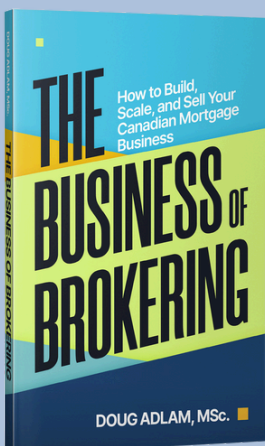


Chapter 15 – Worksheet

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

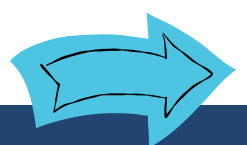
☐ Competitor

☐ 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

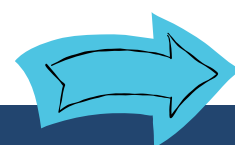
How well would a traditional accountant understand and value your business?

☐ 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.

