

# Tactics for LOs Driving Business Growth



## STRATEGY NAME

# My Buyside-Listside Agents

Realtors like to know they can trust their loan officers, they like open communication and timely updates and they want to know you are a team. Take your first step to reconnecting and establishing that trust.

## SUMMARY

### ■ What is it?

This is a snapshot of the realtors that an LO has done business with over the last several years, with some deal data going as far back as five to six years.

### ■ Who is it for?

Any LO that has a NMLS ID and a MMI license.

### ■ Where do you find it?

From the dashboard go to Real Estate tab and then select Real Estate Tracking

### ■ How do I do it?

It's easy. Sit back while MMI automatically finds and tracks agents you've worked with by matching up deals with your NMLS ID.

### ■ When should you take action?

Daily! MMI will send a daily email with any active listings that any previous agent has allowing you to see activity and act immediately.

### ■ What if I do/don't do this?

Doing this can lead to more repeat business, while not taking action may result in lost opportunities.

## NEXT STEPS

- Review any emails sent by MMI showing recent activity.
- Create a folder to hold all email alerts in regards to your agents - perhaps even have subfolders to help organize opportunities.
- Time to call and congratulate! Get the conversation started using our scripts as a starting off point.
- Rinse & Repeat - Every alert is an opportunity!

[Watch how-to video](#)

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## CALL SCRIPT

**Hello {Agent's Name}, my name is {Insert Name} and I wanted to congratulate you on your new listing on ABC Street.**

*Strategic pause, but be ready to keep going if they don't immediately say thank you.*

**I am the mortgage originator that assisted with the transaction on 123 Anywhere Street about X months ago.**

*This may be a good time for a strategic pause and allow them to recall the deal.*

NOTE: If this transaction is successful and closes in a timely manner, it serves as a bonus, and you can use that info as the agent will remember this deal well. They tend to remember any listing address that they were awarded a transaction commission for, so it should hopefully be clear in their mind. However, they typically tend to not remember yours or the borrowers name.

If they respond favorably to you, e.g., "Yes, of course, I remember that house," then you can launch into:

**Yes, it was a great deal, the Smiths (Buyer's Last Name) are enjoying the home immensely and appreciate all of your efforts as do I.**

**The reason for my call is first to congratulate you on the new listing, but also to discuss a few tactics I've used with my referral partners, assisting them in not only marketing their listings to the right audience, but generating and nurturing new buyers. I have a few examples of these tactics to show you if you have 5-10 minutes to meet via screen share.**

**Would you like to jump on a Zoom now or schedule something for later this afternoon?**

## FAQ FOR AGENT

### ***How did you know I had a new listing?***

I track every agent I have completed a transaction with in the past X years. In order to thrive in this business, I partner with agents like you that a) conduct business in the {insert area} (example Tri-County area) and b) successfully list and sell properties but also entertain buyers for either a potential Double Sided deal or have a buy-side team that assists future homeowners.

## STRATEGY NAME

# Real Estate Agent Tracking

To grow your business, you need to grow your network by planting new seeds and nourishing new relationships. So, how do you cultivate the loan officer and agent relationship? Start by conducting research, which MMI simplifies for you.

## SUMMARY

- **What is it?**  
A quick, simple, effective way to keep track of your agent's activity.
- **Who is it for?**  
Any LO, LOA, Branch Manager, or other user with an MMI license.
- **Where do you find it?**  
Under Real Estate > Real Estate Agent Tracking.
- **How do I do it?**  
Follow the directions as shown in [this help desk article](#).
- **When should you take action?**  
Today! No time like the present! Then add it into your weekly workflow.
- **What if I do/don't do this?**  
Using MMI to track agents provides insight into their profiles, past work, and current listings. Not using the tool may result in missed opportunities and potential relationships that could benefit competitors.

## NEXT STEPS

- Find an agent, review the profile, and hit "Track".
- The system will now send you daily email alerts on any current active listings or recently sold deals. Create a folder to organize alerts.
- Time to call and congratulate! Get the conversation started using our scripts as a jumping off point.
- Rinse & Repeat - Every alert is an opportunity!

[Watch how-to video](#)

## STRATEGY NAME

# Same-Day Listing

After enabling your Real Estate Agent Tracking strategy, implement the Same-Day Listing strategy to demonstrate your proactive support and add value to your partnership with agents.

## SUMMARY

- **What is it?**  
This strategy is an extension of the RE Agent Tracking feature.
- **Who is it for?**  
Any LO, LOA, Branch Manager, or anyone with a MMI license.
- **Where do you find it?**  
Under Real Estate > RE Agent Tracking. Based on any agents you're tracking the system will notify you when an agent gets a new listing.
- **How do I do it?**  
When a new listing hits the market for one of your tracked agents, MMI will send an email containing the agent's name, phone number, and a link to all of their listings. An additional live web search link helps you validate for accuracy.
- **When should you take action?**  
To fully utilize this feature, you should reach out to the agent about the new listing as soon as you get your email alert.
- **What if I do/don't do this?**  
If you contact the agent immediately, you may secure this deal and future opportunities. Delaying your contact risks losing this deal and the chance to establish a relationship with a new agent partner.

## NEXT STEPS

- Ensure you are tracking agents that you would like to build a relationship with.
- MMI will now start tracking them for active listings and the system will alert you when a new one is added. Note that due to several factors, the timing of alerts varies by listing; some will be sent within hours, others can take up to 72 hours.
- Time to call to congratulate them on their new listing. Timing is critical as these alerts are often sent within hours of the listings being posted. Validate the information and then follow your script.
- Rinse & Repeat - Every alert is an opportunity!

**Watch how-to video**

## CALL SCRIPT

Hello {agent's name}, congratulations on your new listing on XYZ Avenue. My name is {Your Name} from ABC Mortgage. Looks like the home just hit the market today or maybe last night. It's a beautiful home, again great job!

You're probably wondering how I know and why I'm calling. Well, I follow top agents in {insert city/neighborhood} for new listings as I have several pre-approved buyers awaiting homes in certain neighborhoods. My goal is to find them homes quickly. Some of them have agents representing them and others are waiting for the right time.

Do you have an open house coming up for this property?

If "Yes" and they provide the detail:

That's great and coming up quick, ok. I will pass this information along to my buyers. Are you by chance working with anyone on the lending side for this upcoming open house?

*Wait for answer.*

I'd love to show you an example of what I can provide for that open house including flyers and a website for the home plus some things that'll help follow up with attendees. I can hop on a screen share now and show you, send it to you via email (or text), or better yet, if you're free for coffee sometime this week, we could meet in person. I could also meet you at your open house if that's more convenient.

If "No" on the open house and they have no plans do one since they anticipate multiple offers...

Sure, open houses aren't as prevalent as they used to be and with a home like this, you should see multiple offers I'm guessing....

Regardless, in order for me to reach my business goals this year with refis in short supply, I want to work with a select few agents in non-competing areas to help my buyers find the right home. And you constantly have amazing listings in {insert area} that my buyers want.

At a minimum, it would be great to connect with you so we're more familiar with each other as I'm sure we'll be at the same closing table soon. If it's okay with you, I'd like to stay in touch from time to time especially when you have a new hot property on the market, would that be ok? Thanks for your time.

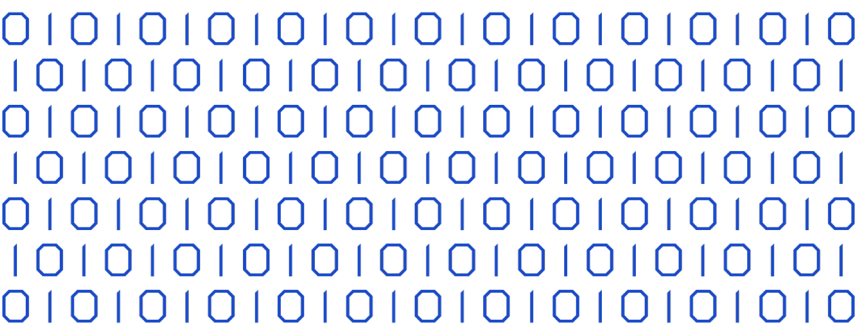
## CALL SCRIPT (cont'd)

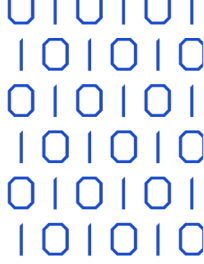
### ***Voicemail Script for New Listing***

[Keep to about 30 seconds.]

Hi {insert agent's name} - Congratulations on your new listing on XYZ Avenue. My name is {Your Name} from ABC Mortgage. I'm calling #1 to connect with one of the top agents in {insert city or even neighborhood} — I live and lend locally as well — and #2 because I have several pre-approved buyers awaiting homes in certain neighborhoods.

My goal is obviously to find them homes quickly. Some of them have agents representing them and others don't. I'm not sure if you have an open house for this home coming up, but I'd love to chat when you have a few minutes. Text me a time to call you and I'll talk to you then. My number is {Your Number}. Thank you!





## STRATEGY NAME

# Property Monitor

Property monitor notifies you when properties you've worked on are listed for sale, allowing you to reach out to borrowers for assistance and facilitating warm introductions to their agents. It's also the perfect time to get a warm intro to their agent.

## SUMMARY

- **What is it?**  
MMI will instantly start monitoring any past property address that are listed for sale and send you an email alert.
- **Who is it for?**  
Any LO that has an NMLS ID and MMI license.
- **Where do you find it?**  
Under the Other tab > Property Monitor.
- **How do I do it?**  
Simply click NMLS Watch to see what the system is automatically doing for you. From this view you can then click into property details to verify active listings.
- **When should you take action?**  
Daily. MMI will send you email alerts for any active listings. In today's market, the sooner the better to act on these alerts and contact the borrower.
- **What if I do/don't do this?**  
If you use this tool and contact your past borrowers within a timely manner, you could create an opportunity to assist with their next purchase. If you choose not to act on this opportunity, you'll miss out on a slam dunk warm lead from a potential repeat customer.

## NEXT STEPS

- Make sure your NMLS ID is connected to MMI.
- The system will now monitor all past addresses you have had a deal on and update you on any new active listings. MMI will send a daily email alert — act on these immediately.
- Time to call that old borrower and check in. Even if your borrower has moved you can add their current address to be monitored for future activity.
- Rinse & Repeat - Every alert is an opportunity!



## CALL SCRIPT

**LO: Hello {Borrower Name}, my name is {Insert Name} with ABC Mortgage.  
[intentional pause]**

Borrower: Wow, what great timing, I just listed my house for sale.

**LO: Really? That's fantastic. This is a good time to sell. Do you have plans to buy again and if so where are you headed?**

Borrower: [Allow them to answer.]

**LO: I would love an opportunity to work with you again, we've had some great deals in the past. Are you working with an agent on your next purchase and more importantly, are you already pre-approved or could I help you get situated?**

*If you introduce yourself and they are waiting for you to say something after your pause:*

LO: It's been a while since we've connected. Hope all is well with you and your family. The reason for my call today is that I have an amazing system that alerts me when one of my top clients lists their home for sale, and I noticed that you have just placed your home on the market. Congratulations!

Borrower: [Allow them to answer]

**LO: There are a lot of things I can assist you with including pre-approval on your next home, helping you find the right agent to work with (if you haven't already done so). I can even assist your current agent with marketing your home to find more buyers and get more exposure on your property. We want to help you get top dollar for your home.**

If the Borrower's name is different than the Assessment and/or latest Mortgage History name this most likely means your former borrower has already moved and the new owner has re-listed the home for sale. Don't let this stop you from contacting your past client. This is a great conversation starter...

**LO: Hello {Borrower Name}, this is {Insert Name} with ABC Mortgage. Hope all is well. I can't believe it but your home on XYZ street is listed for sale again. Remind me as I'm getting old, when did you move away?**

## CALL SCRIPT (cont'd)

Borrower: [Hopefully remembers you and provides some answers.]

**LO: Were you able to buy again after the sale of your home on XYZ street?**

If "Yes", then:

**LO: That's great. Would you mind sharing a little about your home, what's it like...**

If they continue to answer... then

LO: Well I know I wasn't able to help you on that purchase, but I'd love to remain in touch with you, keep you apprised of opportunities with your home, equity, your home's value as well as provide my services when the time is right in the future. I'd love to send you some more information, would that be ok?

If "Yes", then...

**Great, I just need your new address and I promise just to keep you informed and not bombard you with any unnecessary things. And your email is still {insert email address}.**

If "No, they weren't able to buy" then we suggest going into a conversation about them and what's happening. Job change, major life event, waiting to buy? Are they renting? If so, is it a long term lease and when is it up? What's their biggest challenge right now? Both financially and personally.

You can typically assist financially by your knowledge or referring them to someone that can assist, and personally, if they are willing to share, well, you may have connections to assist or at least now you can be on the lookout to assist in the future. Write all of this down and keep good notes in your CRM.

Ask for their address if they are willing to provide and send something to them by mail. A thank you card, something for the home, something that is non-branded but will make them think of you the next time they need a loan.



# LO Agent Wallet Share

How strong are your agent partner relationships? Are you capturing the majority of their business and making use of all available loan types? It's time to find out!

## SUMMARY

- **What is it?**  
Wallet Share shows which agents you collaborate with and the percentage of their business you receive.
- **Who is it for?**  
Any LO that has a NMLS ID and a MMI license.
- **Where do you find it?**  
Under Other Tab > LO Agent Wallet Share.
- **How do I do it?**  
To assess if you're receiving the agent's claimed business, review the data. Expand your search by comparing lender matches to visualize relationships.
- **When should you take action?**  
Understanding the numbers allows for informed discussions with agents about enhancing your partnership and adding value to their business.
- **What if I do/don't do this?**  
Using Wallet Share offers insights into your business and helps identify overlooked loans. Not utilizing it results in a lack of visibility into opportunities with your agents and missing the chance to expand connections. Deepening existing relationships is usually easier than starting new ones.

## NEXT STEPS

- Review transaction data and compare with shared information.
- Explore the Fast Facts profile for additional validation.
- Assess existing relationships and opportunities for securing the role.
- Prepare for a call with relevant information to demonstrate how you can support the agent's business growth.
- Rinse & repeat! Remember, every alert presents an opportunity!



## CALL SCRIPT

We'll divide up scripts here to account for three distinct agent scenarios:

1. **Loyal Partners** | Agents giving you most of all of their business (70-100%)
2. **Part-time Partners** | Agents giving you some of their business (30-70%)
3. **Breadcrumb Partners** | Agents who have only given you a handful of deals (0-30%)

Each of these relationship types merits their own approach.

### *Loyal Partners (70-100% Wallet Share)*

Hi {Agent's Name} it's {Your Name} from ABC Mortgage.

[proceed to make small talk]

The reason for my call today is to simply say thank you. Thank you for continuing to partner with me (or "me and my team") throughout the past X months/years. Did you know we've worked together on Y deals in the last 12 months alone?

We make a great team and our buyers think so, too. Let's keep this momentum going and not only work on the next buyer together, but let's proactively reach out to those past Y buyers together, check-in on them, and ask for referrals.

I have some ideas on how we can do this as a team. Can you meet this week for coffee or lunch?

### *Part-time Partners (30-70% Wallet Share)*

First, review the agent's Fast Fact Profile. Determine how many deals are completed by other LOs. If the numbers of BS deals don't fully match up with LO Relationships, that could mean there are Cash Transactions or Land and Manufactured Home deals which we don't track.

Click BS Lender Matches to see some of the loan details. To see additional detail, click on each LO, then look at BS Agent Matches, type in the agent's first name in the search table and you'll see Loan Type.

To receive more information like LTV, loan amount, sale price and title company, you can copy one of the addresses from BS Agent Matches, paste the address in the Search Table under Transactions for the LO and you'll be provided all the details you need.



## CALL SCRIPT (cont'd)

Now that you are armed with loan information and perhaps have located a trend (e.g. FHA or jumbo deals are going to a certain LO), you have conversation bullets to use in your approach. You know how to sell against your competition better than anyone, so now you know not only who your competitors are but what type of deals they are completing with this agent.

**Hi {Agent's Name} it's {Your Name} from ABC Mortgage.**

[proceed to make small talk - if it's been awhile, remind them of the transaction you closed together most recently]

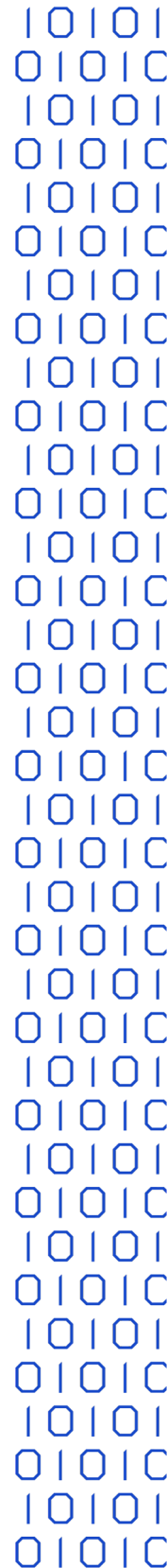
**The reasons for my call today are #1 to say thank you for the business we've completed together - did you know we've worked on Y deals in the past year? It's amazing, we make a great team and our buyers love us.**

**My second reason is to keep the momentum going with our progress. I know I'm not the only LO you work with, but when we do work together, good things happen. With listings in short supply and multiple offers on properties being imminent, buyers need to have a great team on their side with both agents and LO.**

**It looks like to me that about X% of the time you work with other originators and on occasion that may be the only deal you do with them, which may be a good thing, but for the long-term care of your buyer after the sale, having the team effect will result in repeat business with the client along with more potential for referrals.**

**I have a few ideas and strategies that I'd love to share with you at your next opportunity that will help both of us not only remain sticky with our past clients, but gain new business together and demonstrate to others that we work as a cohesive team.**

**Can you meet later today or sometime this week for coffee so I can show these things to you live?**



## CALL SCRIPT (cont'd)

### *Breadcrumb Partners (1-30% Wallet Share)*

We want you to go into each and every opportunity/strategy with an agent in your Wallet Share dashboard thinking that there is more business to be had. However, sometimes you'll discover that the one deal you completed will most likely be the last. The sooner you have this revelation, the better.

Not only is MMI an amazing tool to identify new agents, re-establish relationships with existing partners, but more importantly it helps you focus your time and energy on the right people. Stop wasting your time chasing the wrong agents and put your effort into lower hanging fruit, deepening your footprint with people you've already established relationships with.

When you see a preferred LO gaining the lion's share of the business, determine where those deals are completed. Could you perhaps become a preferred LO #2 if there's enough business from the agent. Perhaps you can become the preferred LO in a different area/county so you aren't constantly tripping over the established preferred LO?

If there's no preferred LO and either a lack of business or a different originator on every transaction, perhaps it's best to move on. Other times, it's worth using the approach from the script below.

Also, if you see this agent as a challenge and want to pursue them beyond a script, we'd love to hear your successes and challenges.

**Hi {Agent's Name} it's {Your Name} from ABC Mortgage. I was the LO on 123 Anywhere St. I checked in on the Smith's and they are enjoying their home plus they had some great things to say about working with us as a team.**

[Make sure you contact your buyer and have a quick conversation if you choose to use this!]

**The reason for my call today simply is to keep the momentum going with another deal between us. We had a great deal with the Smiths. And as we move forward, relationships with agents and past borrowers remain my top priorities, but refis are in short supply, and like you, I want to keep the volume up.**

**Therefore, I'm attempting to work with one more agent in {Your Area} and I'd prefer that to be you! I have an amazing tool that allows me to see that you work with a PLO and a few others in the {Insert Area}. My main focus is {Insert Neighborhood} and I will always have clients—some without agent representation—that are looking to make offers in this crazy market.**

## CALL SCRIPT (cont'd)

**Let me ask you a quick question:**

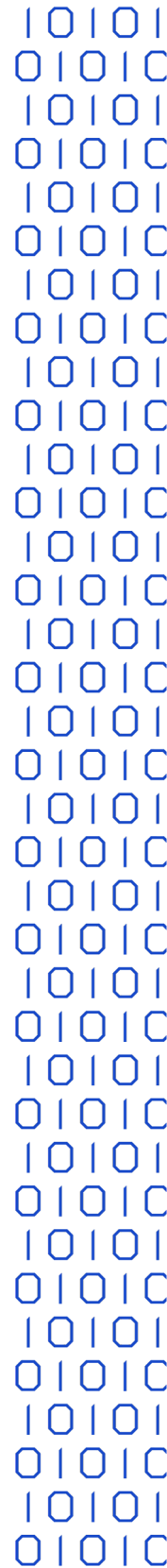
**Is your biggest challenge right now: finding new buyers, getting buyer offers accepted, or something else? If something else, do you mind sharing?**

At this point, it's becoming more conversational. If it's finding new buyers, you should have a way to help. If it's getting offers accepted, you should have a way to help. If you listened to their "Something Else," come up with a way to help. The goal here is to make them feel comfortable with you, help them with their business and attempt to get in front of them live whether it's a screen share or a meeting to go over your ideas and strategies.

Instead of approaching them from a competitor's point of view, use the facts about the competition to your advantage by first being complimentary toward their choice of lender, but then offering something they don't have that is unique. You must be unique. If you are a mirror image of your competitors, why should they bother working with you?

**I see that you're using XYZ Lender, they have a great team and I know they have {insert compliment, e.g. good turn times, customer service, products}. Hopefully that is/was your experience.**

Then launch into your own unique selling proposition (e.g. a product or service, a top- tier buyer, your special touch with FTHBs - there must be something that differentiates you). Once pitched, ask for the meeting to explain in more detail. If they just aren't interested today, try again in a month or two, or simply... move on.



## STRATEGY NAME

# Matchmaker

Quickly find compatible local agents you haven't partnered with, who have experience in similar transactions in your area, often on the same street.

## SUMMARY

- **What is it?**  
Connect with agents in your locality who have completed similar transactions within the past year.
- **Who is it for?**  
Any LO that has an NMLS ID and an MMI license.
- **Where do you find it?**  
Under Other Tab > Matchmaker.
- **How do I do it?**  
Simply click on the Matchmaker tab and follow the prompts. The system will generate a map displaying three nearby agents and links to their Fast Fact Profiles for review.
- **When should you take action?**  
Set a specific time weekly to investigate potential agents nearby.
- **What if I do/don't do this?**  
Considering this step allows you to regularly discover new agents. Conversely, not using the Matchmaker may result in missing out on opportunities for valuable introductory calls with potential agents. ("Interestingly, I just closed a similar deal nearby last month!")

## NEXT STEPS

- Make sure your NMLS ID is connected to MMI.
- Open Matchmaker and review the first three agents' Fast Fact profiles, comparing their addresses to your past deals.
- Call them using your script to discuss potential partnerships in the same area.
- Rinse & Repeat this process for three new agents each time you log into Matchmaker.

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## CALL SCRIPT

Depending on how close your deals are to each other's, the intro is simple.

### *Live Conversation*

**LO:** Hi {Agent's Name} my name is {Your Name} from ABC Mortgage - I saw you recently closed 123 Anywhere St. Funny, I just closed 345 Everywhere St around the corner. We need to meet! Haha!

But seriously, we both seem to focus our business in the {insert city or neighborhood} area but yet we haven't been linked on any deals.

You're probably wondering how I know this and why I'm calling. Well, I follow top agents in our area on both the listing and buy side as I have several pre-approved buyers awaiting homes in certain neighborhoods. My goal is to find them homes quickly. Some of them have agents representing them and others are waiting for the right time, but everyone of them is looking for the right home for their family.

I'd love to connect with you either now on screen share even to show you a few ways I can help us work together quicker, or we could meet in person at your next opportunity, maybe at the coffee shop around the corner from our two deals.

### *Voicemail*

Hi {insert agent's name} my name is {Your Name} from ABC Mortgage - I saw you recently closed 123 Anywhere St. It's funny because I just closed 345 Everywhere St around the corner. Since we both seem to focus our business in the {insert city or neighborhood} area and I have several pre-approved buyers awaiting homes in that area. I'd love to connect with you at your next opportunity. Please text me a good time to call you back or simply give me a call at {Your Number}. Talk to you soon!



## STRATEGY NAME

# Refinder

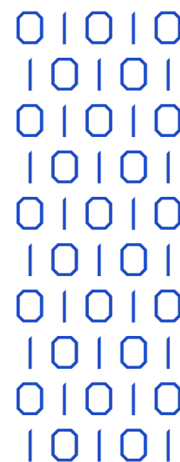
Quickly find refinancing opportunities with Refinder. This tool uses your NMLS ID to search MMI's database and identify past borrowers whose mortgages you currently manage, ensuring you don't miss any potential business.

### SUMMARY

- **What is it?**  
This report summarizes historical transaction details to identify key refinancing opportunities.
- **Who is it for?**  
Any LO with an NMLS ID and an MMI license.
- **Where do you find it?**  
On the home page of your MMI account, click on the Refinder tab.
- **How do I do it?**  
To modify your search criteria in Refinder, start with the default settings based on the current rate, then personalize the filters for broader opportunities.
- **When should you take action?**  
Daily! MMI provides the latest rates and regularly updates data to include new transactions.
- **What if I do/don't do this?**  
Choosing to proceed can lead to more repeat business opportunities, while deciding against it may result in losing potential repeat customers.

### NEXT STEPS

- Make sure your NMLS ID is connected to MMI.
- Generate reports by adjusting the Target Rate, Minimum Estimated Balance, Required Rate Improvement, and Money Moves filters to find mortgages that meet your criteria.
- It's time to take action! Export each report and leverage your CRM for ongoing outreach.
- Kick off the conversation using our scripts as a foundation.
- Rinse & Repeat - every opportunity could lead to another successful deal!



## CALL SCRIPT

Hi [Borrower's Name], this is [Your Name], your mortgage originator who assisted with the purchase of your beautiful home on [Street Name]. I'm calling with some exciting news!

Strategic pause; be ready to keep going if they don't immediately reply.

I've been reviewing some exciting opportunities that could [help you save money/lower your monthly payments]. Mind if I share a few details with you?

Perfect!

Choose the rest of your talk track by sorting the Money Moves column starting with best rating.

### Option 1: Rate Improvement

Right now, the market is offering rates that are lower than what you're currently paying. By refinancing to a lower rate, you could reduce your monthly payment significantly and save money over the life of your loan. For example, if we reduce your rate from [current rate]% to [new rate]%, your monthly payment could drop by about [estimated savings] per month.

### Option 2: Cash-Out Refinance

I looked at your loan-to-value ratio, and it seems like you've built up some great equity in your home. With a cash-out refinance, you can tap into that equity and use the funds for things like funding home renovations or paying off loans. If you're interested, I'd love to go over your numbers and see how much cash you could access while still keeping a comfortable monthly payment.

### Option 3: Best Rate/Term for Recent Buyers

Since you recently purchased your home, you might not realize how even small adjustments to your rate or term can create big savings. For example, if you've made at least six payments on your current loan, we could look at refinancing you into a shorter term or lower rate to reduce your monthly payment.

Would [specific time/date] work for me to follow up with you, or is there another time that's better for you?\*

In the meantime, I'll send you an email with a summary of these options so you can start thinking about what might work best for you.

Thanks so much for your time, [Borrower's Name]. I'm really excited to see how we can help you improve your financial position. If you have any questions before we reconnect, don't hesitate to reach out at [Your Contact Information]. Have a great day, and I'll be in touch soon!

\*Ask for the meeting the following day - adding the urgency and bringing immediate relief and value will expedite the process.

