer. I made a list of all the real estate offices in the area and created a schedule to visit these offices with rates sheets and donuts. It was a horrible existence. I would get doors slammed in my face, receptionists telling me that these were closed offices, etc... When I DID get a deal from my hard work, the realtor had all the control. Some on edge, part time realtor would
be railing me about how high the title fees were, or how ridiculous it was that they hadn’t gotten loan docs yet, so on and so forth. The clients, especially if they were A Paper types, are used to abusing the mortgage professional as well. All they know is lower rate and lower fees, lower rates and lower fees. I would drive for hours sometimes to take appointments with people who would forget that I was coming. Then I had to come back some other time! Then I would get blamed by the realtors if I didn’t take the application soon enough! If I didn’t keep my face in front of those realtors, and suck up to them, I would be passed over and forgotten like I never existed. It was a difficult time, and my first year I made around $40,000 net, running around like a madman, and stressed out like crazy.

Now it’s a different story. I rarely go out to the real estate offices too much anymore. I’m too busy talking to clients who are pre-sold on my services! I have an automatic script for rate shoppers because the majority of my clients are either bankruptcy clients or are sub prime. I tell them, “Listen, if you need the best rate and lowest fees, I’m not your guy. Go to Bank of America down the street and they can… oh, Bank of America rejected you? I see, so I’m basically the only game in town in regards to your situation? Oh, okay, I just wanted to make sure that you had shopped everywhere else before you came to me…”

Now, instead of talking about rates and fees the clients listen to the benefits of how I can help them and they rarely even talk about what I am charging them. Even when they do ask, it’s simply because it is required of them to ask. They do not put up resistance when I tell them to sign the good faith estimate. My marketing pieces, advertorials, direct mail, and overall expert status make the client come to me, hat in hand, and ready to work with me. Now, I rarely work with realtors. It’s just me and the client, which means, I have total control over the scenario, I control the timeline, and there aren’t 2 clueless realtors, antsy borrowers and sellers, and an escrow and title company that I didn’t choose, breathing down my neck.

I am currently on track to at LEAST double my income from last year, if not get it to the 6 figure mark. And the best part is, I am still implementing and figuring out my marketing system. 2006 will be an insane year!

As a Platinum Member, I have really stepped up my game into a level that would have otherwise taken me years to get to, if at all. I am surrounded by a group that has more experience than me, make a lot more money, and are on the whole better educated than me regarding the mortgage business. However, this is exactly how you become better and sharper at what you do. You don’t get better at anything by associating with people who make less money, or are inferior to you at what you wish to excel in. I get my ideas from the group, but I also get an hour with Brian every month. I store up all my questions and bomb him at this time and after every call I am replenished with a new list of things to do.

At our first Platinum meeting the ideas flew back and forth non-stop and I believe in my heart of hearts that we all walked away with ideas that truly made us millionaires by the end of the meeting.

Once again, my income more than doubled the first 6-8 months I’ve been in Coaching, and I am only finishing up my 2nd year in the business. With Brian’s coaching and the help of the group, I will constantly be sharpening my skills and taking my level of marketing to different levels. As soon as I am done putting my marketing on auto-pilot, there will always be the next step to go to. Coaching has given me an outlet for all of my creative energies and talents, and this path has proved invaluable in my business and personal life.

I have learned that lifestyle and happiness is the most important element. That your business should work for YOU, not vice-versa. All of these things are immeasurable by calculator or pen and paper, but they have been the most valuable realizations to me."

James Lee / Glendale, CA

Now Has A New Lease On Life
“l’ve been in the business for about 12 years; starting out as a loan officer before opening my own shop in 1997. Before coaching I was an owner/manager with most of my time being spent managing people and the business with very little effort going to producing business. I still closed a few deals per month that came from past clients, referrals and a few realtors. I mistakenly thought the way to make money in this business was to recruit and hire loan officers who then in turn produced business. This worked for a few years; particularly the last 3 years when refinances were going full steam. About 18 months ago I began to realize that no matter what I did, I couldn’t control what other people were going to do. I mean, I couldn’t control what loan officers would do when the market changed and rates went up. I went from having 10 loan officers to having 2 in a period of 12 months. They got out of the business because they didn’t have a system for getting the business. Sadly enough, most of them really didn’t care about putting forth the extra effort to learn and implement a system or strategy. No matter how hard I tried to get them to embrace this reality, they turned a deaf ear. Fortunately, with Brian’s
help, I've been able to jump start my business. Like many of Brian's members, it started with his emails and led to me buying his gold system. I then attended his Birthday Bash in Miami in February and came back to my office and began to implement his systems along with a few of my own.

It took me a while to get it going and probably longer than a lot of folks. I've found there's a lag time between initial marketing of a prospect, to converting them into a lead, to getting an application, to getting the deal closed. Since I wanted to be completely independent of Realtors, I didn't try to market to the Realtors, but rather directly to the consumer. I had all of the strategies listed below up and running by August 2005.

We drive people to the web site from 3 of the strategies (off-line). It's difficult to tell where they are all coming from but we have 150 visitors per month, generate 25 leads per month, receive 5 applications per month and are closing 1-3 loans per month averaging $4,000 per loan. These closed loans are coming from people finding our site using search engines.

It's hard for me to quantify what coaching has done for my business because I've been in coaching for only a few months. The strategies I have in place are a direct result of Brian's coaching. I think a better question for me would be, "What has coaching done for the future of your business and career?" Brian has given me and my business a new lease on life; new hope, a new beginning. He has exposed me to the marketing gurus like; Dan Kennedy, Bill Glazer and others whose concepts and ideas are having a profound effect on me as a person. Brian has showed me how to take marketing strategies and concepts that work well in other businesses and apply them to the mortgage business. By exposing me to other gurus and using the mastermind approach to leap frog others, he is helping me go places I never thought I could go before. Maybe I thought I could go, but wasn't sure how to get there. Ask me this same question next year and I can give you some great numbers, because I can already see things happening.

Paul Erickson, Columbia, SC

Over $53,000 in Monthly Commissions and Making Money While On Vacation

"I was actually an emergency medical technician for 13 years and then for 3 years supported myself in the MLM industry. I came into mortgages without any experience in finance, real estate or lending. I was hired as a loan officer with two major lenders Chase Manhattan, GMAC Mortgage about 3 years ago, my manager told me to get all the "low hanging fruit" refines from all the calls coming into the office, was making on average $5-8K a month, and had a couple good months made over 10K a month. I learned business literally by watching loan officers do what they did. Learned the language of mortgages as we went along. I was finally sent to training almost 7 months after starting. The calls started slowing down. That is when my manager said go to talk realtors. When calls became almost non-existent I decided to change companies to GMAC mortgage. I realized I jumped out of one fire into another fire. No marketing plan, no idea how to get loans. This is when I came across Brian Sack's website and purchased his gold system and now I had a plan.

Today I am an independent loan officer with a major brokerage firm in Southern California. I recently opened my own small branch in a 700sq foot office. Just me and my good friend, that rents a desk from me. This month will be my largest closing month with over $53,000 in gross commissions. Last months, gross commissions was $19,000 and two months prior I did over $30,000 in gross commissions.

I have set up systems and marketing systems that create leads on demand. I am taking the last 6 weeks of the year off to get married and go on a 3 week honeymoon with my new bride.

What has Coaching done for me? It has changed my entire life!!

After joining Brian's coaching system, probably the biggest thing I learned immediately was "stop" being everything to everyone. He said specialize pick a niche and become that expert in that niche, then charge premium prices. This changes my entire attitude about my business. Coaching makes you see things you can't see. It helped me to start working "on" my business, not "in" my business.

With coaching, I have been able to create and implement "systems" within my business from the ideas, tips, strategies that my coach has given me. For me personally, it has taken my income from average of $5,000 a month to this month over $50,000, yet my stress level has dropped dramatically and I only work on a average about 35 hrs a week."

Carlos Samaniego / Redlands, CA
Increase Business 75%  
“Before I started in the coaching business with Brian, I was stuck in the same roller coaster ride that most originators get into: marketing, chase deals, close, repeat. It was filled with good months, both of which were exhausting!

Brian’s coaching system has helped me to carve out time to work “on my business” with passion and focus. Within the coaching group, I have also been able to forge relationships with several other mortgage professionals with outstanding ideas that I have used in my business. My personal ROI in coaching is exponential and I challenge anyone to make it a part of their business growth.

From my radio show alone, we have received a 3 to 1 ROI. Overall, **my business has more than increased by 75% since I began coaching with Brian.** Again, I want to challenge anyone who has not invested in their business with this type of coaching system to “just do it”; it will take your business to a new level!”  

*Michael Eastham / Altamonte Springs, FL*

Average commission went from $2700.00 to $6250.00 per file!  
“I recently signed up for your Mortgage Web Success Website and it really works. Below is my site statistics for the last 30 days:  
Today 4 visitors, Leads 0, Applications 0.  
Yesterday 6 visitors, Leads 0, Application 0. Last 7 days 120 visitors WOW, Leads 3, Applications 1. Last 30 days 203 visitors, Leads 3, and Applications 2.

But, from the 2 applications that I have received from my Website, 1 of the completed applications - is a customer in Chicago IL that is chomping at the bit!

Let me explain, She is so excited that she calls me every day and is so thank full that I’m working with her that she has already referred me two new customers. The Web Success Website has positioned me as The Mortgage Expert. I do not have to convince or sell her on why she should use me.

She is not a cold prospect - She is a Hot Lead and is already sold on why she should use me. The Web Success Website is driving consumers that are already sold on using my services. This Web Success Website is driving prospects to me like a marketing magnet and points and fees and rates are not an issue...Let me repeat that,  
Points and fees and rates are not an issue  
She is getting me everything that I need without any delays and since she is a 600 fico borrower and using business bank statements to qualify, she is not going to shop around for a better rate.

She has been turned down by several lenders and lots of brokers. Purchase price will be 100,000 to 125,000 and this will be a 5 point deal. That’s 5000 to 6250 depending on her final purchase price. **$6250 of profit while I was asleep!**

I already have several lenders that have approved her for a 100% financing 80/20 purchase loan.  
Let me put this in perspective:  
I have a Website with Web Success and they did everything within minutes my website was set up and running and making me money.

I’m not kidding. IT WAS THAT EASY. This website is fantastic and it drives prospects to my website 24/7 and even while I’m sleeping it is making me money. Just one deal a month with a 5,000 commission is awesome and there is very, very little cost. No, let me correct that last part, there is virtually ZERO cost.

I have a knack for spending money on marketing ideas that do not make me 1 penny and cost me thousands of wasted dollars. With Your Website at Mortgage Web Success sky is the limit and 2-3 or 5-7 deals a month is very, very realistic.

In addition, your Gold System - That I purchased last year has helped me tap into my potential to make a TON of Money by creating a NICHE. I was blind prior to buying your systems (“How to close more loans , Make More Money and Have a Life” and “How To Increase Your Income Working With Buyers Who Have Had A Bankruptcy Or Other Credit Issues”).

I’m ashamed to admit that I had the wrong business model and I was spending all my time working with “A” borrowers and making 1% commission per deal if I was lucky. Now my average commission has gone from $2700.00 per file to $6250.00 per file!!

Let me put this in perspective: I have an expensive and extensive back ground with failed marketing ideas that have cost me tens of thousand of dollars in lost revenue, time and energy with no closed business. I will never get this money, energy or TIME back.

With your help and proven methods, I am making more money then I ever thought possible. Brian Sacks you are the needle in the hay stack and my secret weapon to making more money every day, every month and every year for the rest of my life.

*Robert J. Golyer, The Mortgage Expert, California*
From 10-12 Loans Per Year to 25-30…and Increase Commissions by 60%"Before I began the coaching program with Brian, I was closing only about 10-12 loans per year. As a new loan officer, I was excited with this level of success but wanted more. I just did not know how to get there. I was not only personally originating but processing for 5 loan officers, myself included. There were not enough hours in the day. I had no life of my own and no time with my children.

Then I found Brian Sacks and Loan Officer Success. At first I was overwhelmed with the wealth of information provided in each session. Then I realized that Brian wasn’t saying to do it all but to pick the parts that best suit us and start with 2 or 3 good ideas and use them. I have always been into personal development and community efforts so it became easy to latch on to ideas that involved getting out with the clients, realtors, etc.

I dared to dream bigger and believe in myself. This has become easier and easier because when I didn’t have enough strength to believe in myself, Brian’s belief in my abilities carried me. His encouragement and support has been incredible. I have had a really challenging year but Brian has always believed that I could carry on and build bigger in spite of the obstacles

This year (since the Birthday bash) I will close 25-30 loans and have increased my commissions per loan by approximately 60%. I am building a realtor program with my broker that is unsurpassable. I have developed a turn key operation that continues building value to the client. They only want to do business with me because no one will make them feel as valued as I will. These are clients for a lifetime.

I cannot wait to see what the next year will hold. My goal is to work with a minimum of 5 continuous producing realtors (I currently work with 2), continue my efforts for my clients and hire a personal assistant next year.

Thanks to Brian and the coaching program, I am accomplishing each goal and dreaming bigger dreams that I ever thought possible."

Vicki Dean, Naperville, IL
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