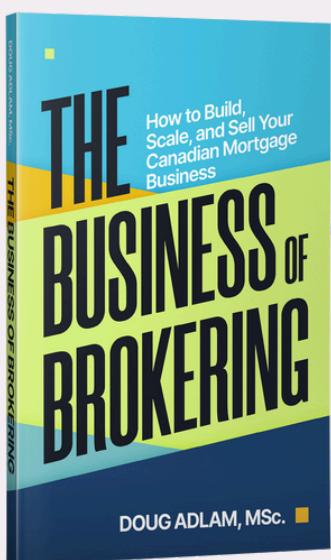


Chapter 14 – Worksheet

Lender Partnerships and Sustainable Compensation



Purpose: To evaluate whether your partnerships are transactional or sustainable.



1. Transactional vs. Sustainable Partnerships

Think about your current lender relationships. For each, check which category fits best:

Lender	Transactional (short-term, rate-based)	Sustainable (trust, mutual growth)
_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>

2. Sponsorship & Compensation Balance

Ask yourself:

- Are we asking for sponsorship with a clear business case, or just as an entitlement?
- How do we show appreciation and provide ROI for our lender partners?

 _____

 _____

3. Identify Gaps in Daily Practice

Reflect on your current split and revenue model:

- Do your splits allow your brokerage to cover compliance, training, and growth?
- Are brokers educated on what these costs include?



4. Signs of a Strong Lender Partnership

Check all that apply to your current partnerships:

- Open and honest conversations
- Mutually agreed boundaries
- Consistent, clean submissions
- Strategic alignment in philosophy and client approach
- Trust shown through loyalty, not threats

5. Action Plan

List three actions you can take in the next 90 days to strengthen your lender partnerships:

 _____

 _____

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- Takeaway: Sustainable partnerships aren't built on chasing every extra basis point. They're built on trust, balance, and mutual investment. Strong partnerships not only support today's deals but create a business that can endure and scale.

