

TOP PRODUCER™

A Publication for the Serious Mortgage Broker

Winter 2004

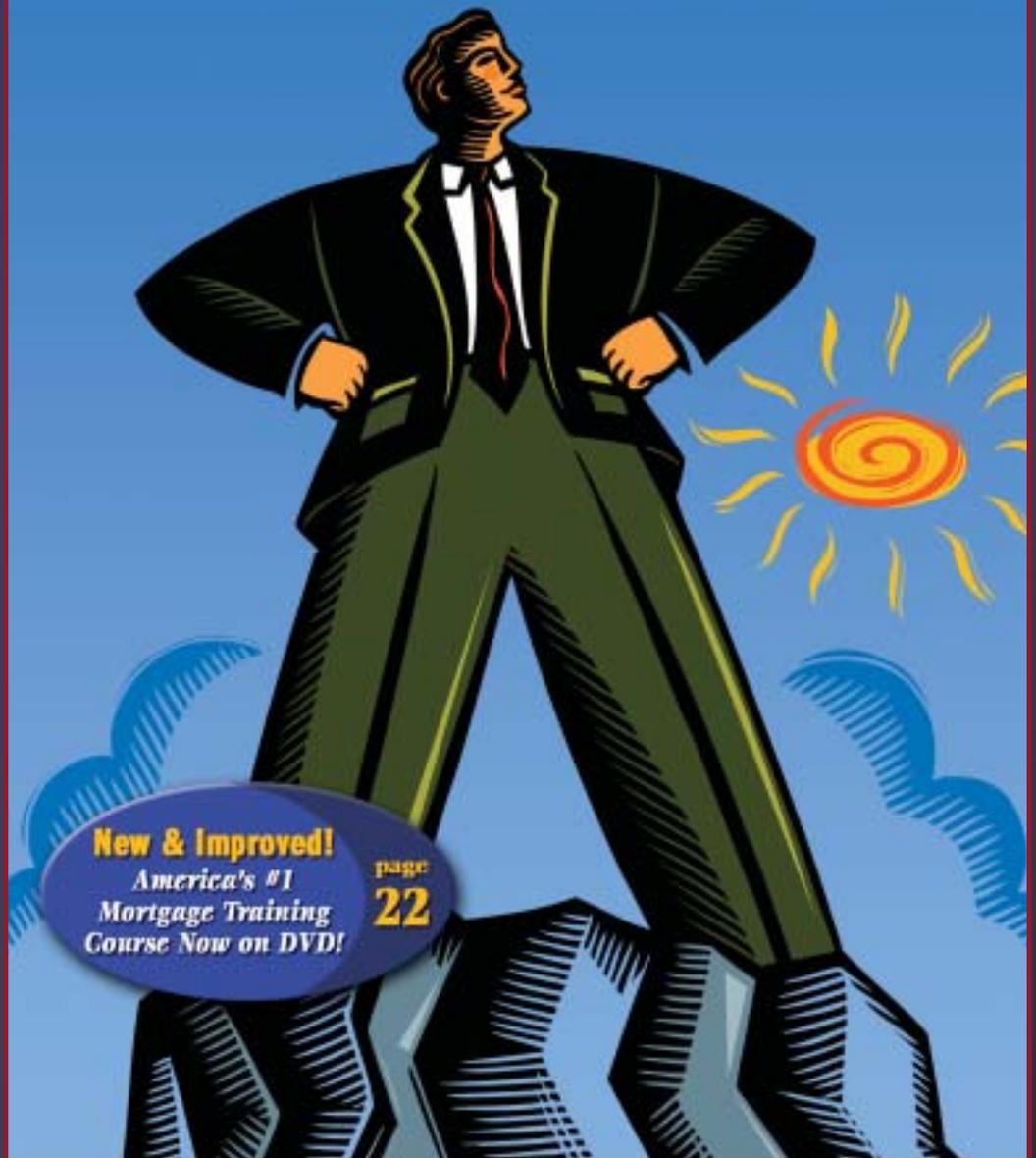


Brian Peart

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How to Dominate in a Purchase Market



FREE: Top Producer Weekly Netletter. Opt in at www.nexusfinancial.com

“I’ll show you How to Dominate in a Purchase Market, starting in just 30 days!”

Hi, I’m Brian Peart, the publisher of Top Producer Magazine and I have some very exciting news for you; I can help you grow your business by 50%, 100% or even 200%, despite all the doom and gloom that currently fills our industry. How can I make such a claim? Read on and you’ll see the simple genius to my methods and how you too can boost your purchase closings, starting in just 30 days.

I have been a loan officer since 1992, an owner and trainer since 1995 and have been successful in rising and falling rate markets. I have trained all of the loan officers at Nexus Financial Group® and many individuals have grown their volume by 200% or more. As a matter of fact, Broker Magazine listed us in their top 50 (based on volume), placing us in the top 1% in the country.

So, what’s the secret to our success?

In a phrase, it’s been our ability to hire, train and develop our own Top Producing loan officers. I show every loan officer step by step, what to do, how to do it and why we do everything. Additionally, we equip them with the resources and marketing systems and provide a sales culture of excellence. My systems can work for anyone, regardless of rates, who will honestly work them for a period of at least 60 days.

In this Winter 2004 edition of Top Producer magazine, I reveal many proven strategies and profit tips, to help you thrive in growing your business. I am a firm believer in the words of Napoleon Hill; if I show enough other people how to succeed, my success is all but guaranteed. Enjoy!

Yours for greater profits,



Brian L. Peart
Founder and Chairman of Nexus Financial Group®

P.S. Enjoy the articles, profit from my tips and see my offer on page 22.



Brian Peart

- Founder and Chairman of Nexus Financial Group®
- Top producing loan officer averaging 30-40 loans a month in two separate marketplaces in less than 1 year!
- Author of the publications *How to Make 6-figures in the Mortgage Business* and *5 Steps to Buying Your Dream Home*
- Frequent columnist for Bank Rate Monitor and speaker at industry events
- One of the first selected by FNMA for 1-hour online approvals
- Devoted husband, father and leader of the Men’s Ministry at his local church

Humble Beginnings

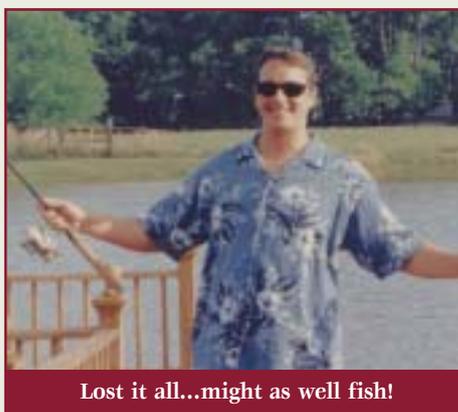
After graduating from Florida State University in 1989, I began a short and trying career in restaurant management. Although I liked the business, the upside potential was weak.

In 1991, after a failed business attempt in multi-level marketing, I found myself \$50,000 in debt and had my car repossessed and my home foreclosed on. It got so bad, I actually had to sleep on my best friend's couch

in his dinky 800 sq. foot apartment. That was only until I could afford to pay rent to a complete stranger and live in his garage. Humility was starting to take on a whole new meaning to me. I felt like I was failing at life and I was beginning to search for answers.

Why was this happening to me? Where did I go wrong? I had drive, a good work ethic, people skills, but nothing seemed to work. By accident, I came across the mortgage business in 1992 and my life has been forever changed. Starting with a nation-

wide lender, I became the top producer within 3 months. One year later, I was promoted to manager and given the challenge of training others. Being humbled by my past, I set out to learn from others with the goal of creating the best training plan possible. This was



Lost it all...might as well fish!

the key which unlocked my potential. During a 15-month period I went to every major seminar I could to learn from the giants like Greg Frost, Brian Tracy and Joe Stumpf, to name a few. Additionally, I studied the systems from some of the biggest producers in the history of the mortgage industry. After several months of study, reflection and testing these ideas on my own, I began writing the training plan. I knew the key for me would be to model after the most successful marketing systems and closing techniques and to weave them into one simple method that I could teach and our brokers could use.

Thriving Tip

1 Master the Art of the Follow-up!

Let's face it, 2004 will be a year that you will come up against your competition in a way that you have not seen in over 3 years! Most experts are projecting a drop of over 60% in loan origination volume yet a drop of only 30-40% in loan officers and companies. Something has to give. And I take the view that I can not control what the industry does nor what my competitors do, I can only control what I can do. If there is one glaring opportunity, one area where even the largest lender in your marketplace falls short, one area that Realtors complain about the most-it is in following-up. Our industry is pathetic at following up with leads and therein lies an awesome opportunity. Leads are precious, they are valuable. **All leads need to be followed up with up to 5 contacts!** If you pre-qualify someone-they should get a follow-up mailed or e-mailed to them followed a few days later by a follow-up phone call. Then a mailout, then a phone call until you have touched base with them 5 times. Why 5? Because the Law of 5 in Sales says that 80% of **all** business happens after the 5th contact. 80%! So if you convert 20% of your leads now and you just do this one thing-you can quadruple your income! Our Top Producer training DVDs teach you the system we use (see page 20) but you can come up with your own. The key is to alternate your phone call with something of value whether it be a report on homes in the area or a letter from you. Your competition rarely even calls back 1 time, let alone out to 5. This one thing will **eliminate** your competition! It's hot!

See my offer on page 22.

Thriving Tip

2 Get a Loan from Every Loan!

Sounds easy, but it is rarely done. I have heard people say that it is not as easy to get referrals from purchases as it is from refi's—that's **bunk!** Purchasing a home is a **huge** deal and that person talks to **everyone** they are close with. Also, groups of people move through life together. When one person gets married, all their friends get married in short order—same with buying a home. There are also more people involved in purchase transactions—from Realtors to insurance agents—so there are numerous opportunities for additional referrals. Try this simple technique. Each Friday, while your loans are in process, call the customer up and update them on the status of their loan—make a big deal out of your Friday follow up call. But each week, before you hang up, ask them “Who do you know at church/ work/etc. that is looking to buy a home.” Do this each week without fail, **and** at approval **and when** reviewing the HUD, at least 5 times (Law of 5). They may not know someone the first week, but by the 5th ask their subconscious mind will be working for YOU to get you referrals—they won't even know they are doing it! This one tip, if you just try it, can double your business next year!

See my offer on page 22.

Humble Beginnings continued from page 3

To make a long story short, my training plan and systems took our office from dead last to #1 in the company within 3 months. I helped brokers that were writing 1-2 loans a month get to 3-5 a month. Many writing 3 to 5, moved up to 6-10 a month. It was incredible! My confidence soared, and in 1994, I left the company to focus on writing loans myself. In my first year back, my systems helped me eclipse the 20 loans a month barrier. I ultimately reached 40 loans a month before I decided to start my own company, which I later named Nexus Financial Group®. In the spring of 1996, FNMA invited me to speak at their annual meeting where I met with President George Bush, Sr. and Nexus became one of the first companies to do one-hour online approvals for FNMA. In hindsight, my early bouts with adversity were not all bad. They lit a fire in my belly and gave me a teachable spirit. In just 5 years I went from massive debt and a personal foreclosure to meeting with the president and speaking on behalf of FNMA. Only in America my friends, only in America! I thank God for second chances and the opportunity I now have to work with the fine people at Nexus and to continue to show others

how to attain their goals and dreams. Over the years I have continued to tweak, improve and update my training program and systems and they are still the driving force behind our sales growth.

And here's the good news. I videotaped my entire 2-week training program and put it on videotape and DVD and I have carefully prepared a 180-page training manual that walks you step by step through my proven systems. You get me on videotape or DVD, just like my top producers at Nexus, and I'll show you the way to boost your business starting immediately.

Imagine the impact that this training program could have on your business. You'll learn how to create massive referrals, multiple income streams and work less to make more.

What's more, you'll be able to do the entire training course from the privacy of your own home and at your own pace.

See my offer on page 22.

About Nexus Financial Group®

From The Palm Beach Post

Nexus Has Become One of the Biggest and Most Respected Mortgage Companies in the Country.

Nexus Financial Group®, one of the area's fastest growing mortgage companies, was recently honored at the National Association of Mortgage Brokers' Conference in Reno, Nevada, for their groundbreaking use of one-hour automatic loan approvals. Company President Brian Peart was asked to be a keynote speaker on behalf of Fannie Mae (FNMA/NYSE), the nation's largest source of home mortgage funds, and to discuss the company's use of this exciting new technology. After being treated to special breakfast with former President George Bush, Brian went on to explain what this technology can do for the consumer. "One of

the most exciting features of this system," says Brian, "is that it makes it easy to take the guesswork out of the home loan process with lightning fast pre-approvals. We can get the borrower fully pre-approved from the comfort of their home or office or, even better, over the phone in less than one hour!" Brian goes on to explain how pre-approval (not to be confused with pre-qualifying) can literally save you thousands when going to buy your home. When you get pre-approved you actually have a written loan commitment from the Lender; in a sense, the money to buy the home is set aside for you. You become the equivalent of a



Former President George Bush and Brian Peart in Reno, Nevada.
Brian was a guest speaker on behalf of Fannie Mae.

Thriving Tip

3 Consistently Market to Multiple Groups!

You should never put all your eggs in one basket. You need to have marketing working with at **least 3 groups at the same time and I recommend 4!** If you just target Realtors and you are not simultaneously marketing to other groups you are missing great synergies that go on. When I was writing loans full-time it was not unusual for someone to come to me referred by their Realtor, their best friend, and their mechanic. It was not "if" they were going to use me, it was "when"! The key to marketing in 2004 is consistency. It does not matter how good your marketing is—it **must** be done consistently. Every week you market to Realtors. Don't stop after 2 weeks—that is what your competition does and the Realtors know all they need to do is blow you off for 2 weeks and you will disappear. After the 5th week you have their attention. Same with mailouts, homebuyer seminars, whoever you market to—do it consistently at least 5 times. Besides Realtors, you should always be marketing to past/present customers, friends/family is another group and your 4th group can be whatever you want from FSBO's to attorneys. The key, is to market to 4 groups at the same time and to do it consistently—at least 5 times! It sounds like a lot of work but it is quite easy—tips 4-7 will touch base on each of these groups but I explain it in detail on my Top Producer Training DVDs!

See my offer on page 22.

Thriving Tip

4 Market to Realtors

Why market to Realtors? They are such a pain to deal with! Well, the answer is simple. Over 85% of **all homebuyers** speak to at least 1 Realtor during the house hunting process. **Realtors have the leads!** To ignore any group that touches 85% of your market is suicide! So how do you do it? First get the names of 10-15 Realtors that you are going to target for the next 3 months. Call friends and family and get referrals from them—everyone knows a Realtor. Then call them and say you were referred by (your friend). The receptionist will think you are a potential client and put you through (just give them your name, not your company). Then let them know who referred you and that you have a way to double their business—FREE and you just want to spend 5 minutes to show them! This is the unused leads system we talk about on page 19! It works to get the appointment almost 80% of the time right now in 2004! The beauty is they could have an in-house or be married to an LO and you can still get their leads with this system and they will be **thanking you!** It is HOT! Check out page 19 for more information on this great NEW marketing technique. For those who want to take it slower you should deliver something of value—a tip, a hot product, something every week. Never miss a week. After the 5th week you will start to get some in-roads.

See my offer on page 22.

About Nexus continued from page 5

cash buyer. This alleviates one of the biggest fears of the home seller - that the transaction will fall apart weeks later because the buyer got denied his financing. The seller will be much more willing to accept a lower offer if they know that the loan will close. Pre-approval gives peace of mind to both the buyer and the seller. The Nexus Financial Group® brokers carry high powered portable computers, allowing the borrowers' application to be taken electronically. The information can be entered anywhere, even from the comfort of the customers' home,

and is then uploaded through the phone lines to the main server system at our Headquarters. Once there, the system sorts the information through a special "case-sensitive" lender database to determine which lender provides the most favorable interest rates for that customers' particular financial situation. The file is then electronically transferred through that Lender and on to Fannie Mae where approval is just minutes away. "The fact that this whole process can happen in less than one hour is downright miraculous," says Brian. "Now peace of mind, great rates and fast approvals are just a phone call away."



Brian Meade

The Top Producer Interview:

Brian Meade is a rookie Top Producer; currently residing in Juno Beach, Fla. Brian completed the course this summer and has seen his business explode, despite rising rates.

Q1 - Why did you come to Nexus?

I felt that my company was not offering me the training and support necessary to be successful.

Q2 - What specifically in the training helped you acquire six Realtors?

I would say without hesitation, it is the Realtor unused leads program. It's a complete turnkey system. You get the scripts, the forms, postcards, etc. This system helped me land one of Palm Beach County's Top realtors after the first meeting. He told me, "I've been searching for someone with a systematic method of following-up and pre-qualifying my leads."

Q3 - How many leads are you receiving from these Realtors each week?

About 75!

Q4 - What percentage of these leads do you expect to convert?

So far, we're seeing about a 10% conversion rate.

Q5 - How receptive have you found Realtors to be to this program?

Not only are they receptive, they get very excited! When I show them how I can convert their unused leads into qualified buyers,

“I wish you could hear some of the success stories we receive from companies around the country.”

“You owe it to yourself to get these DVDs whether you are an owner and need to pump up your sales force, a new LO just getting started or someone who has been in the business a while but is transitioning to the new purchase environment. These DVDs and systems were made in a purchase market and are being used **right now** across the country to help build purchase volume in 2004.”

—Brian L. Peart, President, Nexus Financial Group,® Inc.



Brian Peart

Brian Meade

they are more than happy to send me all of their leads. In just the last month, I have turned eight Realtor appointments into six deal referring partnerships.

Q6 - With the trend of Realtor owned in-house financing, why do you believe this program is so effective today?

Conventionally, I was taught to go by real estate offices and drop off rate sheets and business cards. This absolutely does not work! It adds no real value. However, with this new breakthrough system, I can show a Realtor how to double his/her business with no cost or effort on his or her part. Now that's real value!

Q7 - Brian, with all these leads how much volume do you expect to write in the next few months?

Currently I'm on track to do 20 next month, but my ultimate goal is to write 40 loans a month sometime in the next six months.

Q8 - Wow, that's terrific! But how can a guy with less than one year of experience, in a rising rate market, be expecting those kind of numbers?

It's actually quite simple. I didn't try to reinvent the wheel. I just did exactly what Brian taught us on the DVDs and my business has exploded. As a matter of fact, I currently took on a partner, and we are looking at hiring an assistant to help us write up and close all these deals!

Mr. Meade's experience is not necessarily indicative of the average course buyers' experience. Individual results will vary.

Thriving Tip

5 Market to Friends and Family!

Have you ever run into someone you have not seen in a while and when you tell them what you are doing they say, “I wish I would have known, I just bought a house!” Well that happened to me once and I swore it would never happen again. You need to have a way to market to your friends and family every month. They are leads that you have a decided edge over your best competition—you have trust. All you need to do is find a need amongst your network of acquaintances and you have a deal. This is a simple process. Make a list of every friend and family member—dig deep—think back to high school. Then touch base with them all this month. Ask how their holidays went and what they are up to. Let them know what you do and ask if they know anyone looking to buy. Then next month, send them a tip on finances or something of value. Each month alternate value added tips with a personal phone call to touch base with them and, “oh by the way, who do you know?” This will improve your relationships with family members because you probably don't spend much time talking to them now, and it will build your business because you have more people telling people about you! They become an unpaid sales force! That is the power of referrals—it has a multiplier effect on your business. I go over this concept in depth on my Top Producer Training course.

See my offer on page 22.

Thriving Tip

6 Market to Past and Present Clients!

At the same time you are marketing weekly to Realtors, and marketing monthly to friends/family, you should be marketing monthly to past/present clients. Again, these are people you have an inside track on. True, the big servicers who hold the loan do market to these people—but they can only do form letters and are usually completely lame. You can tailor marketing to these people with things that are meaningful. I get a birthday card every May from my State Farm agent, too bad my birthday is in August! The big boys just can not compete if you will target market your past clients. After 2003 you probably have the biggest database of your life. Market to them! Follow the same pattern as friends/family. Send something of value one month—whether it is a housekeeping tip, financial planning tip, whatever. But it must be relevant and of value. Follow up with a phone call the next month. So what if they refinanced to a 15 year and have no plans of moving until 2018, they know people! Share with them how much higher rates are, re-affirm what a good deal you got them, and ask them who they may know who is looking to buy a home. Over the course of a year you will be **blown away** at how much business this one thing, done consistently for an entire year, can do for your business. And it takes just minutes per month! You'll waste more time then that tracking down a VOD! I promise you will make more money calling past clients!

See my offer on page 22.

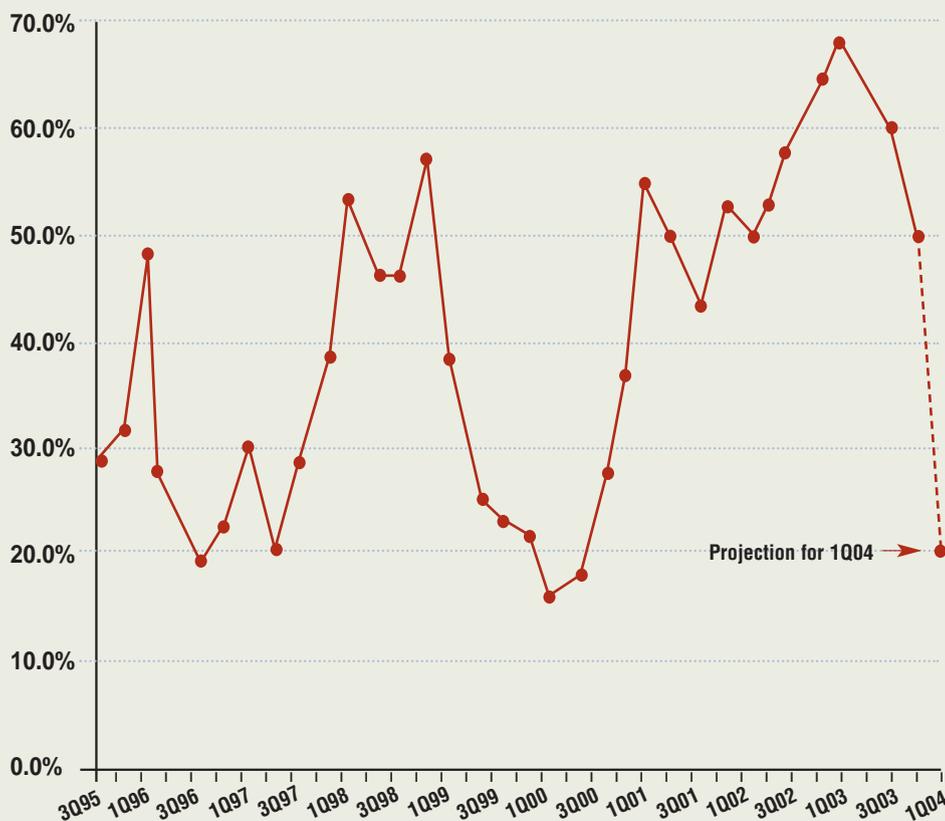
3 Newly-Emerging Mortgage Trends You Can Profit From

1 Commercial Mortgages Set to Boom

Fueled by a strong US Economy, growing at a level of 6-7% GDP and historically low rates, the stage is set for a huge year in commercial mortgages. We don't expect the Fed to move anytime soon with the election coming up. And with productivity growing at 8% in the recent quarter business expansion should be robust.

There are still no tangible signs of inflation in goods or services, so the FED has the green light to keep pumping money into the economy. With the residential mortgage volume expected to fall another 30% in the first quarter, developing a strategy to get paid on commercial makes sense. To learn about a turn key solution, offering you numerous commercial products, loan packaging, underwriting and more see offer on page 13.

National Economic Overview REFI's as % Of All Mortgages



Population

Projected Population Growth Rates of the Top Ten States - 1995 to 2015

State	Projected 20-Year Growth Rate (Expressed as a Percentage)
Arizona	63%
Alaska	58%
Utah	56%
Nevada	51%
Florida	49%
Colorado	42%
New Mexico	41%
Washington	41%
Idaho	35%
Texas	35%

Source: *The Roaring 2000's* by Harry S. Dent

2 Continued Shift to Purchase Market

As of December, mortgage applications were down 50% from the high hit last May. We expect a continued decline of another 30% from December levels by the end of the first quarter. That's the bad news. The Good News is your competition for local purchase volume will be declining, as the Refi shops will be going away. By the end of the first quarter, we are projecting a normal 80/20 purchase market. See graph. The only way to guarantee your volume, is to be building purchase business and your market share. See our offer on page 19, which reveals a systematic, step by step approach to gaining purchase volume from your competition.

3 The Population Migration

One of the main trends driving the strong housing sector is the abundance of aging baby boomers buying vacation homes and moving out of the big cities. Tens of thousands are moving to Arizona, Florida and Nevada each year, to name a few states. The secret to cashing in on this trend is to have branches in high growth counties and have several back pocket realtors referring business to each branch. Check out the projected growth chart above. My Top Producer training course offers you a powerful Realtor Farming system that can help you dominate your markets. Don't believe the myth that Realtors only use in-house financing and direct lenders and that you can't effectively market to them. I'll show you how on DVD 5!

Thriving Tip

7 Target a 4th Group-NOW!

In tips 3-6 I share 3 groups that you should be marketing to consistently. Failure to market to **all** 3 concurrently can cause you to get paid only a fraction of what you are worth. Those 3 are a must. I think a fourth group is also critical-kind of like a table, you want 4 legs of income. This 4th group can be anything but should be something that either capitalizes on your past **or** gets you excited. If doing a First Time Homebuyer Seminar excites you then it can be that. If you used to work as an accountant, then market that group. It does not matter what group it is, the key is to add value to them and to do it consistently. I know a woman who is married to a roofer, she markets to roofers! She says there are over 7000 roofers in the FL Roofers Association alone and she gets them helpful finance tips and follows up with them and goes to their monthly meetings. You know how many LO's she competes with for their business? **None!** Be creative, capitalize on your past or a niche no one has and then add value consistently. On the Top Producer Training DVDs we share over 10 different groups you can target!

See my offer on page 22.

Attention!

Owners, Presidents and Branch Managers: "Train Your Entire Office"

Utilize my training course to teach your entire sales force. Imagine the huge return on investment you could see! Let's run the numbers: if each loan officer averages just 1 more loan each month (and that's ultra conservative), and your staff is made up of just 5 brokers, the firm would easily see an increase of \$5,000 per month. That's a whopping 500% return on investment in the first 30 days. Over the course of the year, that's an annual return of 6,000%*.

Just listen to what Branch Manager Pat Cray says about the training course:

"I found the Top Producer training to be exceptional in all respects. I use it with both my new and experienced loan officers making them excel in the business from Day One. It goes from basic to more advanced techniques in a way that is easily understood by all. It has focused my loan officer's attention on the techniques necessary to be successful in the business. I use the video tapes as a group teaching tool and highly recommend this program to anyone that wants to increase production and gain the referral business from satisfied customers. I've even had new loan officers join my branch since they've heard how well we develop our staff. Much of this development can be directly attributed to the Top Producer program."



Pat Cray

- Pat Cray

Branch Manager, Gold Coast Lending
A Branch of Family First Mortgage Corp.

See my offer on page 22 and begin leading your sales force to higher levels of income. It's truly a win/win situation. Everyone will come out ahead, if you seize this opportunity and lead the charge! Don't wait another minute; pick up the phone right now, and place your order.

*We ask that each Loan Officer trained pays for his/her own workbook at \$99.00 each.

Brian Reveals the Secret to Huge Monthly Cash Flow

In a phrase, the secret to huge monthly cash flow is systematic marketing. On DVD 5, I reveal to you exactly how to utilize my proven system for generating higher conversion rates, more referrals and, ultimately, close more loans. In my opinion, if you're not systematic, you're selling yourself short. Top Producers become top producers because they ask for the business more and use systems to increase the amount of asks on a daily basis. My systems show you how to automate mailings, phone calls and faxes to boost your sales exponentially. In short, my systems will help your income soar by harnessing a few basic technologies and leveraging every part of the business.



It's about working smarter, not harder!

The key to this business isn't the quantity and quality of your leads; it's what you do with the leads you have. My systems help you maximize the profitability of every lead and will help you generate a steady stream of referrals from all your past customers. The mortgage business is like most other sales vocations. It all comes down to the number of times you ask for the business. My systems will show you how to boost your asks by a large multiple without changing the number of leads you have or the amount of time you spend working.

"The chart below was field tested and proven accurate from 1994-1997 which was a mostly purchase, low refinance market. It has never failed in that environment. Since 1998 the numbers just got better since refinancings soared. In a big refinance environment you actually make MORE money for every 4 calls. Bottom line, if you make the calls, you guarantee yourself the income-REGARDLESS OF MARKET CONDITIONS!"

The Basic Formula		
Ask 4 people a day	=	\$25,000/yr
Ask 8 people a day	=	\$50,000/yr
Ask 12 people a day	=	\$75,000/yr
Ask 16 people a day	=	\$100,000/yr - Top Producer
Ask 20 people a day	=	\$125,000/yr

You can do it. It's easier than you think!

On DVD 5, I show you how to harness the systems to maximize your asks daily. I also show you how to create multiple lead sources that will cost you nothing. On DVD 6, I show you how to overcome every major objection you hear from borrowers. My basic philosophy is: Ask for the business, overcome objections and then go for the close. On DVD 5, I'll show you exactly how I wrote 30-40 loans a month in two different markets in a 12-month period.

Order Toll-Free: 800-249-2199

Here's What They're Saying About Brian and the Top Producer Program...

"About 18 months ago I received an advertisement from Brian Peart offering his mortgage broker training course. Being new to the industry I asked a few professionals what they thought about the advertisement and would they recommend purchasing it. I had many responses both positive and negative. I focused on the positive and ordered the course. Now I own my own mortgage broker company. I owe a lot of my success to Brian's course...well worth the money. If you want a detailed road map to being a successful mortgage professional I highly recommend Brian's course."

- David Morgan, Morgan Financial, Melbourne FL

"First I would like to say Thank you. I am a new LO in the business who has a great company to work for but was missing the training "systems" that make any career complete. I received your program three days ago and have been motivated to succeed. I want to stay with the model of **exactly** what you have done in an obviously successful system. Thank You again."

- Ray Quinn

"By the way, the tapes were awesome. My company does ZERO training, and I finally feel like I have some direction."

- Mark D.

"I was just hired as a loan officer in California. I have recently watched all of the tapes in the Top Producer set which was required by my broker. The tapes were very informative and I recommend them to any new LO."

- KB Marsh

"I wanted to thank Brian for taking the time to produce the training DVDs and tapes. I have made my way through tape two of the series and the first two tapes have paid for the course several times over. When first ordering I asked the representative what audience the series were geared toward, he was honest and said the new loan officer. I have been in the business for about two and a half years, have written over three hundred loans and was the top producer in the nation for Conesco Finance in 2001 and 2002. If I would have only run across Brian and his training two years ago!!! It's a shame the industry doesn't have more Brian Pearts. Thank you!!"

- Michael Marzella, Loan Officer for Pacific Lending

PS...any other materials Brian puts out I would definitely be interested in purchasing.



Michael Marzella

Thriving Tip

8 Master the Art of Time Blocking

There are always only 1 or 2 activities you do each day that really matter, that really build your business. Those activities should be blocked off and treated like an application appointment. When you write a loan application and are across from a client, you do not take pages, or inbound calls, or mess with your processing, etc. Yet when you go to make sales calls (which is even more important to your long term success than any one application), you constantly allow pages, mail, inbound calls, closing crisis, etc. to stop you from making the calls. You need to block these key activities into a block of time and **never** violate it. 9-11 to make sales calls for example. Leave a message on your pager saying you are in a loan app until 11. Tell the receptionist to hold your calls, you are in a loan app. Pretend each block is an important client and treat it that way. Because in truth-it is your future important clients! I have a whole section of my Top Producer training program devoted to the art of time blocking and time management.

See my offer on page 22.

How to Jump Start Your Recruiting

Most owners of mortgage companies miss a golden opportunity to build their sales force because they just focus on recruiting experienced LOs. We grow our company by leaps and bounds by focusing on our strengths and capitalizing on the very person most owners fear-the new loan officer (newbie). If you will add this type of recruit to your efforts you can explode your business, and there IS a way to do it profitably. These training DVDs allow you to train the new loan officer from beginning to end which makes it easier and more affordable for you to bring on this type of individual. You put them in the room with the videos-I do the training.

Remember, all future superstars start in the business as a newbie. These people are more loyal and can be recruited for less of a payout which makes them more profitable to the owner. They also do not come to you with bad attitudes and habits that they have picked up from other companies. At Nexus, all of our superstars are home grown. Everyone in our company has been trained with *Top Producer* since 1999. They rave about the training we offer! The same training that is now available to you!!! Combined with our latest service-**Ask Brian**-you can bring on new loan officers without all the annoying newbie questions!

Here are some ways we have found to bring in a never ending stream of new recruits.

Referrals-the best form. Our managers actually block out time to call friends/family and leads from our loan officers as to potential candidates for this business. We are in THE business to be in right now. Consistently looking for new potential loan officers is the key.

Any get together now becomes an opportunity to recruit. Chamber networking events take on a whole

new meaning for you if you let it be known you are looking for Loan Officers and you TRAIN!

Even mortgage broker/banker functions become a chance to network. Let your competition know you do training. Many of them want nothing to do with training new loan officers and will GLADLY refer those types of people to you! We get a lot of brokers FROM OUR COMPETITION! It's crazy!

We have done seminars on how to make 6 figures in the mortgage business and then recruited people from that. Job expos, the list goes on!



Brian conducting a seminar.

Once you open up your eyes to the possibilities of recruiting new loan officers the opportunities are endless. You can even run ads in the paper but I caution you there-take great care. Remember, there are some gems in the ranks of the unemployed but you are bottom-fishing so to speak. You need to be diligent on screening these people. I would try these other methods first-you will have more fruit for

your efforts. There has NEVER been a better time to aggressively bring new people into this business and train them right. Remember, new brokers don't know about how crazy it was 6 months ago-there is no mental hangover! They are clear thinking and excited-it is fun to recruit them!

And these DVDs can help you do this with minimal hassles! They train the people properly so they know how to read credit reports, analyze income, and properly pre-qualify and app up customers. They teach them how to sell and how to convert. It is turnkey. And combined with **Ask Brian** (see page 17), you can bring these brokers on with almost no pain because all those annoying "where do I go with this loan" questions are answered for you. Grow your business with minimal time taken from your schedule-that is a winner!

We Make Earning Income on Commercial Loans Easy

This announcement appears as a matter of record only.

\$6,200,000

**Construction and
First Mortgage Term Loan
Constance Evangelical Free Church**

The placement of this loan
was completed by

Commercial Capital Limited

July 3, 2003

This announcement appears as a matter of record only.

\$1,240,000

**Land Loan Refinance
West Palm Beach, FL**

The placement of this loan
was completed by

Commercial Capital Limited

December 4, 2002

Commercial Capital Limited is committed to originating, underwriting, and closing commercial mortgages. We have a team of competent in house underwriters who will turn your referrals into a steady stream of revenue.

Here's What We Offer:

- Quick Approvals or denials – no endless waiting
- Our experts help structure the deal for the best approval
- FREE Pre-Approvals and can often beat the local bank rates!
- Written guarantees on our rates and fees
- We update you every Friday on the status – no waiting
- Church loan specialists, Wall Street money available
- Pre-done flyers to help you market
- **No points loans available – Get paid yield spread on commercial!!!**
- And much more

This is probably the easiest money you can earn!



Toll-Free 866-355-1244

1990 Lakeside Parkway, #260, Tucker, GA 30084

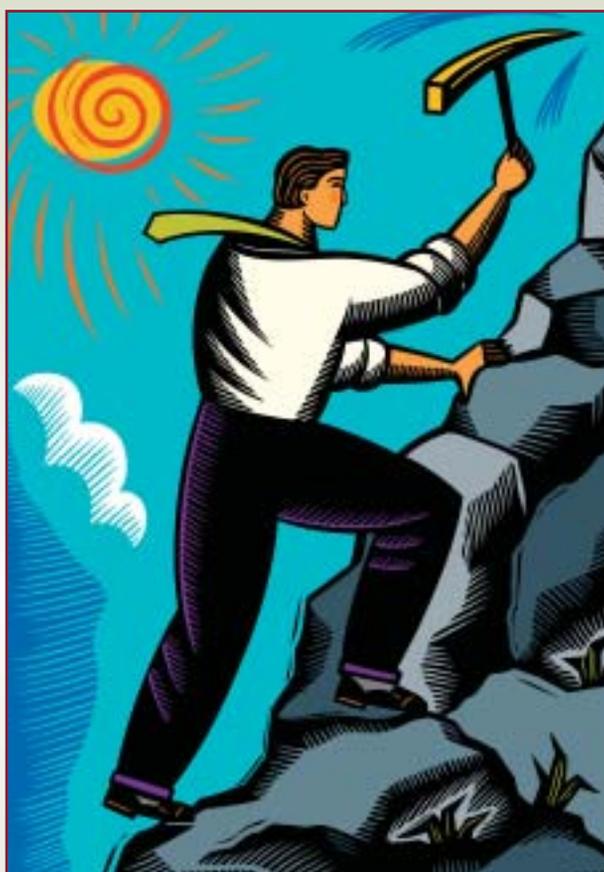
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Break Through the Smokescreen Objections

(and feast at the buffet table of excellence)

What do the following statements have in common: "I have an in-house lender already," "I still have 6 months left on my lease," "I just refinanced," "I need to wait and save more money before I buy a house." The answer: **They are all smoke-screen objections and they are all bogus!** That's right! Not one of them should stop you from getting business—yet they do. And the really good news is that they stop your competition also. Smokescreen objections are not real objections to your product or service—they are simply blow offs that work. Just overcoming this one type of objection allows you to feast at the buffet table of this business with no competition. Let me explain.

In a city of 100,000 people there may only be 5000 people that are actively looking to buy a home at any given time. These are the people surfing online, calling Realtors and mortgage companies, etc. These are the people that the 4000 mortgage brokers in the town are fighting over—like seagulls fighting over scraps. Yet, there are 95,000 other people and at least 5000 of them will be actively looking 3-6 months from now—and **nobody is marketing to them!** You know why? When they call their friend Lou who is in this latter group, he says, "I need to wait and save up some money before I buy" (Smokescreen objection). Weak LO's then say "OK" and move on to the guy who wants them to fax 3 good faiths. The people who understand smokescreen objections do the opposite. They realize that Lou **did not object!** He did not say he did not want to buy a house. In fact, 6 months from now Lou will be applying at your competition.



What if you answered Lou with a question, "Well Lou, how much do you have saved right now?" "I have a couple hundred" says Lou. You then proceed to finish the PQ and say, "if I can find a lender that can get you into the home right now so you can begin to take advantage of appreciation, would you at least consider it?" Lou will scream "YES" and you now have a client. No competition, no GFE's. Why? Because everyone else got smoke-screened. There are plenty of no money down alternatives right now. But you need to break through the smoke-screen objections. You meet a Realtor and she says, "I have an in-house." What does that mean? What does that matter? In-house lenders only capture 27% of the in-house business according to one study by the NAR. They are

not saying they do not do loans, they are not saying they will not use you. Yet, if you are like most LO's, you will say, "OK" and move on. Try this one, "I want you to **keep that in-house!**" All I want to do is bring you some business and write the business I bring you. Is that fair? She will say yes and then let you in on the fact that she does not like her in-house anyway. You just need to get past the smokescreen objection. It is easy. Just ignore the smokescreen and continue on with a question. Works every time! On the Top Producer Training DVDs I spend almost 2 full hours going over the 5 types of objections you face and how to overcome them! The good news is that there are only 5 basic objections—the better news is I teach you how to overcome each one. That 2 hours alone is worth the entire cost of the course! See page 22 for my offer!

“Top Producer Training Course” Deluxe Mortgage Calculator

Save on the Qualifier Plus IIx. This invaluable tool is featured in Brian Peart’s course. Buy one for each of your associates and get FREE workbooks and FREE shipping!

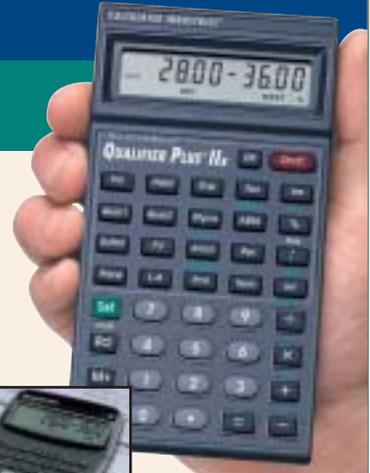
The Qualifier Plus® IIx helps professionals:

- Use finance knowledge as a sales tool.
- Quickly gain a client’s confidence by solving financing “What Ifs!”
- Maintain credibility and image.

The Qualifier Plus IIx is available as a Hand-held model or Desktop model with:
FREE 44 Page Workbook (Reg. \$14.95)
FREE Shipping (Reg. \$6.95)

I can’t give enough praise to the Top Producer training system. Brian’s shortcuts with the Qualifier Plus Calculator make computing the numbers a breeze.

John Gardner
Owner, JXP Mortgage



FREE 44 Page Workbook and FREE Shipping — Use Promo Code NEXUS

Model 3125 Qualifier Plus IIx Hand-held Calculator				Model 43285 Qualifier Plus IIx Desktop Calculator			
Units	Unit Price	Nexus Savings	YOUR PRICE <small>with Free Workbook & Shipping</small>	Units	Unit Price	Nexus Savings	YOUR PRICE <small>with Free Workbook & Shipping</small>
1-2	\$64.95	\$21.90	\$64.95	1-2	\$79.95	\$21.90	\$79.95
3-5	\$64.95	\$25.15	\$61.70	3-5	\$79.95	\$25.90	\$75.95
6-11	\$64.95	\$28.39	\$58.46	6-11	\$79.95	\$29.89	\$71.96
12 +	\$64.95	\$36.34	\$50.01	12 +	\$79.95	\$40.29	\$61.56

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Announcing a Powerful New “Opt-in” Netletter:

“Top Producer Weekly”

If you enjoy the articles and tips in this magazine, you will absolutely love my new Netletter **Top Producer Weekly** sent every Tuesday morning directly to your e-mail. Each and every issue has a mortgage sales tip or profit strategy designed to help you grow your business.

And the good news is, you are free to distribute this to your entire sales force, or use to augment your weekly training sessions. Also, there are no outside advertisers or flashy banner ads to take away from the valuable content, that I deliver in every single weekly issue.

Simply go to my website

www.nexusfinancial.com

“Opt in” by simply typing in your e-mail in the Join Box entitled, Top Producer Weekly.



What Top Producer Training Can Do For You (my personal testimonial)

By Brian L. Peart

A lot of things went my way when I stumbled into the mortgage business in 1992. The first was that I joined a company that had a two week extensive training program. I realize now, how much good training helped me explode out of the gate. When I got promoted to manager of that company I continued to work on their training program to make it more geared to a purchase market. The owner sent me to every mortgage and sales training available and I took it all in and applied it. When the rates shot up in 1994 and the industry volume dropped in half this great company went under because they were taking 6 months to close a loan and could no longer honor the rates (sounds like today doesn't it?) I went to work for a broker and applied my systems and immediately dominated my market place despite rates above 9%. In November of 1995 I started Nexus Financial Group, Inc.

Well, I love training and teaching and so every month we would recruit and I would personally put people through my own improved training program. I held a class almost every month for the next 3 years, each time perfecting and honing it. Finally, I could not handle losing 2 weeks every month and sucked up the money and taped the entire training live. What that has done and allows me to still do today is stunning and you need to understand the full value of it and not get fooled by its low price. These DVDs are priced so low because I paid for the production back in 1999 and have benefited from it every month since. I have no production costs, which allows me to give you such a great value.

But just look at the tremendous value these DVDs bring! First, they assume you know nothing when you start and yet, I have had experienced brokers watch them and learn something new on every DVD! They teach you all the basic underwriting guidelines so you can look at a loan with an underwriters eye-helping you write more loans and have more approvals. They teach you how to pre-qualify, what questions to ask, how to read a credit report and tips to improve credit scores. They teach you how to write up loans and MARKET to these people so you get a loan from each loan. They teach you how to tell whether a loan is FHA/VA, Conventional, or non-conforming. How to read rate sheets and price loans-it is all in there. How to fill in a Good Faith and what the items mean. How the loan process goes after the loan is submitted and more!

When people come out of this training they just need to know where the fax machine is and they can hit the phones and be successful!



Brian Peart

But it does not stop there! There are 2 DVDs, each 1 to 1-1/2 hours long, focusing on sales. You learn how to get started, how to recruit Realtors, how to attack your warm market, overcome objections, manage your time, and how to structure refinance deals. The only questions most LO's have after this training is on the odd ball deals. Obviously, the market changes quickly and it is not possible to teach all the odd types of deals that the average broker might get. But just what is taught will decrease questions over 50% and improve both the chances of success and the speed of that success. It has been the single best thing we have EVER done. And now all of this can be yours too. If you are an owner or a manager, it can increase your sales and decrease your time spent on answering questions which leads to more income and less stress-it's great!

And as an extra bonus, we are throwing in a 30-day free trial to **Ask Brian** which will answer all those oddball questions that could not be put on the DVDs. Where do you go with a person who has good credit, no money, and no income? **Ask Brian!** How do I overcome the classic, "XYZ quoted me this!" objection? **Ask Brian!** With the DVDs and "**Ask Brian**" you will have the knowledge and the expertise of an industry veteran with the time and enthusiasm of a new loan officer-WHAT A POWERFUL COMBINATION! Check out the next page for more info on **Ask Brian** and just imagine how great the future can be. It sure looks good from my vantage point and I owe much of that to these DVDs. Thousands of mortgage brokers are being trained every year across the country by these powerful DVDs and you can harness their full power for a ridiculous price. Just one loan **DOUBLES** your **INVESTMENT!** Jump on this offer today and it will be one of the best moves you ever made. I am sure of it! It was for me!



Knowledge is Power!

(and now it's more affordable!)

In 2004 you do not want to leave even **one deal** on the table. That is why we have created a product **just for you**, it is called askbrianpeart.com! Do you have a friend with no money who needs a loan payment so low they can not even afford Mortgage Insurance? Well we know where to go for a 103% Loan with **no MI!** Need a **Stated Income Investor Loan AT 95%**—we know where to go! The best part of this service is the time you save and the money you can make!



Just log on, ask a question and Brian and his team of industry veterans (minimum 5 years mortgage experience) get to work. Chances are, we know the place to go immediately. If not, we search our extensive database and even call the lenders most likely to do the loan and drill them for answers. Meanwhile you go on to your next customer. 15 minutes later you check back and voila—you have your answer. You can spend all day searching for the product and still not find it! What a time saver and what an advantage over your competition. **And there is more!** Brian Peart personally answers all marketing questions once a day! Imagine, pick the brain of the industry's marketing leader daily! Want to know how to overcome that annoying objection? **Ask Brian!** How many thousands of dollars can that translate too over the course of one month? One year?

NOT ONLY THAT, but we load hot new products weekly, add marketing materials you can download and use to grow your business and more! **All for about \$1 a day!!**

Askbrianpeart.com

Knowledge is power—and now it's affordable!
Dominate your market today!

NO UPFRONT FEES • NO CONTRACTS
 NO SETUP COSTS OR SPECIAL EQUIPMENT
 AND YOU CAN CANCEL ANYTIME!!!!

Try it one month and you will never regret it. Place the tough loans! Free up time! Make more money!
 Get a marketing guru on call!

Just \$34.95/month
Call Amy at (800) 905-0452 to order.

Thriving Tip

9 Capitalize on Alternative Products You Already Have!

In a purchase market you will have a lot of loan requests that are not conventional deals. You need to have low money down and alternative credit sources to capture maximum volume. And the good news is, you probably have the lenders already signed up—you just don't know it! Chase will do loans at 100% with alternative credit, ABN Amro will do loans with FNMA rates with no money from the customer and just a 5% gift. Greenpoint will do loans at 97% with a 575 credit score. Your ability to offer these products, and more importantly, to know about them in the first place will help separate you from your competition that probably only knows FNMA and FHA. Block off 1 hour each week and call some of your lenders and see what they offer. We offer a great tool that can help you compete and capture those odd ball deals, it is called **Askbrianpeart.com**. Check out the ad on this page for more information and stop giving precious deals away! 2004 is not the year to leave even one deal on the table!

New and Improved Top Producer Course is Now Available in DVD 6-Disc Set

Improved design of the Training Manual now makes it more compatible with your DVD 6-Disc Set.

We took America's #1 mortgage broker training course and made it even better. Now available in a 6-Disc DVD Set and a newly designed, easy-to-follow compatible Training Manual, Brian Peart's Top Producer Training Course makes becoming a more profitable mortgage broker easier than ever.

Bring your Top Producer Course to work. The new DVD discs can be played in your computer (if you have DVD) or at home in your DVD player. Plus, with the new DVD format, you now have the option of selecting any given chapter on any one of your 6 DVD discs, and starting right there. Each DVD disc holds two volumes of training material. 12 volumes of Brian's invaluable and insightful training in all!

Want to go back and review a certain chapter on a certain volume more than just once? It's a snap with the DVD format. Using your remote control or keypad, select the desired volume on the menu screen at the beginning

of the disc. Once the volume screen comes up, scroll down to the chapter you want to review and select play or enter on your keypad. To repeat that chapter again, repeat the same steps. No more rewinding back and forth with your VCR trying to find the section you want. The new DVD format gets you there in literally a push of a button.

The new and improved, 180-page Training Manual has been redesigned into a more compact, printed booklet. We organized the material better, made it easier to read, and added a table of contents.

What's more, we added icon graphics at the top of important pages or sections to show you where that material is located on your DVDs. Now you can browse the training manual and immediately cue up that material on your DVDs.



Attention: Owners and Sales Managers

"You can now receive two valuable tools to help you maximize your recruiting and training effectiveness and quickly integrate Top Producer company wide."

Owner Upgrade includes:

#1 - The Quick Start

Intro DVD for Owners

During this 20-minute presentation, Brian speaks directly to you, the mortgage company owner and tells you exactly how to use the course for maximum benefit. You'll discover how to set-up your classes and implement the Top Producer training program and the marketing systems company wide.



#2 - The Broker Test

This 125-question multiple-choice test (with answer Key) will help you assess the knowledge of new recruits immediately after training. We require our new recruits to get a 75% or higher on the test before they begin writing loans and we keep a copy of their test result in their personnel file. A great safe guard, that may keep you out of hot water with the Comptroller's office.

For just \$99.00 you can add these valuable tools to your Top Producer Course and quickly integrate this powerful program company wide.

See my offer on page 22.

How to Dominate in a Purchase Market

Don't say a word, I know exactly what you've been searching for. You want a systematic approach to building residual purchase volume. By now you'd probably give your right leg to have 5-back pocket realtors sending you 2-3 deals each every month. Imagine 10-15 purchase closings a month and what that residual cash flow would do for your bank account. Here's my step by step system for building massive residual purchase volume, starting in just 30 days:



Step #1 - Select a list of 15 realtors to target.

Step #2 - Begin marketing by sending them a series of mailings that add value.

Step #3 - After the 5th contact, call them by phone and set-up a lunch or breakfast appointment to show them a system that can double their business in the next 12-months.

Step #4 - Meet them for the appointment and make presentation of system.

Step #5 - Have them sign your agreement, sealing your commitment to them and their commitment to you.

Step #6 - Follow up with them Monday to get their leads.

Step #7 - Send them a weekly tracking report of all leads referred with their status.

Step #8 - Meet with your realtors monthly to show them how many leads you pre approved and sent back to them ready to sign contracts.

Now Here's the Good News:

I have developed a complete turnkey system that you can tailor design for your business immediately. You'll get all the letters, forms, scripts the Agreement and more. You'll even get me on video to walk you through the entire system, sharing my personal secrets of how I reached 30 closings a month using this exact system.*

The beauty of this system is that there is nothing to object to—you can only help them. They use you despite having an in-house broker! They could be married to an LO and you can still get their business!

For a strictly limited time and the first 100 orders, I am offering my **Top Producer "Unused Leads System"** as a Special Bonus offering with a purchase of my new DVD Top Producer Training Course. **Currently this Unused Leads course sells for \$199** and we are adding it in **FREE** with your purchase of Top Producer Training Course. If not this then what, if not now then when. *See my offer on page 22 and secure your purchase volume before your competition does!*

* Nexus conversion percentages can not be guaranteed for any individual or company, you can do better or worse depending on your ability!

Thriving Tip

10 Market Commercial Loans to all Your Target Groups!

The numbers are awesome. Commercial volume will actually rise over 20% in 2004 while residential loan volume plummets. Increasingly, savvy investors are turning to commercial real estate as a hedge against stocks. And with the Fed keeping rates low and company balance sheets looking better, now is a great time to offer commercial loans. Mention that you do commercial loans at the next Realtor function you go to and watch them flock to you—most LO's do not market it. Let your well-heeled family members know and make sure your better past and present clients know you do commercial. You will be amazed at how many deals are out there. On page 13 is an ad for a lender who can help you with these deals once you get them, and give you some further guidance on how to market like going to Chamber of Commerce functions and even give you flyers! They make commercial lending easy. Call them today and get a copy of my free report on "Understanding Commercial Loans"—it will make Commercial Lending more clear to you. Call them today at 866-355-1244 or see their offer on page 13.

Special Bonuses for the first 100 callers!

Ask Brian

Ask Brian is a powerful new web-based e-mail service that provides brokers and managers the ability to ask questions and get answers back within one hour. For example, brokers will no longer have to wait in a line at the manager's door to ask, "Where do I go with this 100% stated with x credit score?" For managers, it can save you countless hours each week, answering those questions as you get me to guide them to the best programs. For all dedicated mortgage professionals, it will allow you to pick my brain on marketing and sales tactics.

Top Producer Unused Leads System

I have developed a complete turnkey system that you can tailor design for your business immediately. You'll get all the letters, forms, scripts the Agreement and more. You'll even get me on video to walk you through the entire system, sharing my personal secrets of how I reached 30 closings a month using this exact system.

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Here's What's Included in the New & Improved Top Producer DVD Course:

Brian's Top Producer training is the most complete and comprehensive course on the market today. Furthermore, it offers you tremendous value compared to other courses costing as much as \$5,000. But the real intrinsic value is Brian's proprietary trade secrets and systems. Imagine what this wealth of knowledge and tools will do for your business.



The complete Top Producer Training Course on DVD.

Top Producer DVD Course (Over 30 hours of material)

Brian Peart walks you step by step to building a more profitable mortgage business. Check out the amazing breadth of material it covers.

DVD 1

Volume 1: Mortgage Basics

This DVD is where the adventure begins. You'll discover:

- Basic terms and definitions
- Brian's key elements to look for when pre-qualifying borrowers
- The Loan Product Chart telling you which to recommend
- The Underwriting Glossary you can refer to again and again

Volume 2: Writing Self-Employed Borrowers

Self employed borrowers strike fear in the hearts of most mortgage brokers. Brian shows you how to make them simple and develop this very important, profitable area.

- How to calculate income quickly
- How to streamline the documents requested
- Learn how to write the biggest most profitable loans

DVD 2

Volume 3: Using the Mortgage Calculator

You'll learn how to use the features of the calculator to pre-qualify people easily.

- Learn how to quickly calculate debt ratios, payments and more
- How to pre-qualify purchases
- How to pre-qualify refinances
- Sample exercises with answers

Volume 4: Pre-Qualification

The most critical first step in turning a prospect into a lead. Shortcuts and tips for making this easy, fun and effective.

- Learn tips for pre-qualifying for maximum loans
- How to pull credit reports
- How to analyze and read credit reports
- How to improve credit scores
- How interest rate pricing works
- How we quote rates and make money.

DVD 3

Volume 5: Taking Great Loan Applications

All good loans and timely closings start with a solid and complete application.

Ever wonder how some loan officers are able to get scores of loans closed without too much crisis, while others seem to waffle with nearly every one? It all starts with a good application.

- Tips on taking great apps quickly
- Walk through loan application documents
- How to quote closing costs
- Full explanations of all disclosures
- What documents are critical to every loan

Volume 6: Taking Loans to Closing

Now that you've taken the loan application, where do you go from here? That's what this DVD is all about. You'll learn:

- How to put files together and submit them
- Ultimate secret to getting loans approved
- How the processing flows
- Full explanation of closing statement

DVD 4

Volume 7: Hot Loan Programs/Key Lenders

To give the best level of service to borrowers, you'll need point of sale discretion on rates, programs and costs. This DVD reveals:

- Leveraging the best 5 lenders in the U.S.
- Key benefits of the main programs
- How to price loans
- How to lock in interest rates

Volume 8: FHA and Niche Lenders

Not all borrowers qualify for conventional programs and that's where FHA comes in. Giving up FHA can mean giving up the most profitable loans. Inside discover:

- How to write FHA loans
- No income loans
- How to do bad credit loans and help more people
- How to find any loan product quickly

DVD 5

Volume 9: The Marketing Systems

Learn the proprietary secrets and marketing systems that have now become legendary. The same systems Brian used to close 42 loans in one month. Full understanding of this DVD and its complete implementation will all but guarantee you \$10,000 a month income in just 6-months.

- Learn systems to maximize the 4 sections of every loan
- How to effectively market to Realtors/Builders
- Creating multiple streams of income
- Generating endless referrals from your leads
- Cyclone marketing that ties it all together

Volume 10: Top Sales & Closing Techniques

If you want to make more money you must learn how to ask for more business. It's just that simple. Inside this DVD discover:

- Tips on converting space ad calls
- Converting the top complaints into closings
- Sell Refi's and not get shopped to death
- How to close that anal retentive customer

DVD 6

Volume 11: Overcoming Objections

Objections mean interest! You don't have a sale if you don't get an objection and on this DVD you'll learn:

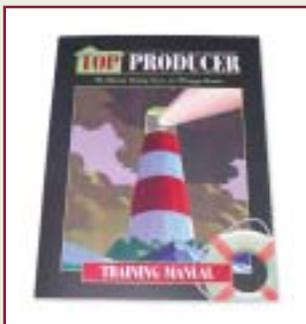
- A complete review of all objections
- How to overcome each one with grace
- Leading the customer with closing questions
- The ultimate secret to massive success

Volume 12: Putting it All Together

When it is all said and done, your income depends upon the successful implementation of systems for lead creation, follow-up, conversion and referrals. To do all the systems consistently you need to manage your time wisely. Inside discover:

- Setting goals and how time management is key in achieving them
- The 4 Quadrant theory for time management
- The ultimate daily agenda for mega loan officer success
- Brian's Time Blocking technique
- The inspiring story of Johnny and more

Plus:

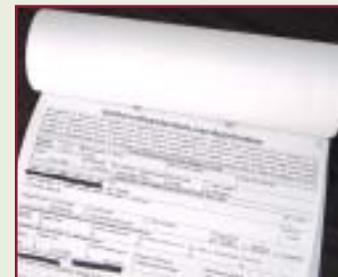
**NEW & IMPROVED!****Top Producer Training Manual****Coordinated with the DVD 6-Disc Set**

Just follow along in this terrific 180-page Training Manual as Brian guides you through the DVD series. All the key points and main systems are clearly illustrated with graphics and tables for

quick reference. The manual is chocked full of Brian's tips, trade secrets and quick reference cards to help you explode your business. The new and improved Training Manual has been redesigned into a more compact printed booklet. We organized the material better, made it easier to read, and added a table of contents. What's more, we added icon graphics at the top of important pages or sections to show you where that material is located on your DVDs. Now you can browse the training manual and immediately cue that material up on your DVDs.

Sample Loan Applications

As you know, every profitable closing starts with taking a good loan application. Brian walks you through several applications and shows you how to do it like a seasoned pro. Just follow Brian's lead through every form and you'll master them in no time at all.

**Mortgage Calculator Qualifier Plus IIx**

The best mortgage calculator on the market! That's right, you'll receive this powerful tool to quickly and easily compute:

- Principal and interest payments
- Front end and back end ratios
- Maximum loan amounts for pre-qualification and more
- Loan to value percentages and much more



And remember, on DVD 2 Brian will show you how to use the calculator and you'll soon be dazzling your customers with instant answers.

**REMEMBER!**

**Brian Peart's Top Producer Course is still available on videocassette!
All of the same tips and money-making ideas on twelve videotapes.**

Brian Peart's Top Producer Training Course \$499*

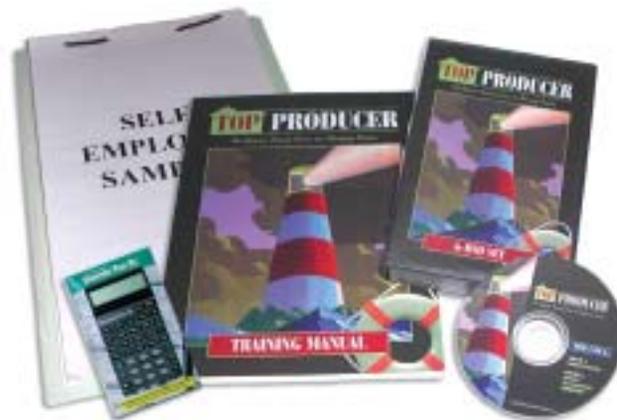
New & Improved and now available in a DVD 6-Disc Set at no extra cost!

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