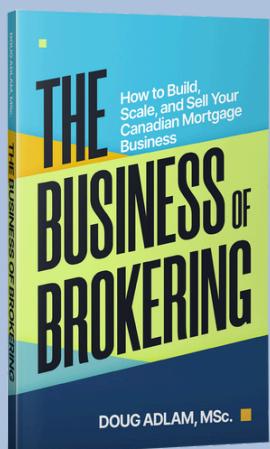


Chapter 15 – Worksheet

What Makes a Mortgage Business Sellable?



Purpose: To understand the key factors that make your business attractive to buyers.





1. Institutional Readiness Check

How dependent is your business on YOU? Rate yourself 1–5 (1 = entirely dependent, 5 = fully independent):

Brand identity: _____

Process documentation: _____

Team leadership: _____

Referral diversification: _____

Notes: _____

2. Identify Potential Buyers

Who might realistically want to acquire your business? (circle all that apply)

National brokerage network

Boutique brokerage owner

Top-producing agent

Competitor

Other: _____

Why would they want to buy my business? _____

3. Dual Agreements Assessment

Do you have BOTH a Brokerage Agreement and an Internal Team Agreement in place?





Yes No

If no, what's missing? _____

4. Contracts: Open vs. Term

Which model are you currently using?

- Open contracts
- Term contracts
- Mix of both

How does this affect stability, broker loyalty, and saleability?

5. Accountant's Lens

How well would a traditional accountant understand and value your business?

- Very well
- Somewhat
- Poorly

What additional documentation or data could you prepare to show true value?

 _____

 _____



6. Everything is Fixable – Action Steps

List 3 steps you can take in the next 6–12 months to increase saleability:

 _____

 _____

 _____

- Takeaway: Buyers want a business, not a job. Build repeatable systems, reduce owner dependency, and position your brand as an asset that runs with or without you.

