



# Getting Personal

## First-person accounts from mortgage professionals

One of the first companies I worked for wouldn't allow its employees to originate refinances. We could only work on purchases; that was the rule.

Back then, we didn't have the Internet or the marketing channels that exist now. Rather than sit behind our computers all day, we had to go out and find real live people looking to buy homes.

Much like today, one of the best ways to do that was by building relationships with real estate agents and builders. Competition was stiff, and developing strong partnerships wasn't easy. To make a living, I had to build trust with two groups of professionals that faced heavy demands on their time. Sound familiar?

Although the Internet revolutionized how we communicate, it hasn't changed the need for personal interaction. In fact, there's no better way to build the highest level of trust than through personal meetings and ongoing interactions. And trust is

paramount when placing your livelihood in someone else's hands.

As my career progressed, I learned just how long trust can take to build. Moreover, I learned how long it can take to begin the process. I recall some of my early conversations with real estate agents with whom I was hoping to work: "Call on me for about a year and maybe I'll give you a try," was a typical response.

A year! I thought these people were crazy. Eventually, I realized that calling and asking for business wouldn't be enough. I had to work for it and *earn* trust.

For me, one of the best ways of doing this has been through education. By helping real estate agents, builders and other professionals improve their performance, I provide them with value. In turn, they provide me with clients.

There are few limits to the variety of subjects you can teach. I've taught classes with titles such as "How to Become a Better

Realtor," "How to Conduct an Open House" and "How to Show Property." In each case, I had to educate myself first. At times, it wasn't easy, but the results always have been worth the effort.

Looking back on that job where I couldn't originate any refinances still causes me to shake my head in disbelief. At the same time, going through that period was an important part of learning the hard way. For mortgage professionals, the highest levels of success never come easy. But by working hard to help others, you can also help yourself. ●

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