



# A Blueprint for Growth in an Ever-Changing Market

William McNeil & Adam Pickett

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# The Accelergy Team



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EVP Client Strategy & Training

# Today's Focus

- Discover why a **strong, foundational sales infrastructure** is critical to growth in today's market
- Learn how to build **clear sales processes** and why **aligning them to your CRM** will increase production
- Understand how tracking **early-stage opportunities and managing referral partners** are key to your success
- Recognize how to **build and sustain a strong sales and service culture** supported by leadership



**Inflation**



**HIGHER  
INTEREST  
RATES  
AHEAD**



**NEW  
JOB  
AHEAD**

# 2022 Forecast

# MIBa

MORTGAGE BANKERS ASSOCIATION

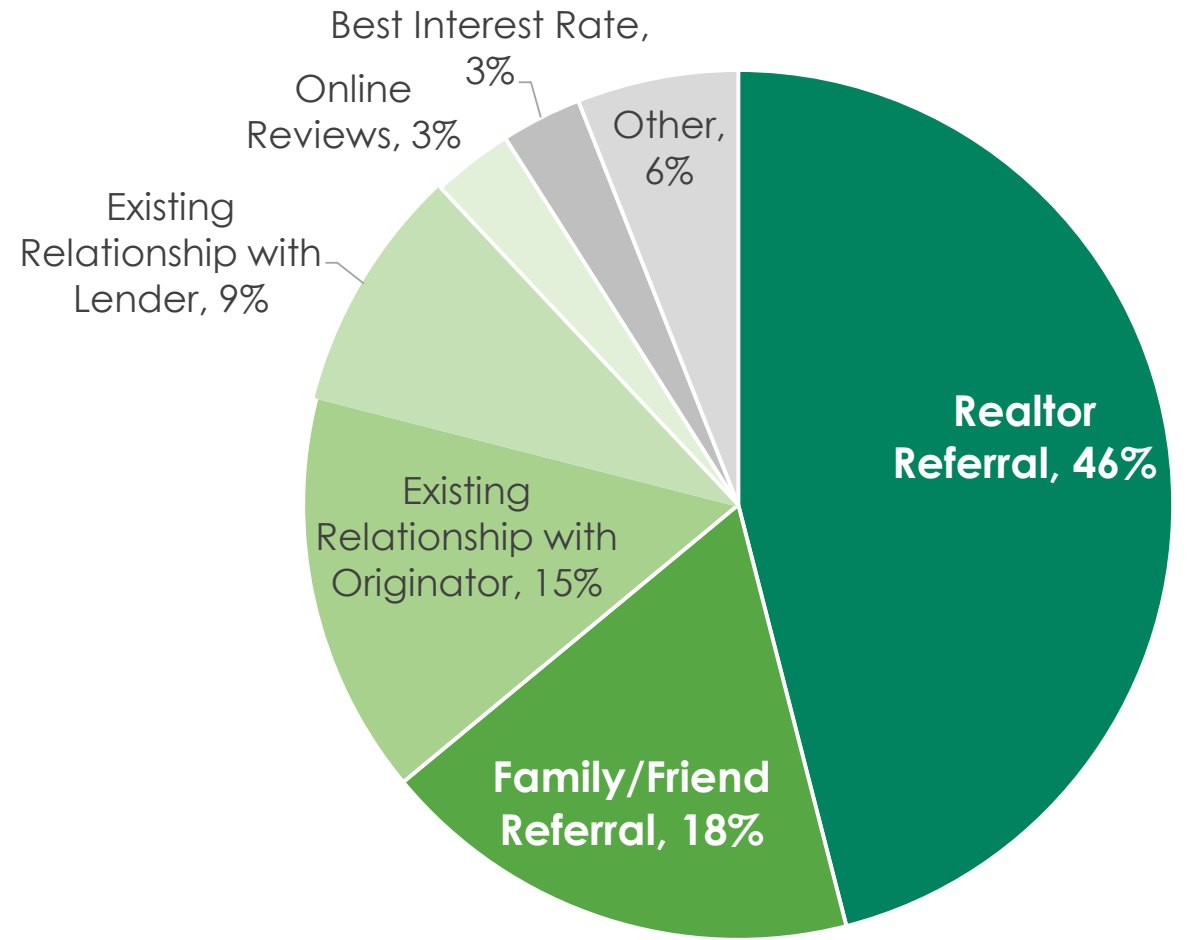
➔ **67% Purchases**

➔ **33% Refinances**

*Is your Credit Union on pace?*



# Most Influential Factor on a Lender's Decision



2019 data from the Stratmor Group

**Referrals are critical to success in 2023**

# Competing in a Changing Marketplace



**“Order Taker”  
Mentality**



**Minimal Referral  
Partner Engagement**



**No Early-Stage  
Pipeline Tracking**



**Lack of Sales  
Infrastructure**

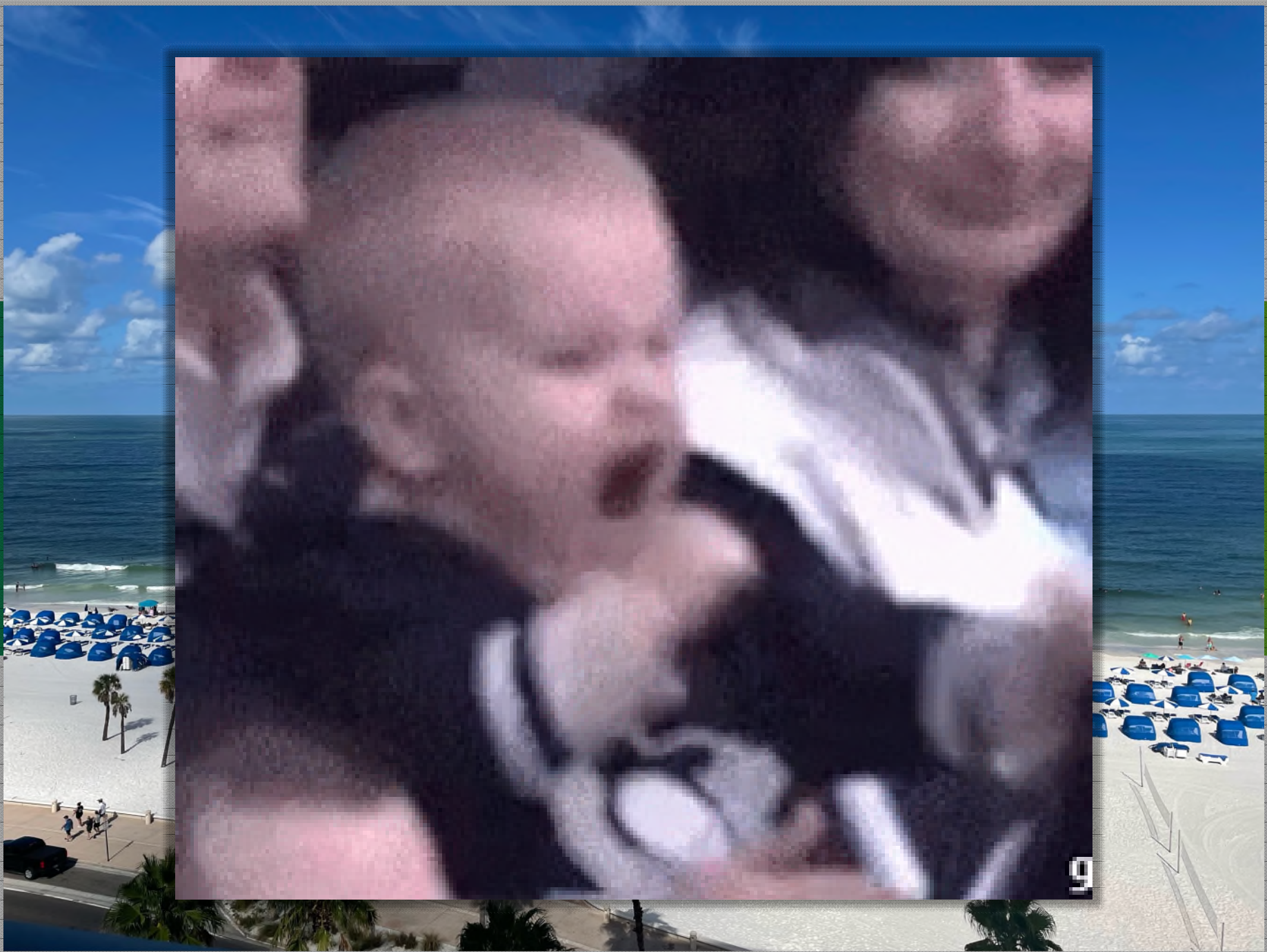


**Ineffective  
Sales Training**

# Successful Mortgage Team Traits

- Build a strong, foundational infrastructure by **identifying and documenting their sales and service processes**
- Utilize a CRM to track all **early-stage deals and manage referral partners**
- Cultivate a strong **sales and service culture supported by leadership** which holds all team members accountable and recognizes performance
- Continuously **develop and train existing team members** and weave sales training into the **on-boarding of new team members**

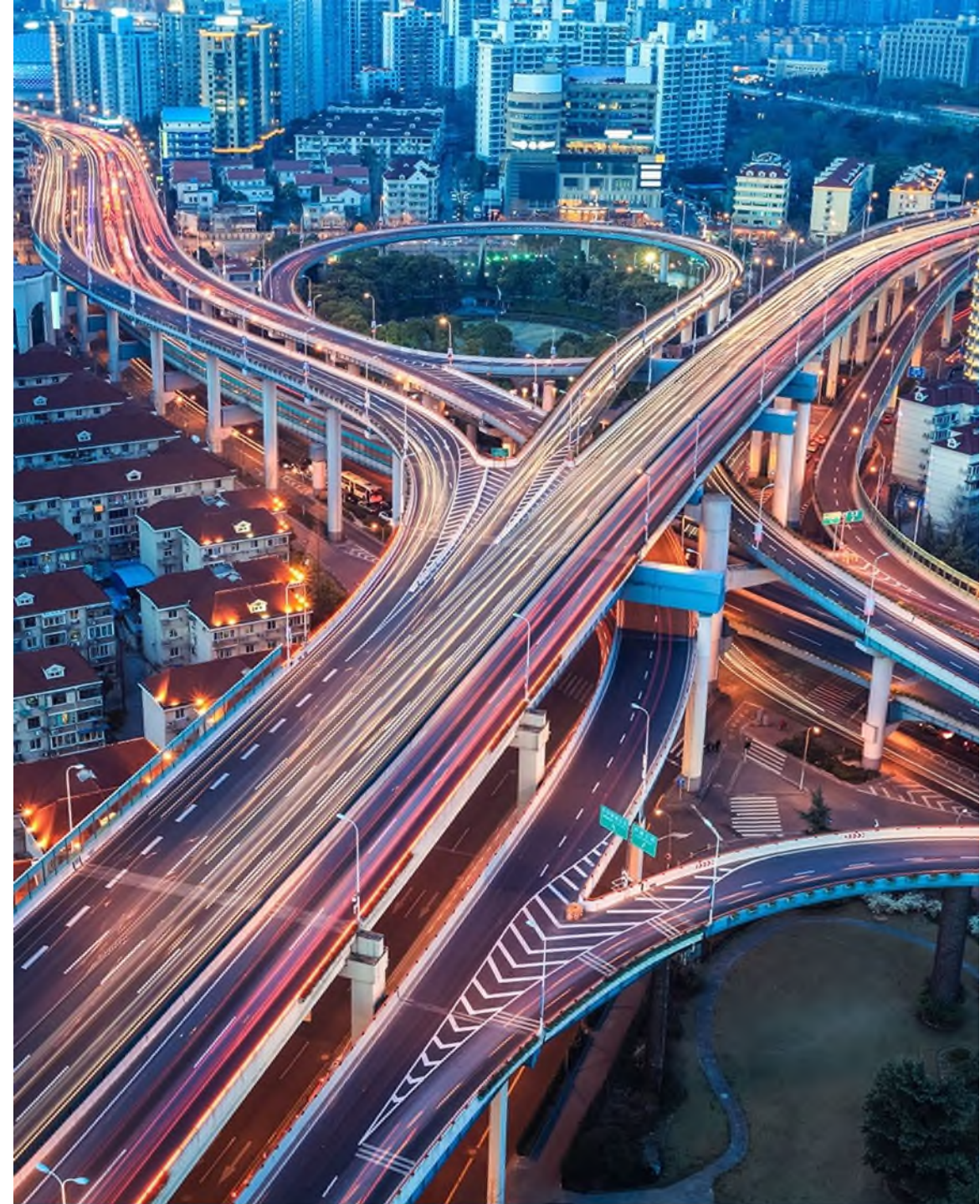






# Building Your Sales & Service Infrastructure

- Document all **sales and service processes**
- Align the processes to **your CRM and sales technology**
- **Implement strategic tactics** that are woven into the culture
- Sustain through **continuous development and leadership support**



**“Well,  
*sometimes*  
I do...”**



## Customized Sales Process

**A clearly defined set of steps  
that a deal goes through  
before reaching its destination**



Promotes **CONSISTENCY** and a **PROACTIVE** versus **REACTIVE** approach

# Four Critical Mortgage Processes

**Early-Stage  
Sales  
Process**

Application  
Process

Post-Closing  
Sales Process

**Referral  
Partner Sales  
Process**

# Early-Stage Sales Process

Why is **Early-stage Pipeline** important to track?

- Current supply issues have led to **longer purchase cycles**
- Critical to stay engaged as **other lenders are trying to capture the deal**

EARLY-STAGE PIPELINE							
	Lead	Intro/Discovery	Pre-Qualification	Pre-Contract	House Under Contract	Close/Won	Icebox
Purpose	Any opportunity that has been mentioned to you by a COI	Gather information about the client and gather financials	Run the client through Mortgage Director for Pre-Qual	Pre-qual completed and is actively looking for a property	A deal that is under contract waiting to close	A deal that has an application submitted to Mortgage Director	A deal that is no longer active
Location							
Questions/Talking Point/Value Proposition							
Action Steps Needed to Move to the Next Stage							
Data to be Collected							



# Referral Partner Sales Process

- Referral Partners **are key to success in 2022 & 2023**
- Imperative to **treat and manage Referral Partners as a sale**
- **Track and quantify the lifetime value** of each Referral Partner





## **External Referral Partners**

Realtors, CPAs, Attorneys,  
Financial Advisors

## **Internal Referral Partners**

Member Service Reps, Branch  
Leaders, Wealth Partners

# Referral Partner Relationships

## First Referral

Develop a Relationship  
to Generate the 1<sup>st</sup> Referral

Referral  
Given



# Understanding Your Current State



- **Host discovery sessions** with Loan Officers and Leaders
- **Identify best practices** used by top Loan Officers
- **Uncover gaps** that will increase production

# Building Your Sales Processes

- Host work session(s) with **key Leaders, Loan Officers and Partners**
- **Define every phase and desired outcome** of the Sales Process
- Shop draft with **Loan Officers and Leaders for feedback**

***Leader and Loan Officer input creates BUY-IN and ADOPTION***

*“75% of change destinations were reached when employees were included in early planning.” (McKinsey)*

# EARLY-STAGE PIPELINE

## Lead

Any opportunity that has been mentioned to you by a COI

## Intro/Discovery

Gather information about the client and gather financials

## Pre-Qualification

Run the client through Mortgage Director for Pre-Qual

## Pre-Contract

Pre-qual completed and is actively looking for a property

## House Under Contract

A deal that is under contract waiting to close

## Close/Won

A deal that has an application submitted to Mortgage Director

## Icebox

A deal that is no longer active

Purpose

Location

Questions/Talking Point/Value Proposition

Action Steps Needed to Move to the Next Stage

Data to be Collected



# REFERRAL PARTNER PIPELINE

	Lead/Intro New COI Identified	Discovery/Show & Tell Meeting Let them know the Seacoast history and difference	Pre-Referral Engagement Waiting for first referral to be given	30-Day Referral Zone Referral given in the last 30 days	90-Day Referral Zone Referral given in the last 90 days	120-Day Referral Zone Referral given in the last 120 days	Icebox A COI that is no longer a focus
--	----------------------------------	--	---	--	--	--	---

Purpose							
Location							
Questions/Talking Point/Value Proposition	<b>First Referral</b>			<b>Repeat Referrals</b>			
Action Steps Needed to Move to the Next Stage							



A CRM is a Customer Relationship Management tool used for **managing relationships and interactions with Members**

## For Loan Officers

- **Visual reminder** of the sales process
- Ensures **nothing falls through the cracks**
- **Easy to retrieve all information** at any point in time

## For Sales Leaders

- Visibility into **early-stage pipeline**
- **Increased accountability** for every Loan Officer
- Personalized coaching to **decrease “dolphin production”**

*Aligning your Sales Process to Your CRM  
is **CRITICAL** for adoption and maximizing ROI*

# Aligning Your Early-Stage Pipeline

Training and Test

Adam Pickett  
Loan Officer

DEALS  
My Deals

1 - 13 of 13      Total: \$5,545,000.00      Leads      Phase Types: deal, application      Lead Process      Search

0 %	20 %	40 %	60 %	80 %	99 %	100 %
Lead Projected Loan Amount: \$0.00	Intro/Discovery Projected Loan Amount: \$1,525,000.00	Pre-Qualification Projected Loan Amount: \$432,000.00	Pre-Contract Projected Loan Amount: \$625,000.00	House Under Contract Projected Loan Amount: \$1,238,000.00	Close/Won Projected Loan Amount: \$1,300,000.00	Icebox Projected Loan Amount: \$425,000.00
	<p>Adam Pickett</p> <p>Donald Duck Achieved on 6/30/2021</p> <p>07/31/2021 \$350,000.00</p>	<p>Adam Pickett</p> <p>Keli Lewicki Achieved on 8/19/2021</p> <p>08/31/2021 \$425,000.00 Refinance</p>	<p>Adam Pickett</p> <p>Tim Meyer Achieved on 7/2/2021</p> <p>08/31/2021 \$275,000.00 Purchase</p> <p>Adam Pickett</p> <p>Donald Duck Achieved on 8/6/2021</p> <p>08/06/2021 \$400,000.00 Purchase</p> <p>Adam Pickett</p> <p>Mickey Mouse Achieved on 8/17/2021</p> <p>09/02/2021 \$432,000.00 Purchase</p>	<p>Adam Pickett</p> <p>Tim Allen Achieved on 6/1/2021</p> <p>06/24/2021 \$250,000.00</p> <p>Adam Pickett</p> <p>Daniel Ocean Achieved on 6/15/2021</p> <p>08/05/2021 \$350,000.00 Purchase</p> <p>Adam Pickett</p> <p>Mickey Mouse Achieved on 6/23/2021</p> <p>07/23/2021 \$138,000.00 Purchase</p>	<p>Adam Pickett</p> <p>Mike Wazowski Achieved on 6/10/2021</p> <p>07/31/2021 \$1,300,000.00 Purchase</p>	<p>Adam Pickett</p> <p>Julie Andrews Achieved on 6/8/2021</p> <p>07/31/2021 \$425,000.00 Purchase</p>

Menu Filter ...

- Dashboard
- My Account
- My Company
- Contacts
- Deals
- View Deals
- Marketing
- Calendar
- Reports
- CRM Settings

?

# Aligning Your Referral Partner Pipeline

**ACCELERGY CONSULTING** Vendor- Accelergy Consulting Adam Pickett Partner

DEALS My Deals

1 - 9 of 9 Referral Partners Phase Types: deal, application Referral Partners Search

0 %	20 %	30 %	40 %	60 %	80 %	100 %
Lead / Intro Meeting	Discovery / Show & Tell Meeting	Pre-Referral Engagement	30 Day Referral Zone	90 Day Referral Zone	120 Day Referral Zone	Icebox
<b>Adam Pickett</b> Maggie Smith Achieved on 9/20/2021 * 30 Day Referral Zone	<b>Adam Pickett</b> Julie Andrews Achieved on 9/20/2021 * Discovery / Show & Tell Meeting	<b>Adam Pickett</b> Minnie Mouse Achieved on 10/6/2021 * Pre-Referral Engagement	<b>Adam Pickett</b> Jimena Marval Achieved on 9/28/2021 * 30 Day Referral Zone	<b>Adam Pickett</b> Tim Allen Achieved on 9/20/2021 * 30 Day Referral Zone <b>Adam Pickett</b> Jimena Marval Achieved on 9/20/2021 * 90 Day Referral Zone <b>Adam Pickett</b> danny McNeil Achieved on 10/6/2021 * Lead / Intro Meeting	<b>Adam Pickett</b> Joe Buck Achieved on 10/6/2021 * Lead / Intro Meeting <b>Adam Pickett</b> Danny McNeil Achieved on 10/6/2021 * Lead / Intro Meeting	



# Building a Sales Culture

- Establish **key sales metrics**
- Implement mandatory **Weekly Success Meetings**
- Host Loan Officer **developmental one-on-ones**
- Foster **Leader engagement**





# Establish Key Metrics



# Weekly Success Meetings

- Build an agenda focused on **discussing individual pipelines**
- Encourage best **practice and story sharing**
- **Integrate key partners** such as underwriting
- Discuss and troubleshoot individual **challenges as a team**



# Loan Officer Developmental One-on-Ones



- Develop and utilize **a sales focused agenda**
- Review individual **metrics and goals**
- Discuss **developmental opportunities and challenges**
- Celebrate **successes and wins**
- **Prioritize one-on-ones** to ensure consistency



# Leader Engagement

- Ensure your Leaders **are getting the training they need**
- **Involve your Leaders** in new process development and rollout
- Establish regular **leadership meetings across teams with clear agendas**
- Host **Leader developmental 1:1s** with Executives and/or Senior Leaders



# Sustaining your Sales Culture



- **Embed sales training** into new team member onboarding
- Deliver **continuous training on sales techniques and tactics**
- Support a positive work environment focused on **open conversations regarding sales**
- Recognize **sales accomplishments**

**CONSISTENCY** is key to maintaining a **POSITIVE** sales culture

# Florida CUREN Annual Conference

“A Blueprint for Growth in an Ever-Changing Market”



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