



PROVEN STEPS  
TO INCREASE  
YOUR BUSINESS

34%

# PROVEN STEPS TO INCREASE YOUR BUSINESS 34%

- So easy it's difficult
- 6 Steps which can cost little to no money
- Things you know but when put in a strategic method, very powerful results
- Today's customers are seeking this
- Proven model that works today – not 10 years ago – but today and in your marketplace!
- Folks go from 9% to 35% and others who get 82% of business from Past Clients and I will explain how today.



*"Football is two things. It's blocking and tackling. I don't care about formations or new offenses or tricks on defense. You block and tackle better than the team you're playing, you win."*

*Vince Lombardi*

*Service and Keeping in touch (simple basics)*

*People do business with people they like (referrals increase this)*

**Referral-based sales usually close at 50 to 70 percent (sometimes even higher).**

**Show of hands – how many of us know this but can do a better job of consistently doing this?**

# HOW TO GET 34% BUSINESS FROM YOUR PAST CLIENTS:

## Step 1:

**The customer has to have an amazing home buying experience**

- ⇒ You and everyone in the transaction have to believe this
- ⇒ You, the lender, the title company, the home inspector, the appraiser, everyone!

**Notice I didn't say just you have to provide amazing home buying experience**

**Without this – you can just stop. Do you want to refer your kids to a bad experience?**

# REAL STORIES

**We Care About Helping Every  
Member Of Your Family!**



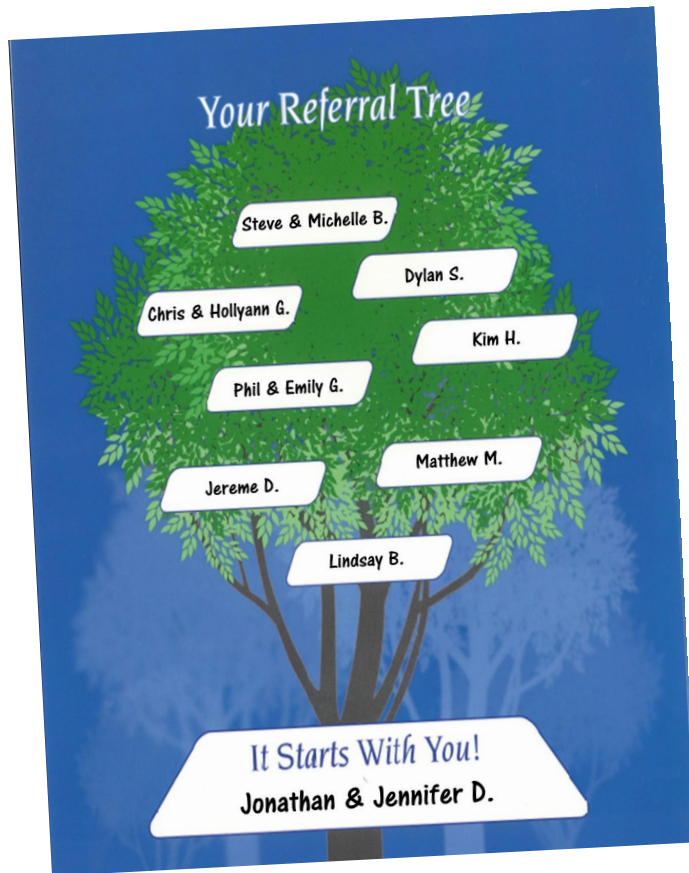
It's our belief that **the highest compliment is for one of our past clients to refer their children to us.** We have been fortunate enough to have this privilege with multiple past customers, however, one in particular not only referred one of her children, but three of four! The first couple, Dylan and Julianna purchased a home. Since I'm not licensed there I referred them to one of our Loan Officers in the area and of course, he created Raving Fans. Dylan and Juliana have added a beautiful baby girl, Esther to their family and he has become an Ordained Pastor.

We helped Philip and Michaela purchase their home last August. Philip is an engineer while Michaela handles the HR department at her company. They are also Raving Fans!

Last, but certainly not least, are Alex and Valerie, who most recently closed on their new home. They're both full-time missionaries with Campus Crusade for Christ and are on staff at the local University. They're new home was perfect to welcome their new baby in June.

It is our honor to help Improve the Lives of Your Families. **If you have family members with questions about buying a new home or refinancing, please pass my name to them.** I would love to create a Raving Fan Family Referral Tree with your name at the center!

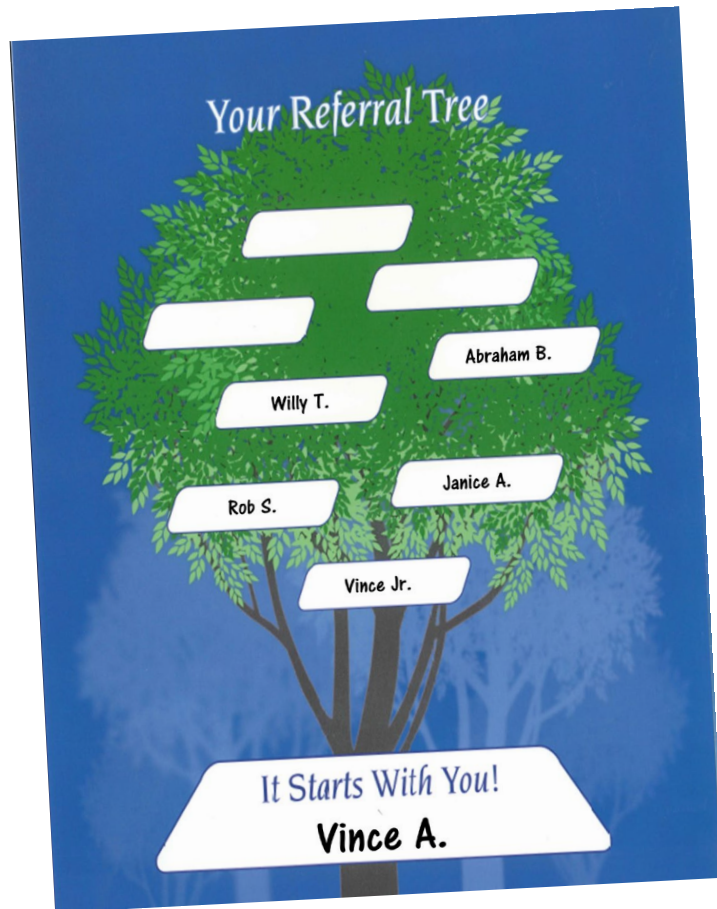
# REAL STORIES



- **Jonathan & Jennifer D.** - Bought a home for \$300,000 and referred Jonathan's brother Jereme D. and friend Lindsay B.
- **Jereme D.** - Bought a home for \$164,285 and referred Chris & Hollyann G. and Phil & Emily G.
- **Lindsay B.** - Bought her home for \$97,600
- **Chris & Hollyann G.** - Bought a home for \$112,950 and referred Matthew M. to buy his home for \$91,999.
- **Phil & Emily G.** - Bought a home for \$129,500 and referred Steve & Michelle B. and Dylan S.
- **Steve & Michelle B.** - Bought a home for \$188,491.
- **Dylan S.** - Bought a home for \$106,400 and referred Kim H. to buy her home for \$225,900.



# REAL STORIES



## *This tree is still growing...*

- **Vince A.** - Relocated from Boston to Sarasota, helped him and his wife buy a 285K home in an over 55 community as a referral from a builder
- **Vince Jr.** – His Dad referred him when he and the family decided to follow the Dad to Florida, 226,500 purchase
- **Rob S.** - Vince's friend from work, after a visit to Sarasota to visit Vince decided to buy in the same community, 315,000 purchase
- **Janice A.** - Vince's sister in PA who was relocating to SC, helped her finance a 174K condo in N. Myrtle Beach
- **Willy T.** - Vince's childhood friend, was moving to Orlando to be closer to grandkids. Helped finance a new build, 289,900 purchase
- **Abraham B.** - Golf pro at Vince's country club, was downsizing because kids were grown, helped him finance a 159,900 condo in Sarasota

HOW TO  
GET 34%  
BUSINESS  
FROM  
YOUR PAST  
CLIENTS:

*Recap Step 1. The customer has to have an amazing home buying experience*

**Step 2:** 

**You must realize the POWER of your Past Clients**

- ⇒ Why: Your mentality will dictate your actions and others you allow in the home buying experience
- ⇒ 1 Closing could equal 3 more...4 more +



*True stories of customers referring others*



# THE POWER OF YOUR PAST CUSTOMERS

- If older Past Clients - they have KIDS buying now (who believe in referrals)
- Everyone has FAMILY - Grandma or Parents downsizing—nieces/nephews buying
- Past Clients talk to:
  - Co-Workers
  - Church Friends
  - Sport Friends



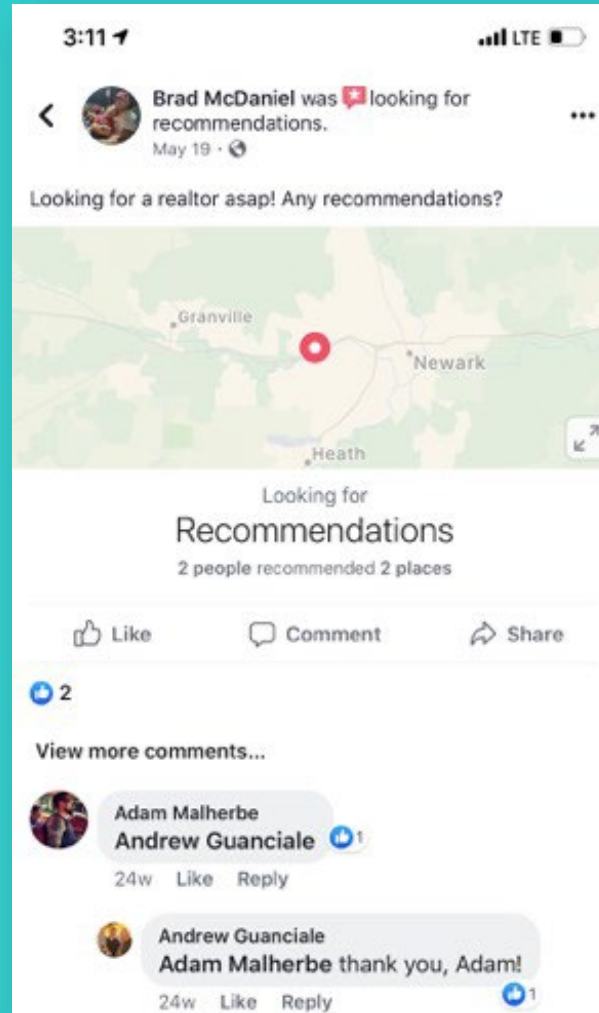
# THE POWER OF YOUR PAST CUSTOMERS

- Think about the demographics:

- Millennials & Gen Z are the largest demographic groups ever back to back!

These two groups love to SEEK REFERRALS online...

- Yelp, Angie's List, Google, local Facebook groups, Zillow, etc.



# THE POWER OF YOUR PAST CUSTOMERS

These two groups also love to GIVE REVIEWS online...good or bad!

A screenshot of a Facebook review by Rob [redacted] with a 1-star rating. The review text reads: "I just want to say, please do your research before listing with these guys. They let us get into a 90 day contract on our property we were selling only to let the buyers back out weeks before we were suppose to close. Not only once but twice. Said we didn't need any money up front to hold the buyers to it. Once it was under contract we had to tell others we couldn't take other offers. Oh well live and learn. Will never recommend [redacted] anyone." Below the review, there is one like and one comment. The comment from [redacted] says: "Hi Rob, sorry to hear about your experience. Could you provide more information directly to [redacted] privately so we can investigate further into the situation? We have a very high customer satisfaction rate and ultimately strive to facilitate a deal that is desirable for our clients." The comment has "Like · Reply" options.

It's very important to **REPLY** to good and bad reviews.



A screenshot of a Facebook review by Leah [redacted] with a 5-star rating. The review text reads: "I cannot say enough good things about [redacted] My husband and I sold our home with them and then they went on a year long search for a new home with us. In the end we ended up buying a home that was FSBO and were not able to use a realtor. The two of them stood by us through it all. They continued to help when we had questions even when they knew they wouldn't receive money from the sale. They are quality people, who do excellent work!!! They aren't just our realtors, they've become lifelong friends!!!" Below the review, there are two likes and one comment. The comment from [redacted] says: "Thank you for such kind words Leah! We are so happy for you guys! God has a wonderful sense of humor with making you wait so long right? Best of luck and we are always here if you need anything. Big hugs!" The comment has "Like · Reply" options.





# SO WHY DON'T WE GET MORE BUSINESS FROM PAST CUSTOMERS?

1. No one likes to ask
2. No one wants to feel like they are begging for business
3. We don't have time to stay "top of mind"
4. We don't have a way to track them now
5. We don't have a business plan (that's another talk) and budget

# YOUR DATABASE IS THE LOW HANGING FRUIT THAT IS BEING MISSED...

## Numbers to chew on....

- **Stat 1: 14% of the population moves each year**
  1. If a realtor has 100-200 past customers that means 15-30 will move next year. How many still have your number?

## Quiz:

**Do you know how often people today  
move from one home to another?**

# THE LOW HANGING FRUIT THAT IS BEING MISSED...

- **Stat 2: NAR 2018 statistics:** The median number of years a seller remained in their home was nine years. But... **sellers who were 18 to 34 years of age had the shortest tenure in their homes**—selling within four years, compared to those over 75 years of age who sold their home typically after 17 years.
  - This age group was the largest demographic of home buyers last year!
    - ⇒ They will sell and buy again within 4 years of last year!!!
    - ⇒ Ka-ching... mind-blowing!
- ⇒ **Equity's info supported this statistic too. Three years ago we saw this occurring. Thought it was a mistake. Checked our stats but the younger generation is moving in 2-4 years.**
- ⇒ **Going forward... how much could your business grow over the next 2-4 years simply by following our 6-Step Plan? (Coming up!)**



# THE LOW HANGING FRUIT... NATIONAL ASSOCIATION OF REALTORS REPORTS:

- **Stat 3: only 20% of their past clients are referring their realtor**
- **Stat 4: If you have 16 years or more experience as a realtor 61% of your business is repeat customers or referrals**
- **Stat 5: 86% of buyers/sellers would use their agent again and recommend their agent to others—but only 20% do. Why?**
- **Stat 6: Survey of 2000 homebuyers were asked *would you use same agent or refer them* – over 80% said yes. Years later when these same 2000 homebuyers purchased another home only 12% did use the same agent. Why?**

# THE LOW HANGING FRUIT...

**Stat 7: At Equity Resources, we closed 34% of our business in 2019 from our PC/RPC following our 6-Step Plan. *(Coming up next!)***

- A realtor selling 24/year = 8 more closings. \$220k PP = \$1.76 million in volume x 3% = \$52,800 revenue to them.
- Plus they close at a higher percentage rate than Zillow leads so this saves you time!

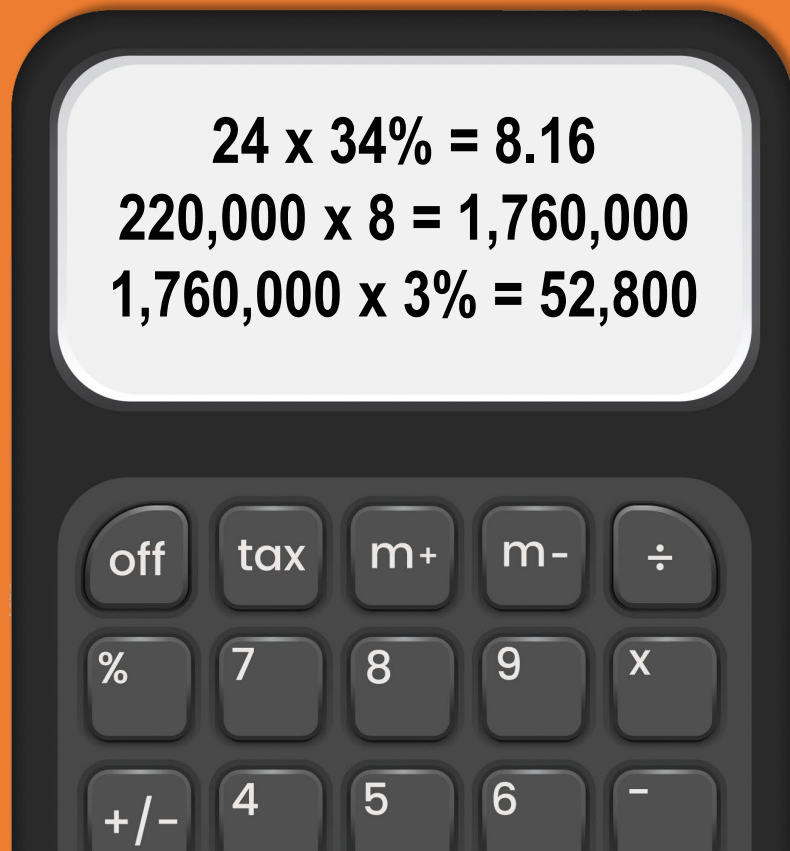
**Quiz: Guess what percentage rate they close?**

**My experience...**

# THE LOW HANGING FRUIT...

**Stat 7: At Equity Resources: we closed 34% of our business in 2019 from our PC/RPC following our 6-Step Plan (coming up).**

- Plus they close at a higher percentage rate than Zillow leads so this saves you time!



<b>24 HOME SALES ANNUALLY</b>
x 34% from PC/RPC
<b>= 8.16 More Homes Sold</b>
\$220,000 Purchase Price
X 8 More Homes Sold
<b>= \$1.76 Million In Volume</b>
X 3% Commission
<b>= \$52,800 Additional Revenue to you!</b>

<b>48 HOME SALES ANNUALLY</b>
x 34% from PC/RPC
<b>= 16.32 More Homes Sold</b>
\$220,000 Purchase Price
X 16 More Homes Sold
<b>= \$3.52 Million In Volume</b>
X 3% Commission
<b>= \$105,600 Additional Revenue to you!</b>

*What would you do with that money? What would your family do with that money?*  
**QUIZ: Guess what closing percentage Referrals from PC's close at?**

# 6 EASY STEPS TO GET 34% OF YOUR BUSINESS FROM YOUR PAST CLIENTS

- **Step 1: The customer has to have an amazing home buying experience**
  - a. Realize the value of every customer
  - b. Surround yourself with “like-minded” companies.
    - They have to desire repeat business and referrals too
    - They have to realize what the customer is going through
- **Step 2: You must realize the Power of Your Database (mentally)**

Oops... how do I find my database?



# 6 EASY STEPS TO GET 34% OF YOUR BUSINESS FROM YOUR PAST CLIENTS

- a. Find or create your database for the last 5 years minimum
- b. How to Create it?
  - Contact your title companies used in the last 5 years for a list of your customers. Name, address, purchase price, mortgage rate, phone number, email
  - Look in your phone for contacts
  - Contact the home inspector or mortgage lender you used
  - Does your broker/owner have this information?
- c. Missing Info: contact them via phone or mail for missing data
- d. If you only have limited info like purchase contract only, that's ok! It's a start.
- e. Maybe hire a kid to enter all – if you're too busy.



# 6 EASY STEPS TO GET 34% OF YOUR BUSINESS FROM YOUR PAST CLIENTS

## Step 3: Keep a Database

- Keep this information in an organized database:
  - a. <https://www.pcmag.com/roundup/353314/best-real-estate-crm-software>

## The Best Real Estate CRM Software for 2019

*From condo associations to commercial property management companies, we review 10 customer relationship management (CRM) platforms that can help real estate operations.*

Base CRM

Insightly CRM

Zoho CRM

Less Annoying CRM

Salesforce Sales Cloud Lightning Professional

Pipedrive CRM

Oracle NetSuite OneWorld

Bitrix24 CRM

Bpm'online CRM

Apptivo CRM

 BASE

 insightly

 ZOHOCRM

 Less Annoying CRM

 salesforce

 pipedrive

 ORACLE NETSUITE

 Bitrix24®

 bpmonline

 Apptivo

b. Or simply in Excel or tablet to begin --- but do something!

c. Always ask “How did you hear of me?” Critical!!!!



NOW YOU  
HAVE A  
DATABASE &  
A PLACE TO  
HOLD THEM...  
NOW WHAT?



## Step 4:

### Keep in touch

- ⇒ Commit slowly on “touchpoints” for 2020...
- ⇒ Critical: Consistency is more important than volume. Start slow and build upon your new habits for success.
- ⇒ Good \* Better \* Best Philosophy
- ⇒ Give yourself a budget
- ⇒ Here is an amazing “Three Prong Marketing Plan to Keep in Touch”

# 3 PRONG KEEP IN TOUCH (KIT) PLAN: NEWSLETTER

1

⇒ Newsletters – you can create them or buy on-line.  
Your brokerage may have one or you can do internet search....

The screenshot shows the ProspectsPLUS! website. The header includes the logo "ProspectsPLUS! Making Marketing Work!" and navigation links for Home, Specials, Help, and a phone number. A search bar is present. Below the header is a navigation menu with categories like PRODUCTS, CATEGORIES, POSTCARDS, PRICING, RESOURCES, GIFT CARDS, BLOGS, ABOUT, VIDEOS, and REFER A FRIEND. The main content area features a sidebar with a list of products including "Just Listed / Just Sold", "Announcement Cards", "Branded Marketing Packages", "Business Cards", "Brochures", "Door Hangers", "Every Door Direct Mail", "Free Reports", "Expired Kits", "FSBO Kits", "Flyers", "Gift Cards", and "Luxury Marketing". The main content area has a heading "Stay in touch with your Sphere and Farm!" and a sub-heading "Choose an Option below to get started." Below this is a "Mailing Options" section with three choices: "Mailed First Class" (3-5 days), "Mailed Standard Class" (14-28 days), and "Shipped to You" (two business days). Each option has a "Get Started" button.

200 mailers = \$350/mo  
Automate it and go!

Good \* Better \* Best.

While this might not be the  
best it's better than nothing

Or...

# 3 PRONG KIT PLAN: ...OR MAGAZINE

1

⇒ Magazine



**See the magazine that everyone is talking about!**

Send a PDF sample of the holiday edition magazine instantly to your inbox + an exclusive discount offer.

**\$6.99** / mag  
(order quantity 1-49)

~~\$299.99~~ \$99.99 1x setup cost

10 Issue Agreement

**GET STARTED - \$299.99**

**\$3.99** / mag  
(order quantity 50+)

~~\$299.99~~ \$99.99 1x setup cost

1 No-Commitment Trial Issue\*

**GET STARTED - \$99.99**

Or...

Enjoy with my compliments!

**Amber James**  
Mortgage Specialist  
NMLS 1579, 341282, MLDB4487.  
727-946-7066  
ajames@callequity.net

**EQUITY RESOURCES, INC.**  
mortgages

1413 Tech Blvd, Ste 212 \* Tampa, FL 33619

Please contact me if you know anyone who might be buying a home in 1-3 months.

RECIPIENT NAME  
417 S WRENN ST  
HIGH POINT NC 27260-6642

#BXBJJM\*\*\*\*\*ORIGIN MIXED ADC 530  
#COS1345068751/1# DEC15 1001 2

**CUSTOM DESIGNED LOYALTY LABEL**

**Single Gift Subscription \$22**  
5-19 Prepaid codes \$20 each  
20 Prepaid Codes+ \$18 each

**12 Issues + Postcard =  
13 Touches in 1 Year!**

[www.magazinegiftprogram.com](http://www.magazinegiftprogram.com)



OVER 30 MAGAZINE TITLES AVAILABLE

# 3 PRONG KIT PLAN: ANNUAL CLIENT REVIEW (ACR)

2

## Annual Client Review Call

- ⇒ Cost: Free
  - ⇒ Schedule on your phone
  - ⇒ Put customer in your phone if no CRM
  - ⇒ Put on calendar 30 days and 1 year
  - ⇒ ACR: Call and put yourself in their shoes for 10 minutes
  - ⇒ Document conversation in CRM so next year you remember
- \*If no contact: leave a message and text in 2 days if no call back





3

## 3 PRONG KIT PLAN: 1 HALLMARK CARD A YEAR

**Pick a holiday you connect with:**

- ⇒ Mothers Day or Veterans Day or Thanksgiving or Daylight Savings
- ⇒ Even Tax Day to offer: closing CD for taxes

**Or Personalize it – have fun – if you have Cats. Take a picture, create your own postcard and celebrate August 8<sup>th</sup> International Cat Day**

**It doesn't all have to be at one time – that might be too daunting. You can do a few each month or quarter.**

- ⇒ **Tip: possibly mail just prior to spring season**



# RECAP OF 3 PRONG KIT PLAN

- 1) Newsletter or Magazine (Consistently stay top of mind)
- 2) Call 1x per year (Human contact)
- 3) Card 1x per year (Caring and top of mind)

Cost = \$500 to \$2,500 or more:

- ⇒ Referrals shop you less
- ⇒ Great closing percentage
- ⇒ Save time

*What are you willing to invest?*





# LET'S LOOK AT THE NUMBERS:

$$24 \times 34\% = 8.16$$
$$220,000 \times 8 = 1,760,000$$
$$1,760,000 \times 3\% = 52,800$$

## WHY:

34% increase in your pull through  
– If you normally close 24 homes, that's 8 more homes sold.

With an average purchase price of \$220,000 = \$1,760,000 in volume.

If you get 3% commission, that's an extra \$52,800 in your pocket.



# MY PERSONAL TESTIMONY ON PAST CLIENTS/REFERRALS FROM PAST CLIENTS

- My past company
- My current company
- Additional closings per year for me
- Closing percentages are 3 x better  
= Less time on business, more time  
for you personally

# REFERRALS FROM PAST CLIENTS

- Again this begins with Amazing customer service from all folks in the transaction
- But you need to set the “reticular activator”



# REFERRALS FROM PAST CLIENTS

## Have You Ever Heard of Your Reticular Activator?



**Did you even know  
you had one?**

A reticular activator (RA) is that part of your brain that heightens your awareness of certain things.

You buy a red Volkswagen and suddenly you start seeing cars like yours all over the road. Pregnant women notice other pregnant women. That's the sort of thing your RA makes you aware of.

What does this have to do with your real estate business? Well, your customers RA is "turned on" already. Buying a home or selling a home is such a big decision. Your customers will become obsessed with this and talk to everyone about this. They will find others in similar situations. If you can stay "top of mind" with them - they will be in a position to refer you!



# REFERRALS FROM PAST CLIENTS

## • Step 5: The “ask” for the referral

### Subtle approach:

- Ask once you set the reticular activator
  - They need to know how important referrals are to you
  - Wording is key
  - Your mindset is critical. You are not begging. You are that good!
  - Ask around closing
    - When the customer is in a good mood and attentive (listening)
- Then ask in print material after closing
  - Be strategic
- Ask at ACR (once a year on the phone or text)
- Then thank them for the referral
  - Thank you post card is great!

### Direct approach:

[www.byreferralonly.com](http://www.byreferralonly.com) Joe Stumpf

I'm more subtle than direct. Yet Joe Stumpf is very good.

**What's your style? Just be you!**



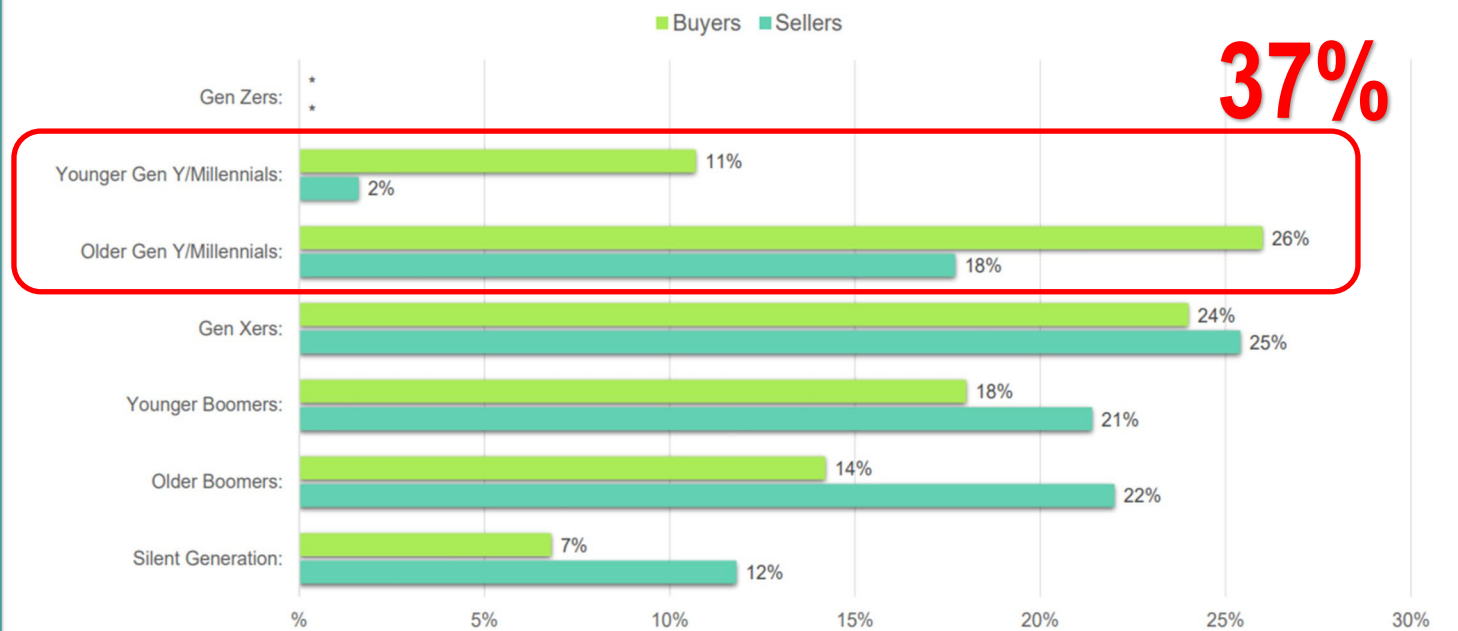
# REFERRALS FROM PAST CLIENTS

⇒ Millennials are the largest group of home buyers at 37% last year

⇒ Plus accounted for 20% of home sellers. They love to refer more than any other generation!

**This is ripe for referrals!**

## SHARE OF BUYERS AND SELLERS BY GENERATION



# HOW TO GET 34% BUSINESS FROM YOUR PAST CLIENTS:

34% increase in their pull through  
– If they normally close 24 loans that's  
8 more loans.

With an average loan size of \$220,000  
= \$1,760,000 in volume.

If the realtor gets 3% commission that's  
and extra \$52,800 in the realtors pocket.





# THE FINAL STEP

## Step 6: Track, Analyze and Review

- Remember Step 3 - A good CRM system will track where business came from. You must ask “How did you hear of me?”
- Remember: Good \* Better \* Best
- Spend time on your business versus in your business
- Start with homes you closed: where did that closed business come from? How much did it cost? How much of your time did you spend on all the leads? Compile the yearly numbers. Then step back & look at it.
  - ⇒ Was it the best usage of your time?
  - ⇒ Was it the best usage of your money?
  - ⇒ Should I continue this next year? Modify it or stop it?

This has to be done annually – without distractions. Analyze every source of business.

# TRUE EXAMPLES AT MY COMPANY



<b>Past Clients and Referrals from Past Clients</b>			
2017	2018	2019 YTD	
25%	24%	34%	*
* This is company average, some folks came from another company and don't believe...yet.			
<u>Examples of the top producers:</u>			
Person	64%	82%	
Person	46%	59%	<b>BEST</b>
Person	38%	41%	
Person	36%	44%	
Some people are working the database more (starting to believe):			
Person	27%	54%	
Person	25%	48%	
Person	18%	44%	<b>BETTER</b>
Person	11%	43%	
Person	9%	35%	
Person	9%	23%	<b>GOOD</b>
Person	7%	18%	
Good * Better * Best			
The Key is improvement which comes from desire			

*You deal with customers longer = stronger bond.*

QUESTIONS TODAY?  
QUESTIONS OR WANT TO TALK  
LATER: TEXT OR CALL ME

**EQUITY**  
RESOURCES, INC.  
*mortgages*



**Brach Fabbro**

*Mortgage Specialist*

**PHONE (740) 616-3565**

Email [BFabbro@CallEquity.net](mailto:BFabbro@CallEquity.net)

Apply [callequity.com/Brach-Fabbro](http://callequity.com/Brach-Fabbro)

NMLS 1579/1816349

25 S Park Place \* Newark, OH 43055

Certain restrictions apply, call for details. This is for informational use only and is not a commitment to lend. Programs are subject to change without notice. Final approval is subject to credit review and eligibility.

