

How will you thank the clients who send you referrals?

When a referral becomes your customer, or enrolls in your sales team, send the referring client a gift, something the client actually likes. Obviously some states vary in their laws, however, we're sure cookies, candy, flowers, etc., work just fine everywhere. You might even be able to send cash, a gift basket, a gift certificate to his/her favorite store or restaurant, or something inventive.

For example, if you have a client in Miami who loves the cheesecakes that you can buy only in New York City, go online or call the bakeries in Manhattan. You might find a bakery that would ship a big New York cheesecake to Florida! It could be one of the best gifts your client ever receives. You can bet he'll send you many more clients through the years!



There's nothing more exciting than creating a referral chain.

- One referral becomes a customer.
- Then he gives you more referrals who become customers, and so on.

Few things in business are easier than asking for referrals. Get serious about it, and build yourself a more satisfying and profitable business!

Whether you are prospecting for clients or for new sales team members, you'll need to have the right business building tools. How you represent yourself will determine how well you do. At USMR we have everything you need to impress anyone you meet.

Don't let yourself look like a beginner - look like a PRO! Be sure to start out with our impressive four color business cards. Call your Program Support Representative today and ask what other tools are best for you. We're here to help - give us a call.

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BUILD YOUR BUSINESS WITH REFERRALS



Building your business with referrals can be easy if you first answer these questions:

What kind of referrals do you want?

Do you want more retail customers, more prospective USMR representatives, or both? Remember, you don't want just names - you want people who have a loan or mortgage to put on the Equity Acceleration Program® (EAP), or are interested in joining your USMR sales team.

How many referrals do you want this year?

How about starting out with just two referrals a week? That would total over 100 referrals a year!

And if you really want to go BIG, then how about six referrals a week? That's 300 a year and could put tens of thousands of dollars (or more!) in your pocket!



Go ahead, set that goal for your referrals and **write it down.**

PLEASE SAVE FOR FUTURE REFERENCE

How will you remember to ask for referrals?

- Write reminders to yourself in your calendar and your daily organizer.
- Or go high-tech. Go online to your web browser and enter 'email reminder' . . . many sites offer this service FREE! You can even set up a service to send you daily or weekly reminders.

- Here's another idea. Make yourself a "trigger." On a small sticky note write:

"I will always ask for referrals."

Put the sticky note on top of your business cards. That way you'll be reminded to ask every time you reach for a business card.

- Or, insert the same phrase in a photo key ring. Keep your key ring wherever you carry your change, breath mints, etc. Every time you see the key ring, read the message to yourself (out loud is best). After a while, just seeing or feeling the key ring will trigger you to "ask for referrals." Keep the key ring with you for at least 30 days. After that, you'll always remember to ask for referrals.



How will you ask for referrals?

There are lots of different ways to ask for referrals. It depends on the type of clients and referrals you're looking for. For example, as an accountant, you may want more auditing clients. So you might say something like this to one of your clients:

"Dan, you've been in the insurance business for over 6 years. You must really care about the future of your clients. What if your clients knew that the U.S. government found that 50 - 70% of mortgages and home equity loans have lender errors averaging \$1,500? And some are much larger! Do you think any of your clients would be interested in having their mortgages audited? Imagine how happy your clients would be if they received a \$1,500 refund from their lender! That's also a way for you to find more insurance clients. Why don't we get together next Monday or Tuesday over lunch to talk about this?"

Or, you're a mortgage broker talking to one of your real estate clients and you want to build your sales team. Your request might go like this:

*"Mary, I recently teamed up with a nationally recognized company that specializes in helping homeowners save tens of thousands of dollars on their mortgage. But I really need someone like you to help me. I have a great program and **you** have all the right people. I'm looking for both homeowners and new representatives. Would you meet with me next Tuesday or Wednesday to talk about this?"*

Since Mary has all the right contacts, she'll not only see the benefits of helping homeowners, she'll recognize the profits that can be made if she joins USMR as a representative too.



How will you track your progress?

- Keep a record of your referrals.
- How many new referrals a week do you need to reach your goal? Are you on track?
- Keep a record of how many of your referrals convert to representatives or to customers.

Most prospects will need to hear from you several times before they are convinced they actually need your services. You must burn the benefits you're offering into their memory. They also need to hear your name! Ask yourself after each contact: "Would these prospects say I'm working harder to get their business than my competitors are?" That can be a hard question to answer honestly. If you're not contacting prospects at least five to seven times, you're not working hard enough.

GOAL	PROSPECT	REPRESENTATIVE	CUSTOMER	REFERRED BY



How can you get your customers and clients to contact referrals for you?

If you can find even one or two clients to help you, that may be all you'll ever need. Here's how it works. Your client, Todd, knows just about everyone in town, and people respect him, too. Tell Todd that you're looking for more clients just like him and you're wondering if he can help you.

"Todd, would you please do me a favor? Would you choose 15-25 people you know who are interested in building a solid small business, and send them a letter of introduction for me? I'd really appreciate it if you'd tell them how much you rely on me and my services, and encourage them to give me a call. I'll give you some of my cards to include with the letter. Just write your name on the back of the card so I'll know the referral came from you."

If Todd says yes, you just scored big, even if he only sends your card with his letter to a half-dozen of his contacts!

One easy way to get referrals is from your newest clients.

- Send new EAP clients a Thank You note, with several extra business cards enclosed. Ask the new clients to hand them out at work, or to friends and family who may also be interested in saving thousands on their current mortgage or loan.
- With the Mortgage Auditing Program® you can get many referrals from your new clients who receive a refund from their lender. When you send them your audit report, be sure to include several business cards so they can let everyone know about your service.
- Don't give up on your new clients if they didn't send referrals to you. It's not that they don't want to help, they just need to be reminded - persistence is the key.