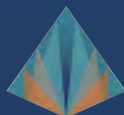


Cindy Ertman's

RESOURCE & TECHNOLOGY GUIDE FOR MORTGAGE PROS



The Defining Difference
BY CINDY ERTMAN

Cindy Ertman's
RESOURCE & TECHNOLOGY GUIDE FOR MORTGAGE PROFESSIONALS

My team and I are excited to share this compilation of resources geared to help mortgage professionals manage and grow their business. The resources provided are based on our research as well as suggestions from my coaching clients. We encourage you to do your own due diligence to discover which resources would be most beneficial to you and your mortgage business.

—Cindy

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CUSTOMER RELATIONSHIP MANAGEMENT (CRM) SYSTEMS:

A mortgage CRM helps loan officers by automating key marketing tasks and improving follow-up with leads, clients, and referral partners. Selecting the right CRM for your business depends on a number of factors including how you will use it, who will be using it and what other programs you will want to integrate with the system you choose.

Below are some of the top CRM systems that our mortgage coaching clients are using, with links to their respective websites:

- [Atlas](#)
- [BN Touch](#)
- [Bonzo](#)
- [Cimmaron](#)
- [Daily AI](#)
- [iLoan](#)
- [Jungo](#)
- [Levitate](#)
- [PreApp 1003](#)
- [Pipedrive](#)
- [Shape](#)
- [Surefire](#)
- [Total Expert](#)
- [Unify](#)
- [Zoho](#)

PROJECT MANAGEMENT PLATFORMS

Project management software can help to streamline work and enhance productivity. It will also help you make optimal use of resources and complete projects on time. Here are some popular solutions to help you get organized and master time management:

- [Monday.com](#) - track projects and tasks per person, per week, or per category.
- [Airtable](#) - a spreadsheet-based platform to help you track leads and store files, includes templates for how to structure processes.
- [Trello](#) - create different “boards” for to-dos, tasks, certain people, etc.
- [Smartsheet](#) - track requests and projects through a sheet system.
- [Microsoft Teams](#) - includes chats, video calling, and file sharing to work together real-time.
- [Microsoft To-Do](#) - create and share to-do lists with your team.
- [Slack](#) - instant messaging program owned by Salesforce.
- [Asana](#) - platform designed to help teams organize, track, and manage their work.

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MARKETING RESOURCES

From lead tracking platforms to creative branding solutions, the below resources are those used by some of our top producing mortgage coaching clients to help effectively market their business:

- [Lender Launch Pad](#) - a modern marketing platform that lists you in their national directory of lenders. Create a profile with all of your information, presentations, and resources along with built-in contact buttons and forms to help convert leads.
- [LenderMaps](#) - a feature within Lender Launch Pad that allows a consumer/agent to search for a Loan Officer who can originate a specific loan, in a specific state, speaks a specific language, or uses a specific technology.
- [LenderHomePage](#) - mortgage specific templates for your website, landing page builder, and optimize your pages for search engines. Includes a mobile app to let borrowers fill out the 1003 any time, a mortgage calculator, and walks them through the home buying process.
- [OutboundEngine](#) - get help upgrading your website, relevant content created and sent automatically across email and social media, a command center for managing contacts, track marketing results, optimize online reputation, follow up with leads, and hands-free social advertising.
- [Connect My Leads](#) - boasts omni-channel, automated marketing to make your communication more effective. Access to campaign templates, conversion timing sequences, email blasts, and calendar integration.
- [List Reports](#) - invite agents to the site (free for them) and they automatically send best-in-class marketing materials on your behalf as soon as their listing hits the market. Ex.) open house & promotional flyers, property websites, neighborhood infographics, and more.
- [MGIC](#) - creative marketing for Los, such as brandable flyers, infographics, and newsletters.
- [AllOver Media](#) - get your brand and message across places such as convenience stores, resorts, transit, bar media, and much more.
- [Canva](#) - create simple to design, quality graphics from scratch or use one of their many templates.
- [Hootsuite](#) - manage multiple social media channels from one location, respond to messages and comments from a single dashboard, schedule posts and review analytics.
- [Sprout Social](#) - Schedule posts, publish, and engage from one platform. Includes social listening to uncover social trends.
- [TextUs](#) - helps you communicate faster and build better relationships with your leads, referral partners, and clients.
- [BombBomb](#) - easily create and send video messages through your computer or smartphone. Share on social media, send via text or email, and track and review who watched your videos and when.
- [Google Analytics](#) - free tools to analyze data and get a deeper understanding of your website visitors and customers. Understand and improve how your website performs.
- [ClipScribe](#) - Helps you easily create attention commanding subtitled videos for social media to help your videos stand out in the feed.

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TRAINING PROGRAMS & EDUCATIONAL RESOURCES

Leaders and top producers know that sustaining success requires dedication to continued learning and an ongoing investment in development your professional skills. Below are some of the best training programs offered by our valued partners.

MORTGAGE COACH

Dave Savage's digital-based borrower conversion platform enhances the conversation between the borrower, mortgage professional, and Realtor, enabling a confident mortgage decision. Below are links to trainings, platform integrations and total cost analysis (TCA) examples.

- Partners / Platform Integrations: <https://mortgagecoach.com/partners>
- Alex Cook Debt Consolidation TCA: <https://mcedge.tv/pyl5vp>
- Pre-Recorded Training List on Getting Started with The Advice Engine: <https://www.youtube.com/playlist?list=PLBHqQMQUzLLizvtoAw-iyPctFxn4uYjb4>
- Pre-Recorded Training List on Getting Started with The Advice Engine: <https://mortgagecoach.com/daily-training-events>

MBS HIGHWAY

The brainchild of renowned mortgage industry executive Barry Habib, MBS Highway offers exclusive information that mortgage professionals can rely on for ultimate relevance, speed and precision. MBS Highway is a cutting-edge digital platform that helps industry professionals to interpret and forecast activity in the mortgage rate and bond markets. Premium features of the platform include valuable tools such as *Loan Advisor*, *Open House Flyers*, *Presentation Expressway*, *Social Studio* and *Marketing Kit*.

- Learn more and sign up: <https://mbshighway.com/>

CMA CERTIFIED MORTGAGE ADVISOR

CMA Certified Mortgage Advisor™ was designed to educate and elevate the level of mortgage knowledge within the Loan Officer community. This program encompasses 30 years of Barry Habib's mortgage market and economics experience and helps LOs become the resource for referral partners.

- Learn more and sign up: becomecma.com

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TRAINING PROGRAMS & EDUCATIONAL RESOURCES (Continued)

Below are additional training programs geared to loan originators, loan officer assistants and processors.

- **Xinnix Mortgage Academy** comprehensive educational platform:
<https://www.xinnix.com/offerings/programs/originator/>
- **Jackie Dunlap** training packages for LOs, LOAs and processors:
<https://the-mortgage-calculator.mykajabi.com/>
- **Mortgage Marketing Institute** offers advice, resources, and shareable Realtor classes:
<https://www.mortgagemarketinginstitute.com/>
- **Mortgage Currentcy** - mortgage and compliance rule updates, checklists and charts with agency guidelines combined with marketing support tools such as flyers, social posts, etc.
- **Ask Poli** - Fannie Mae's powerful AI search tool that offers instant answers to financing, housing and mortgage related questions.

HOUSING RELATED WEBSITES FOR YOUR CLIENTS

- **Homebot** - become your clients' go-to advisor on home finance decisions.
- **HouseHappy** - an all-encompassing concierge service for your clients' home. Easily take care of home projects.
- **HouseCanary** - tools to pinpoint property values, assess rent values, and drive instant insights.
- **The Art of Homeownership** - give more care to your client by using this site to provide them with moving help, monthly emails on the changes to their home value, help with home improvements, and more.

ADDITIONAL BUSINESS RESOURCES

- **Floify** - mortgage point-of-sale portal that provides your clients a web-based platform to interact with their loan from application to close. Helps automate tasks and easily gather documents.
- **Pre-Approve Me APP** - provide your borrowers with what they need to complete all in one place. Automate pre-approval letters, track their loan, messaging center, and calculator.
- **Handwrytten** - handwritten notes created digitally in bulk and mailed to your clients.
- **Goto** - host virtual meetings, connect your team management software, screen sharing, presenter control, conference calling, personal meeting rooms, etc.
- **Rev** - audio translation service.
- **Remarkable** - a thin tablet that lets you convert your handwriting to text.
- **SalesHub** - automates sales and lead follow ups, integrates with LinkedIn.
- **Calendly** - automate scheduling client appointments and protect your schedule.
- **Win by Noon** - change your daily focus to accomplish your most important goals & priorities.

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ADDITIONAL BUSINESS RESOURCES (Continued)

- [Sales Boomerang](#) - a borrower intelligence program that incorporates Mortgage Coach along with a notification system to alert lenders when a borrower is ready for a loan.
- [Mortgage Currentcy](#) - mortgage and compliance rule updates combined with marketing support.
- [Keeping Current Matters](#) - real estate market insights.
- [LinkedIn Premium Sales Navigator](#) - target the right people, understand key insights and engage with personalized outreach.
- [Chat GPT](#) - used to generate attractive posts and messages for social networks or simulate automated customer service chat.
- [DuxSoup](#) - Create micro-targeted and personalized LinkedIn lead generation campaigns.
- [PDF Expert](#) - edit, annotate, sign and organize PDFs.
- [Voxer](#) - real-time communication in one powerful push-to-talk (PTT) app (walkie-talkie).
- [SMS Magic](#) - business text messaging platform.
- [OnceHub](#) - cloud-based scheduling solution that helps manage online interactions with customers and prospects.
- [LinkTree](#) - a freemium social media reference landing page.
- [Lightroom](#) - an online photo editor by Adobe.
- [Video Leap](#) - a video editing app with a content library for sound effects, images, etc.
- [Vidyard](#) - an online video platform which allows you to share videos with your leads throughout the sales process.
- [Zapier](#) - allows end users to integrate the web applications they use and automate workflows.
- [LendingPad](#) - online loan origination system that maximizes productivity.
- [BigVu Teleprompter](#) - online video teleprompter.
- [Grammarly](#) - online writing assistant that reviews spelling, grammar, punctuation, clarity, engagement, and delivery mistakes in English texts, detects plagiarism, and suggests replacements for the identified errors.

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BOOK RECOMMENDATIONS

Below is a sampling of some of Cindy's favorite books, which include wisdom, insight and advice to guide you to greater health, happiness, and harmony. From creative inspiration to financial success to healthy living, these are just a few from Cindy's list of "must-read" books. The links lead to a page where you can purchase each book on Amazon.com.

- [The Success Principles](#) by Jack Canfield
- [Think and Grow Rich](#) by Napoleon Hill
- [The Greatest Salesman in the World](#) by Og Mandino
- [Leading an Inspired Life](#) by Jim Rohn
- [The 5 Dysfunctions of a Team](#) by Patrick Lencioni
- [From Good to Great](#) by Jim Collins
- [Start with Why](#) by Simon Sinek
- [The Go-Giver](#) by Bob Burg & John David Mann
- [The 5 AM Club](#) by Robin Sharma
- [The Magic of Thinking BIG](#) by David J. Schwartz PH.D.
- [The Compound Effect](#) by Darren Hardy
- [Building a Storybrand](#) by Donald Miller
- [Dare to Lead](#) by Brene Brown
- [Getting Everything You Can Out of All You've Got](#) by Jay Abraham
- [BOLD](#) by Peter Diamandis & Steven Kotler
- [GOALS](#) by Brian Tracy
- [Eat That Frog](#) by Brian Tracy
- [Influence](#) by Robert Cialdini
- [The 10X Rule](#) by Grant Cardone
- [Never Split the Difference](#) by Chris Voss
- [Miracle Morning](#) by Hal Elrod
- [Relentless](#) by Tim Grover
- [The One Thing](#) by Gary Keller
- [The Power of Now](#) by Eckhart Tolle
- [The 12 Week Year](#) by Brian Moran
- [Money in the Streets](#) by Barry Habib
- [The Power of Intention](#) by Wayne W. Dyer

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To Your Success,
Cindy Ertman

ABOUT CINDY ERTMAN

Cindy Ertman is the CEO & Founder of The Defining Difference® a success-based coaching and training company devoted to helping people master the power of intentional choice to create a defining difference in their own lives.

After being acknowledged as one of the Top 100 Most Influential Mortgage Executives in America by Mortgage Executive Magazine for 5 years in a row and being named in the Top 100 Mortgage Loan Originators in the U.S. by Mortgage Originator Magazine for more than a decade, Cindy has now dedicated her life to empowering the growth of others.

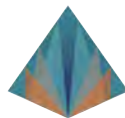
She has developed a track record of helping high achievers shift the way they see the world and expand their vision of possibility by teaching them her total success approach to business and life.

Cindy's goal is to help her clients get more out of life by making powerful, intentional choices to propel their income and achieve their peak performance and build connected referral relationships to accelerate their success.

The best investment you will ever make is the investment you make in yourself.

To learn more about our coaching programs at The Defining Difference visit www.CindyErtman.com

Or contact us to schedule your complimentary coaching strategy call:
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