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Take Five-Five-Five

A campaign to make five calls, write five notes and send five e-mails goes a long way

With the homebuyer tax credit now expired, with the exception of military personnel, the government is beginning to wean the real estate and mortgage industries from its stimulus program.

But as economic growth begins to show, fears also mount that interest rates will ascend and yield a prolonged lull in purchase business following the final deadline. As a mortgage broker, you have two choices: You can wait and see what happens. Or you can take matters into your own hands and make your own economy.

Really, there is only one option you can control: taking massive action now before it's too late. If you are staring at your pipeline with just two or three loans in it, what can you do to begin filling it without breaking the bank?

Every day, make five outbound phone calls, handwrite five notes and send five e-mails. That's it. Done. Class over.

This is known as a five-five-five campaign. It sounds simple, and on the surface, it is. But here are the details you must know about each step to get rolling.

Phone calls

Who do you call and what do you call about? Let's start with friends, family and clients.

Warm up by calling friends first. Tell them you are calling to let them know that you are in the process of growing your business and that you need their help. Ask if they will be willing to help or if they know a friend, family member, neighbor or co-worker who needs your help today. Often, the answer will be yes.

Whether you are speaking with friends or have moved on to family or clients, try not to use the word referral; you can substitute "introduce," which can be stronger.

This is the critical part: Do not say a word until they respond. It's a basic sales principle that after you close, he who talks first loses. At this point, you'll receive one of two answers. "Yes, I do" or "I can't think of anyone right now." The point is that you asked and made them aware.

Another reason to call people: It's their birthday. Keep track of clients' birthdays and call them, saying, "I noticed on my calendar that it's your birthday, so I want to wish you a happy birthday!" Keep the call off business, but end with, "If there is anything I can do to help, please let me know." You may find yourself looking forward to these calls.

Handwritten notes

Every day, write five cards by hand. This can be the most difficult task of the three but should not be overlooked.

When it comes to direct mail, nothing trumps a handwritten card and envelope. Studies have shown that recipients open this mail first.

What's a good reason to write a personal note to someone? Here are 10:

1. **Thank you for the introduction.**
2. **Thank you for your business.**
3. **It was great catching up with you on the phone.**
4. **I'm looking forward to working with you** (to a buyer's agent).
5. **Here's what I do**, and let me know if you need anything (to a listing agent).
6. **Here are the services I provide**, and let me know if I can help (to a seller).
7. **Thanks for coming in today** (after a meeting).
8. **I was thinking about you**. Let me know if I can help you in any way.
9. **It was a pleasure meeting/speaking with you** (after a first client contact).
10. **Happy birthday.**

Writing a note after any phone, e-mail or face-to-face interaction will have the maximum impact. It demonstrates that you cared enough to make the extra effort to communicate and connect.

E-mails

Writing five e-mails every day is the easiest and most passive task. E-mail is easy, quick and cheap. It's best used to follow up on a call or handwritten note.

E-mail can be a secondary method of introduction to new real estate agents and give them direct access to you digitally. In addition, you can use it to send status updates to all parties on a transaction.

Although your assistants may take care of e-mails to clients while their loans are in play, you can let them know you are still in the loop. That way, they know you are still engaged in the transaction and not just handing it off to your assistant and processor.

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Finally, it is imperative that you track your activity daily. Track to whom you send your five calls, five handwritten notes and five e-mails each day. Have a coach or manager keep you accountable and on task.

If you can complete the five-five-five campaign every day, that's 75 touches every week and about 300 every month. Massive activity will reward you with massive results. Take massive action and start today. ●

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