



THE LOAN ATLAS

Guiding Originators to Peak Performance

Learning Document

Module: Marketing Overview

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Learning Document

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www.theloanatlas.com

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Action Planner



Insights

Write down new understandings you gain from the video.



Ideas

Include thoughts, realizations, and concepts that will enhance your business/life.



Actions

Record specific actions you will take as a result of this new knowledge.

1)

2)

3)

4)

5)

Summary

In this video, you will learn some general themes about how to run a successful marketing campaign for your business. Marketing is all about identifying pain, amplifying the pain, then, when the target fully understands and feels the costs associated with that pain, providing the provide the aspirin or cure.

By developing quality content that uses this formula and truly understanding who your target audience is, marketing can be far more efficient and effective.

"It's not what you sell that matters as much as how you sell it!"

– Brian Halligan

Key Points

01

Be the aspirin: Marketing is all about identifying pain and being the aspirin that takes it away.

02

Quality over quantity: Provide consumers with content that is impactful and useful, and if it is entertaining, they will come back for more.

03

Content can be about other things: Content does not always have to be mortgage related, customers just need to deem it valuable.

04

Owning brain cells is key: The more brain cells you own, the more successful you'll be.

05

Well-curated content buys brain cells: If you're consistently putting out good content that teaches something valuable, they're going to keep consuming it.



Video Transcript

(00:26) So in this first teaching module within discipline number three, Marketing Mastery, I want to do a generalized overview of marketing before we dive into some of the other teaching modules because what you're going to see is that there's a general theme here that we want to follow regardless of whether we're marketing to the consumer direct, whether we're marketing to our past client database, whether we're marketing to referral partners. It doesn't matter if it's snail mail or digital mail or if you're doing stuff with video, I think the formula remains the same. And I touched upon it in the overview video of discipline number three, and I want to reiterate it here. Follow this formula in whatever you do. Marketing is about identifying the pain, amplifying the pain, making it hurt a little bit more, calling it to their attention and the cost associated with the pain that they're in, and then curing the pain, or as I like to refer it to it somewhat tongue in cheek, I want to be the aspirin that takes the pain away.

(01:25) If you follow this formula and you think about it in all of these different forms of marketing, I think that you're going to find success. Now, I was taught this formula more than two decades ago by Bill Hillestad, and whenever we followed this formula, it always worked out really well with our marketing success, and we did a lot of marketing back in the day when I was an originator. Now, there's another great teacher whose YouTube video I watched many years ago now by the name of Jay Bear. You may want to look him up and watch some of his videos. I think his content is fantastic, and Jay Bear coined it and when he did, and



Marketing is about identifying pain, amplifying it, making it hurt a little bit more, calling attention to it and the costs associated with it, and then curing it.



**Create
marketing
content so
valuable that
people would
consider
paying for it.**

Video Transcript (cont.)

when I watched this video for the first time, I just smiled, and I realized, "Yes, this is what I know to be true, marketing that is so valuable that people would pay for it."

(02:08) Now, I want you to think about that concept for a minute. What if the content, because the content is king folks in your marketing, what if the content that you were putting out was so valuable that people would pay for it if they had to? And we did this for years back in the day when Bill and I were partners, and that's why we had such great success. Now, I'm going to give you some examples of that in just a moment, but before I do, I want to deepen that for just a second. It's kind of a zero-sum game. It's either going to be that they're taking in your content and they're asking themselves the question, "Why am I wasting my time reading this newsletter or watching this reel on Instagram or watching this clip video on YouTube," or they're going to say, "I hope that this person puts out more content like this because I have to ask myself the question, what am I going to miss out on if I don't take in his or her content?"

(03:04) Now, think about that question for a minute and the juxtaposition between these two different experiences. On one hand, you consider it to be a waste of your time, which, frankly, so much of the content out there right now, in my opinion, falls into that category. And that's because most originators that I see are so concerned about quantity and not concerned enough about quality. I'd rather have you putting out less content, but make sure that all of it is

Video Transcript (Cont.)

impactful, and that really requires you to slow down and ask yourself the question, "Is this something that they're going to find to be valuable," because guess what, gang? And I really want you to hear this loud and clear. The only thing that matters is that they find it to be valuable, not that you find it to be valuable, but that they are going to find it to be of value.

(03:52) The other side of that juxtaposition, of course, is, "What am I going to miss out on if I don't watch this content?" Now, they're only going to ask themselves that question if you're consistently putting out good content that teaches them something that they find to be valuable, and if they find it to be valuable, they're going to keep watching whatever it is that you put out. So be very mindful strategically of that before you start putting out content. Now again, remember, marketing is about buying brain cells. The more brain cells you own, the more successful you will be. You buy brain cells by making an impact, by providing them value that they can't get anywhere else. And this is why you need to be a student if you're a content creator of how to create content. And we're going to get into that in a bunch of different teaching modules within this section, how to curate content, how to create it, the different mediums with which to create it through, what's most effective, and what are some of the rules and strategies to make sure that you have high impact with it.



You buy brain cells by making an impact, by providing them value that they can't get anywhere else.

Video Transcript (Cont.)

(04:53) Now, if you go to discipline number two of The Loan Atlas system for selling, there's a teaching module in there titled Personal Brochure. And within that teaching module, I reference and actually even show you the four-page newsletter that I used to do called Homes and Money. And I did it for about a decade as an originator. I wrote it myself once a quarter, and the cover article was Braheem on Bonds: The Rate Report, and I would write the article on where interest rates are, how the housing market's doing in our local area, and what they could expect to see going forward. Now, why would that work? Well, because that is an investment that all of my clients are anchored into. And, of course, they're going to want to know where rates are at relative to where they are, and if there are any opportunities to save money, they're going to want to know whether or not their home is holding in value, whether or not they're buying opportunities to maybe move up or buy a second home or an investment property, et cetera.

(05:46) So that was always the cover article because it checked all of the boxes. It really got into some of the things that they would find to be valuable. This is, of course, why Homebot is so successful. Homebot works because everybody cares about it. That's why it has such a high click-through rate. Okay? Now, I would also have strategic partners of mine write articles for my newsletter. So I'd have a CPA write a letter once a quarter or maybe next quarter, and I would have a financial advisor or a life insurance agent or a home insurance agent write articles. They'd get exposure to my database, and they would make my newsletter that much more readable and valuable. But I went further than that. I started getting into things like



Successful marketing content is content that is created about something that people care about.

Video Transcript (Cont.)

cooking recipes, and some people laugh at that but bear with me because I think that you're going to really hear some startling statistics here in just a moment.

(06:39) But cooking recipes, I love to cook. I would put a recipe in there once a quarter. People would text me or call me and say, "Hey, I made that barbecue salad recipe," or, "I made those Thai chicken thighs. They were fantastic." All I care about is that they're thinking of me. I'm buying brain cells when they're cooking that recipe. I put trivia questions in there. I'd get hundreds of responses, and the winner would get a free night out to date night with movie tickets and a gift certificate to a nice restaurant in the area. What you want to create with your database is engagement. You want to test things and see what people are reading. Now, Jay Dacy, who's a good friend of mine and a great loan originator out of Minnesota, he writes a one-page letter to his database every single month. And in that letter, he talks about some of the things that are going on in his life with his family.

(07:30) He exposes them and connects with them to some of the things that they may find to be relevant, how he's putting his kids in camp, what athletics they're participating in, or whatever the scenario might be. He puts things in there relating to investments that have worked well for him, books that he's read that have been successful. I know a lot of great originators who think out of the box and successfully do so by not looking solely through the lens of mortgage financing and looking through a




What you want to create with your database is engagement, and you want to test things to see what people are engaging with.

Video Transcript (Cont.)

greater lens of, "What do the people in my database want? What would they find to be valuable, and how can I bring value to them in all aspects of their life?"

(08:08) So in closing, I want to tell you about one other marketing strategy that worked incredibly well. So back in the Loan Toolbox days, we used to have this component of Loan Toolbox called Platinum Plus, and we had this incredible marketing library equipped with everything from one-hour interviews that I did with authors and economists and people like that, that you could then send those interviews in an MP3 format to your database and your referral partners. We had business booster documents, over 125 of them. One-page business tips on how to help you grow in your business, how to manage your time more effectively, how to be a better leader, how to cohesively work with your team, how to hire people, how to manage a personal assistant, these types of things. Wildly successful.

(08:52) I as an originator, used to drop these business boosters off at real estate offices, relevant information to them to keep myself in front of them, to continue to buy brain cells. And then I came up with this idea one day, what if we created a digital magazine, a magazine that we would send out to our loan originators' databases that would cover a wide variety of topics that we would write for them on a monthly basis? And we called this magazine, You Magazine. Now it was called You Magazine, Y-O-U, because it was for you, the person receiving it.



What do the people in my database want? What would they find to be valuable, and how can I bring value to them in all aspects of their life?

Video Transcript (Cont.)

(09:26) We wanted to be mindful as a writing team of what the people that would be receiving it would find to be valuable. Again, going back to that formula. And we had different categories. So your home, which would have information on how to stage your home properly if you're going to sell it anytime in the near future, what types of investments you would want to make in your home that would yield a high return. Some things, of course, you put money into and you don't get anything for it in return, in terms of increasing the value and other things, you would have great success. So your home. Then the next category was your finances, where there would be articles on investing and how to diversify your portfolio. We would get help and assistance from financial advisors that we partnered with, et cetera. Another category is your health, diet recipes, workout routines, things of that nature that would help increase longevity, and the types of blood work that you'd want to get on an annualized basis to make sure that you're proactive with your health.

(10:26) And we had another category called your family, and this might include different family vacation destinations that were great for people, local campgrounds that had really great accommodations at a real reasonable price, et cetera, stuff that a family would read and say, "Oh, this is a cool place, so let's go check this out." And then we had your kitchen, and in your kitchen category, we had a chef named Kirk Lines, and he would do a video every single month with a cooking recipe, and we'd film him in a kitchen, and he would show how you make the dish, and then he would



We wanted to be mindful as a writing team of what the people that would be receiving it would find to be valuable.

Video Transcript (Cont.)

provide the written recipe. The cool thing about You Magazine was that we're able to chart statistics. We could see what people were downloading, what people were watching, what they were clicking through to, et cetera. So the question that I have for you is, which of those five categories do you think had the most success?

(11:17) And before you answer that question, what I will tell you was that it was more than 250% more than the second-place category. It was by far the number one category. And if you guessed "Your Kitchen," you were right. It wasn't "Your Finances," it wasn't "Your Home," it wasn't "Your Family." People wanted to learn how to cook better. They wanted to see Chef Kirk Lines' cooking recipes. Now, what does that tell you? And the question that I would have is, do you really care about what they're looking at, or do you just care that they're looking at something that you sent to them because they deem it to be valuable? As we go through the remainder of the modules here in the marketing discipline in The Loan Atlas, I want you to be thinking about what would be relevant to them. Because, again, the more brain cells you own, the more successful you'll be.



***Send them something they deem valuable.
The more brain cells you own, the more
successful you'll be.***