



## **NAMMB SUCCESS BUILDER CHECKLIST**

### ***"The 6% Sweet Spot" Action Plan***

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#### **IMMEDIATE ACTIONS (Complete by End of Day Monday)**

##### **Database Preparation:**

- Pull list of all prospects who inquired in 2023-2024 but didn't close
- Segment list by reason: lost bidding war / couldn't afford payment / waiting for rates
- Pull list of all borrowers who closed at 7% or higher rates
- Pull list of all borrowers who did cash-out refis in 2023-2024
- Export lists to spreadsheet or CRM for call tracking

##### **Rate Shopping Prep:**

- Contact 3-5 lenders for current rate sheets
  - Ask each lender about current promotions (closing cost credits, guarantees, etc.)
  - Document which lenders are sub-6% for different loan types
  - Note any special programs or niche products available
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#### **DAILY OUTREACH GOALS (Monday-Friday This Week)**

##### **Call Activity:**

- Make 25-50 calls per day from your lists

- Target: 10 legitimate conversations per day minimum
- Track calls in CRM: contacted / left voicemail / wrong number / conversation

**Purchase Market Calls - Use This Script:** *"Hi [Name], it's [Your Name]. You reached out about buying a home back in [timeframe]. Rates are at a three-year low right now - around 6% - and I'm seeing inventory open up. Want to revisit the numbers and see what you can qualify for now?"*

- Monday: 10 purchase prospect calls
- Tuesday: 10 purchase prospect calls
- Wednesday: 10 purchase prospect calls
- Thursday: 10 purchase prospect calls
- Friday: 10 purchase prospect calls

**Refinance Market Calls - Use This Script:** *"Hi [Name], it's [Your Name] from [Company]. Quick question - what rate did you lock in when you bought/refinanced? [Wait] OK, rates are running about 6% right now. I might be able to lower your payment by \$200-300 a month. Can I run the numbers and send you a quick break-even analysis?"*

- Monday: 10 refi candidate calls
- Tuesday: 10 refi candidate calls
- Wednesday: 10 refi candidate calls
- Thursday: 10 refi candidate calls
- Friday: 10 refi candidate calls

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## **REALTOR PARTNERSHIP REACTIVATION**

### **This Week:**

- Call/text your #1 realtor partner
- Call/text your #2 realtor partner
- Call/text your #3 realtor partner
- Call/text your #4 realtor partner
- Call/text your #5 realtor partner

**Your Message to Realtors:** *"We're seeing the best buyer conditions in three years - rates around 6%, inventory up, prices softening. Who do you have that tried to buy last year but couldn't make it work? Let's get them back in the game."*

**Partnership Ideas:**

- Offer to co-host a buyer seminar or webinar
  - Propose joint open house with on-site pre-approvals
  - Share market update content for their social media
  - Provide them with "buyer opportunity" talking points
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**MARKETING & CONTENT (Launch This Week)**

**Email Campaigns:**

- Send "Is It Time to Refinance?" email to 2023-2024 closed clients
- Send "The Market Has Changed" email to 2023-2024 purchase prospects
- Include simple payment calculator or break-even analysis

**Social Media Posts (3-5 this week):**

- Post: "Rates hit 3-year low - what this means for buyers"
- Post: Before/after payment comparison (generic example)
- Post: "Half of major metros seeing price declines - opportunity knocking"
- Post: Rate shopping tip - "1% difference between lenders"
- Post: Quick video - "3 reasons to buy now vs. waiting for spring"

**Content to Create:**

- Simple refinance calculator or worksheet
  - Purchase power comparison: 2024 rates vs. today
  - One-page market snapshot with current stats
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**APPLICATION & PIPELINE MANAGEMENT**

**For Every Conversation That Advances:**

- Update CRM status immediately
- Send follow-up email within 2 hours
- Schedule next touchpoint (call, meeting, or document deadline)
- Request updated docs if pre-approval is expired

**Pre-Approval Updates:**

- Review all pre-approvals from 2023-2024
- Contact anyone with expired pre-approval (6+ months old)
- Offer to update for current rates and qualification amounts

**Lock Strategy:**

- Review lock policies with your lenders
- Understand float-down options if available
- Communicate lock strategy clearly to every borrower
- Don't let buyers get cute timing the market

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**WEEKLY METRICS TO TRACK**

- Total calls made: \_\_\_\_\_
- Total conversations: \_\_\_\_\_
- Pre-approval requests: \_\_\_\_\_
- Refinance analyses requested: \_\_\_\_\_
- Applications taken: \_\_\_\_\_
- New realtor connections: \_\_\_\_\_
- Locks/closings: \_\_\_\_\_

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**END OF WEEK ACCOUNTABILITY**

**By Friday 5pm:**

- Send Valerie ONE WIN from the week (email your success story)

- Review your metrics - where did you hit goals? Where did you fall short?
- Identify 3 prospects to prioritize for follow-up next week
- Schedule Monday morning to plan next week's outreach

### **Questions to Ask Yourself:**

- What worked well this week?
- What obstacle kept me from hitting my call goals?
- Which script/message got the best response?
- What do I need to adjust for next week?

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### **QUICK REFERENCE: KEY TALKING POINTS**

- Current Market Stats:** ✓ Rates around 6% - lowest in 3 years  
✓ Some lenders sub-6% (Navy Federal, Citi, PenFed, Chase)  
✓ Lender rate spread exceeds 1% - shopping matters  
✓ P&I payments now ~23% of median income (down from 30%+)  
✓ Half of top 50 metros saw price declines  
✓ Inventory increasing after historic lows

- Why Act Now:** ✓ Fed held rates but watching inflation closely  
✓ Spring selling season approaching (more competition)  
✓ Treasury yields volatile - rates could jump quickly  
✓ Best conditions in 3 years may not last

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### **RESOURCES & SUPPORT**

#### **Need Help?**

- Script not working? Try [alternative approach]
- CRM issues? Contact [tech support]
- Lender questions? Reach out to [account rep]
- Strategy questions? Email Valerie

**Share Your Wins:** Email: [valsaun@namb.org](mailto:valsaun@namb.org)

Subject: Success Builder Win - [Your Name]

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**Remember: This window won't stay open forever. The borrowers are out there - you just have to reach them. Make it count.**

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**Print this checklist. Post it where you can see it. Check boxes daily. Report your wins!**