

AFTER TODAY

You Don't Have To Be The Same.

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There's an ancient story that tells of a traveler from India who went to Africa to search for exotic merchandise and animals. The story says the man was walking one day in the jungle where he saw hundreds of beautiful multi-colored talking parrots. He was so taken by the discovery he captured one of the parrots to keep as a pet and when he returned home, placed his new found friend in a cage. Over time, they learned to enjoy each other's friendship and they communicated daily as the master fed the parrot nutritious seeds and honey, played music and generally treated the

parrot quite well.

One day, two years later, the traveler told his parrot he was returning to Africa and asked was there any message to deliver to his former friends back in the jungle. The parrot said to tell them he was very happy living in his cage, is at peace in his new home, was enjoying each and every day and to convey his love to his friends.

Once again the traveler entered the jungle and came upon the group of multi-colored talking parrots. He said to them their old friend is well, happy living in his cage back in India and is at peace. And just as he was finishing delivering the message, one of the parrots, with tears welling up in his eyes, fell over dead. Thinking this was odd; the traveler surmised this bird must have been very close to the parrot back home in the cage and that must certainly >

be the reason for the sadness and its ultimate demise.

Returning home to India, the traveler told the parrot in the cage what had happened in the jungle. And upon hearing his master's story, tears welled up in the parrot's eyes and he fell over dead in his cage. The traveler stood there shocked to witness such an event, but again surmised both parrots must have truly been very close and was overcome by the news of the death of his friend. Himself saddened over losing his own talking parrot; he removed it from the cage and threw it outside on the trash heap. After lying there a few minutes the parrot stood up and flew up onto a branch of a nearby tree. Staring at the bird the master said. "You're not dead! You're Alive! You tricked me! Why did you do such a thing?"

And the parrot answered, "My friend was sending me a message." The master demanded to know what the message was and the parrot said, "If you want to escape from your cage, you must die while you're alive."

So now you're thinking, OK Joe, what in the world does this story have to do with the niche lending business? The answer... EVERYTHING! In this cyclical soul train of a real estate market, only you can create a new business life. And you must do it now – while you're still alive. It's interesting how we become who we are. From all walks of life, soldiers of fortune join ranks, fighting for the few clients "kicking tires" seeking an honest deal while searching for a glimmer of trust in the words of the loan originator's presentation. In concert

with this we have, in the last twelve months, never had more turbulent waters in the lending business. We all know of someone connected to real estate - a realtor, mortgage broker or lender, appraiser and title agent who have been "taken out" by the winds of change.

Those remaining are either seasoned industry icons with deep pockets or desperate-to-die dreamers holding on to the words of Neil Young... "It's better to burn out than fade away". Whoever they are, they're pondering their choices. However, much like the parrot in the cage, there is really only one. If you need to survive, You must stop being the person you are and re-create yourself with new ideas, new product lines and a new attitude. And you might as well go ahead and get that new power suit while you're at it. You'll need it to shield your deficiencies and bolster your persona while you try and persuade a new clientele that you ARE the message. You must become master of your universe! If your current bag of tricks consists of only "30 Year Fixes" and a few "ARM's", you're dead. So how do you make the transition? How do you escape your cage of limited intellectual prowess?

FIND SILENCE

There's a phrase that says... "It is the silence between the notes that makes the music". I'm sure some of you are thinking... "Hey man, I've got plenty of silence. The phone's not ringing. Silence I don't need!

The silence I'm referring to is a place where you can go and listen to your inner soul and reach back to the life force that drives you. Such

a place should have absolute quiet. No noise, no outside thoughts, no interruptions. One recommendation is to get in your car, close the windows and turn off the radio and your cell phone. Go where you know you won't be disturbed for a good while. One place I like to go in the middle of a work week is a church or place of worship. There, it is so silent you can almost hear the candles burning. Sit very still and reflect on the last twelve months of your business life. Are you working harder for less money? Are the few deals you have seem to be more problematic? Are you really happy with how things are going? What can you do to fix anything that's wrong? What exactly is wrong?

Think of all the things you're currently working on to generate more business. Maybe you've tried selling reverse mortgages or dipping your toe into the commercial lending world or even private lending. Are you really ready to learn all the requirements to be a formidable player in those new fields against seasoned veterans going after a new kind of client? Now ask yourself this... Is everything I'm doing right now taking me toward my goals and dreams of success or am I being nudged a little off course?

With all the crazy news about foreclosures and big mortgage companies pulling the plug or changing program guidelines almost daily so eventually no one will be able to get a loan unless they have a 700+ credit score and putting down 20%. (Just wait, it isn't over yet!). And on top of all that, we're being spammed and telemarketed to death with a barrage of comprehensive emails, faxes and phone calls from self- ➤

proclaimed - top producing industry gurus. Their neon lit headlines read: Purchase our latest books, seminars on DVD and attend our state-of-the-art online webinars to capture the latest sales and success techniques GUARANTEED to jump start your business back to firing on all eight cylinders. You all know what I'm talking about.

With wave after wave of information and opportunities galore - onscreen in our faces everyday, how can we stay focused with one eye on our work and the other looking for the next opportunity? Furthermore, why do we continue to "do it all" day after day? How do we continue to sustain some level of sanity in a business that could actually drive you crazy with the financial ups and downs? I believe the reason is because this business is never boring. Our burning desire in maintaining the "open-for-business" sign in the window is fueled by our philosophical dreams, hopes and purpose driven attitudes that we are truly - invincible. Would we dare let the current housing and lending market tear us down to sheer nakedness, creating fear of the future and uncertainty? Perish the thought.

TIME TO COMMIT AND REDISCOVER YOUR PURPOSE

So now, in your silence, if you're ready for change, mentally strip yourself of all resentful thoughts and any pretense that could generate any negative energy – forever. Commit to yourself to become a brand new person. From today on, you will be different. You won't be separated from your goals and dreams of success by mad medicine men

wanting your credit card number promising you fortunes by becoming someone else you're not. Don't get me wrong - change is OK as long as you know you are changing for what you believe in and you know you can see it through.

After today you can create a life and a business that is "on purpose". Where do you start? Out of the purity of the silence, start with yourself. Commit to "being" in this business, not just existing in it. Commit to learning all that you can to be proficient in your specialized area of lending. Yes, the market has changed, but now so can you. Here are a few tips to help you get started on your extreme business makeover.

Take a complete full week and personally call everybody you know related to your business – clients, associates, third party contractors, everybody. Be honest and let them know that whatever happens in the market, you really care about them and their success. Inform them you are so excited about who you are, what you're doing to educate yourself more about the market and how it relates to their situation. Then ask what can you do right now for them. Listen to their concerns and what's important to them. Commit to them that you will truly try your best to represent their interests in the marketplace. Do it "on purpose".

Take a stroll down main street and walk up to every house and into every place of business and introduce yourself with a smile, a handshake and a business card. Tell them this is your town too and you're there for them. Make sure your business card is also a coupon with a discount for something valuable. Example: FREE

Appraisal or FREE golf Lessons or \$300 Gift Cards for a local store to be awarded to them at settlement. Ask for referrals right there. Tell them to keep your card, because if they throw it away, they're throwing away money!

Yes, after today you can be a new person. When you go home tonight, stop and buy flowers for your spouse or significant other for no reason. When the florist sees your excitement and asks what the occasion is, you can announce it's because you're now living and managing your life and business – on purpose. Give them your card. Believe me they won't forget you and they will tell others about you. Be a new energy.

Once in a while drive a different way to work and back home. Become more aware of the homes and businesses you see and look for opportunity everywhere you go. Volunteer at a non-profit and become engaged in an organization that helps others. Be courteous to others in traffic and wave, smile at everybody instead of resenting that person who cut you off, let it go. Responding to an incident with negative energy only adds to your resentment and bad feelings, not theirs.

CHOOSING YOUR PATH

Now I understand this idea of freeing yourself from your past to become a new person in the lending business may not work for everybody. Maybe you're one of the ones truly overcome by the winds of market change, and you've already chose to get out of the business. For some, it may be too difficult to overcome the adversities and no positive attitude or phone booth superman "presto change-o" will work for you. Your ➤

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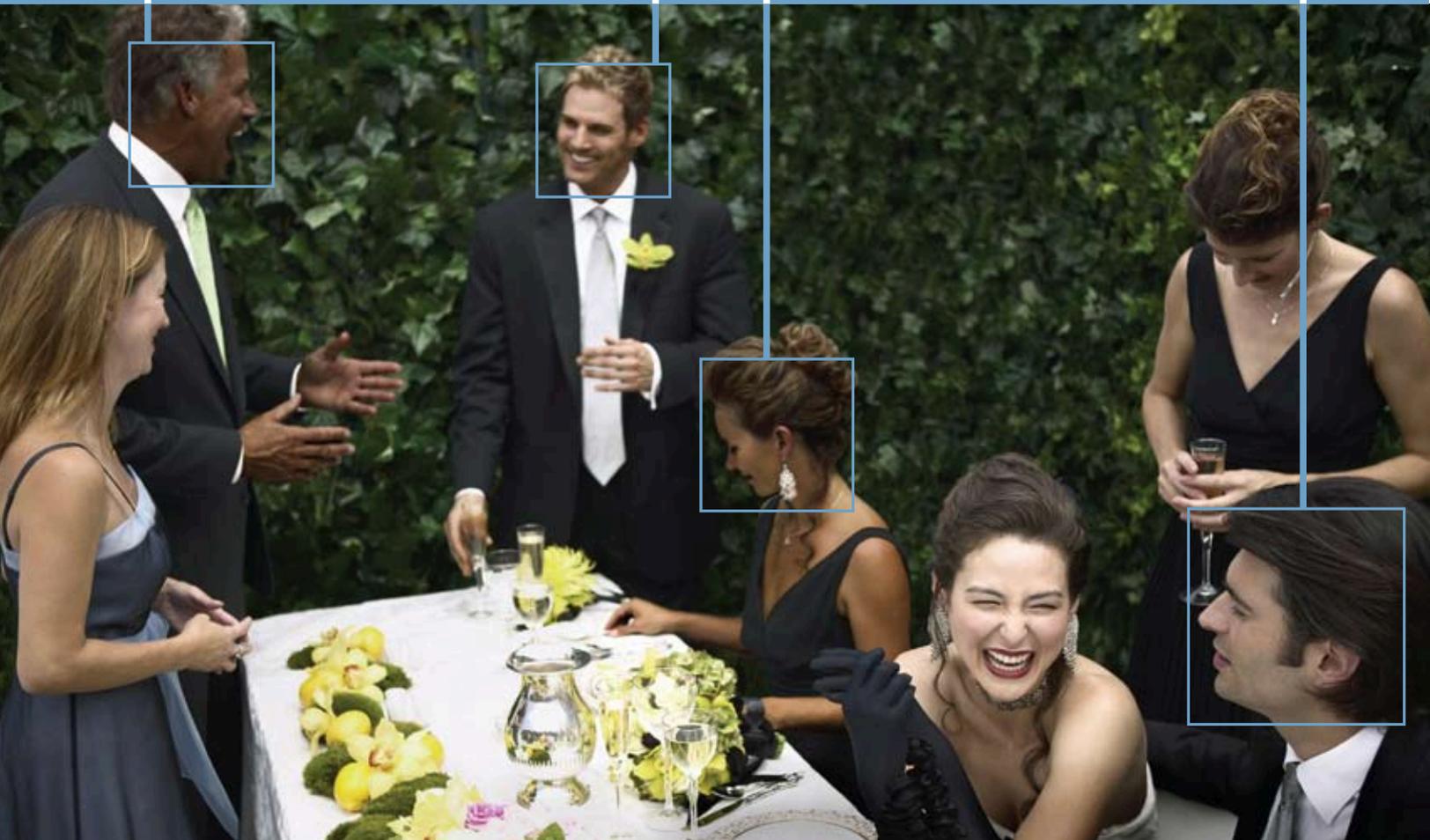
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Max Loan Amount	\$8,000,000	\$15,000,000	\$4,000,000	\$8,000,000	\$4,000,000	\$15,000,000
Max LTV	75% multi use	75% multi use	65%	Up to 65%	55%	80%
Max CLTV	90%	80%	85%	85%	85%	85%
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destiny and your course of actions may already be set to navigate a different path. In some respects, there can be a sense of peace in that decision. It can be the start of finding your real purpose and doing what you were really meant to do. Something that when you get engaged in your work, you'll excel to a level higher than you ever thought you could reach. Maybe being in this business was just another part of the life puzzle and now you're moving on to develop even more skills for you, your family and your community. Wouldn't that be a wonderful thing.

So just like the fisherman who says, "If there are no fish to catch, it's time to move to another spot and

maybe try different bait. Whatever the reason, it is all good. Sometimes we are not in total control of the Big Plan. What makes life interesting are the changes we make voluntarily along with the ones we are forced to make. But one thing is for sure and it's a guarantee you can bank on... Just as in the seasons of life, we will experience cold winters as we are challenged through adversity. However, spring always follows winter and we are once again given the opportunity to plant new ideas and take on new projects. If we're diligent and cultivate our ideas and prospects in the summer and work on ourselves mentally, spiritually and physically to be better people to the

ones most important to us, we shall be rewarded with a bountiful harvest in the fall. It's all good if you just see it, know it, work it and share it.

So you see - after today, you don't have to be the same.

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