



MORTGAGE MASTERMIND
ELITE

Time is Money Guide



The Defining Difference
BY CINDY ERTMAN

CINDY ERTMAN
The Defining Difference
www.TheDefiningDifference.com
Info@CindyErtman.com
Phone: 310-295-1130
NMLS #330850

Time is Money Guide



Sometimes we feel like we are powerless to control our day and our destiny. Especially when it comes to our careers and our businesses. The days turn into an endless flurry of emails, voice mails, text messages, meetings, and phone calls and we find ourselves in a maze of non-productive activities that drain our energy and our valuable time.

It's time to take control of your day and make your time count! It's time to focus the first part of each business day on income producing activities by using my simple *Time is Money Guide* to "up-level" your game, increase your financial prosperity, and propel your relationships forward.

This simple, yet effective exercise helps to ensure that you allocate time each day to hone your focus and align your actions towards income producing activities to deliver the financial results you desire! It's time to get intentional about your success!

STEP 1:

Each day make a list of five (5) Income- Producing Activities that you will commit to fulfilling each and every day using the attached goal sheet. This will bring your business and financial goals to the forefront of your busy day.

This list should include 5 clear activities that will generate new business and revenue. Call past clients, call 5 potential new referral partners, call 5 potential sales prospects, ask for the meeting, etc... this changed my life!

STEP 2:

Focus on writing your five (5) income- producing activities each day and you will get yourself into the mindset setting daily goals for growing your career and your business; thus, moving yourself closer to the life you desire filled with prosperity, abundance, and happiness.

When you focus on five (5) income-producing activities x five (5) days per week x 52 weeks = 1,300 income-producing activities each year!!!

5 Income-producing Activities Goal Sheet

MONDAY

1. _____
2. _____
3. _____
4. _____
5. _____

TUESDAY

1. _____
2. _____
3. _____
4. _____
5. _____

WEDNESDAY

1. _____
2. _____
3. _____
4. _____
5. _____

THURSDAY

1. _____
2. _____
3. _____
4. _____
5. _____

FRIDAY

1. _____
2. _____
3. _____
4. _____
5. _____

Examples of Income-producing Activities

The following income-producing activities are designed to help you focus each day on income and relational activities that will increase your production.

I recommend that you commit to a consistent time before noon each day to focus on income-producing activities. Select a 30-60 minute, non-negotiable, time block that is focused solely on your future growth. Communicate this time with your team, family members and others in your workspace so they will not disturb this hour to focus on tactical income-producing activities. Honoring a daily commitment to your growth can change your trajectory quite profoundly.

1. **Create a Weekly Outreach Plan.** For example: on Monday, reach out to 10 Realtors with whom you have worked. On Wednesday, target 10 potential Realtors partners who you are trying to nurture to gain their business. Tuesdays and Thursdays can be reserved for past client outreach. On Friday, write 10 handwritten Thank You or "I appreciate you" notes to anyone you would like to connect with and say thanks.
2. **Call Local Managers of Real Estate Companies** and offer to present a market update to their office (virtually or live).
3. **Start a Realtor Mastermind Group** via Zoom - refer to Cindy's guide: *How to Lead a Powerful Virtual Mastermind Group for Referral Partners*.
4. **Make a List of 10 Business Contacts.** Your CPA, Doctor, Dentist and anyone with whom you do business and reach out via email or phone to ask them if they know of any Realtors or partners that could benefit from your services.
5. **Call 5 Local Divorce Attorneys** using Cindy's *Divorce Attorney Meeting Script* to secure a meeting.
6. **Call 5 Local Financial Planners** using Cindy's *Financial Planner Meeting Script* to secure a meeting.
7. **Call Financial Planners** to see about presenting on the current mortgage market at their sales meetings.
8. **Call 10 Past Leads.** Go back to past leads that have not been followed up on and do a status check.
9. **Follow 20 new Realtors on Social Media.** Friend request them and make a point to comment weekly and engage on their posts. The first stage of relationship development.
10. **Reach Out to Mortgage Professionals at Local Banks** that don't offer the same residential services and establish a reciprocal referral relationship. Commercial banks are a great option because they don't always offer residential mortgages.
11. **Plan, Schedule and Market a Virtual First Time Home Buyer Seminar with a Local Realtor** on the benefits of home ownership and how to prepare to purchase your first home.
12. **Drop by Broker and Public Open Houses** (if available in your town) and introduce yourself to local Realtors.
13. **Call Your Local Chamber of Commerce or Multiple Listing Service (MLS)** to present to their business groups on the status of the mortgage market.
14. **Record 10 Short Videos** on your phone and send to 10 local Realtors. A quick 1-minute video to request a 15-minute virtual coffee appointment to share marketing strategies to help them build and grow their business.
15. **Follow up on All the Listing Agents with whom You Have Loans in Place** using Cindy's guide: *10 Easy Steps to Secure Your Listing Agent*.
16. **Reach Out to Your Local Title Rep** and ask to be introduced to local Realtors.
17. **Become the Local Expert.** Reach out to local sizeable businesses and offer to present a First-time Home Buying Seminar or status of the mortgage market.
18. **Develop a Weekly Education Series** to share with your Referral Partners on social media.