Turn Realtor Conversations Into Loan Opportunities

United Mortgage of America, LLC

Build a Mortgage Business That Lasts

> "The question I ask regularly is this: Is the mortgage business I am building built to last beyond this quarter? Build slowly and carefully, with quality in every experience, consistency in every act of care, and permanence in mind. The world encourages us to win one client and then move on to the next. There is greater wisdom in building relationships worth maintaining for years. At United Mortgage, every borrower and Realtor relationship is an opportunity to earn lasting trust. Build a business people return to, refer others to, and value long after the loan closes. Build with the intention of standing for a long time."

Adapted from Jim Rohn

30 minute workshop | Loan officers | Facilitator guide and participant worksheet

What LOs will leave ready to do

- Open a Realtor conversation with a relevant business question.
- Connect one Realtor need to one financing solution and ask for a next step.
- Turn a willing buyer introduction into an application and track the result.

Run of show

Time	Workshop segment	Participant action
0–3 min	Build a business that lasts	Name one habit that earns lasting trust.
3–9 min	Open and discover	Practice a question and a follow-up.
9–15 min	Match support to the need	Build a tailored offer and next step.
15–19 min	Respond to objections	Practice a concise response.
19–26 min	Paired role-play	Run two conversations with feedback.
26–30 min	Commit and follow through	Choose three Realtors and first actions.

Prepare before the session

Give each LO page 10. Bring three Realtor names, a timer and CRM access. Use pages 2 and 3 for the funnel and call script, and pages 5 and 6 for the offer. Confirm product availability and marketing arrangements before committing.

Opening activity: Read the anchoring principle. Ask, "What would you do differently today if you expected this Realtor relationship to last ten years?" Take two answers, then introduce: open → discover → match → agree on a next step.

From Realtor Leads to Lasting Partners

3–9 minutes | Begin the conversation section with this funnel

Every month, each United Mortgage LO receives 25 Realtor leads. Your job is to turn those introductions into trusted relationships through consistent outreach and useful support.



Work the funnel Monday through Friday

Call, text and email leads Monday through Friday through a planned cadence. Record attempts, responses and next steps in the CRM. Coordinate channels across the week and respect contact preferences and opt-outs.

The Realtor is your most valuable ongoing relationship

One Realtor can introduce you to many buyers. Earn both relationships through great service. A buyer application creates an opportunity; consistent care and closed loans build the lasting partnership.

What five great Realtor partners can mean

Goal: 5 great Realtors, each referring 1 loan that closes per month. At an average $500,000 loan amount and 150 basis points of LO compensation, the illustration is:

Calculation	Illustrative gross commission
150 basis points = 1.50%	0.015 × loan amount
$500,000 × 1.50%	$7,500 per closed loan
5 Realtors × 1 closed loan each	5 closed loans per month
$7,500 × 5 closed loans	$37,500 per month

Illustrative gross LO commission before taxes, fees, expenses and compensation-plan adjustments. Assumes five closed loans at the stated compensation; referrals, closings and income are not guaranteed.

Call Your Realtor Leads

3–9 minutes | Practice the pitch and earn permission for the next step

Opening call script

"Hi [Name], this is [LO] with United Mortgage of America. Do you have a quick minute? I am sure you already have a lending partner. We believe United Mortgage is the best mortgage partner to help you grow because we combine access to 30 wholesale partners with a broad range of home financing options and hands-on support for your business."

"We can explore solutions for buyers with low income, self-employed buyers without traditional income documentation, buyers with limited or no established credit history, and buyers with lower or strong credit scores. For eligible scenarios, we can also explore financing based on assets or investment-property cash flow. Every buyer deserves a careful review of their options."

Highlight what makes United Mortgage valuable

- 30 wholesale partners and a broad product menu, including conventional, FHA, VA, USDA and jumbo options, subject to current partner availability.
- Down payment assistance and creative financing options for eligible borrowers.
- Alternative documentation, investor and specialty programs to review when a traditional loan may not fit.
- Free credit pulls and soft credit pulls to help buyers begin their review.
- Branded marketing materials and open house resources to support buyer conversations.
- Loans that close in 10–15 days on average, with each file's timeline confirmed after review.

Ask a question and agree on the next step

"Which buyers are you having the hardest time helping right now?"

Listen, ask one follow-up question, and connect one UMA benefit to their answer.

"May I email you my application link and our product flyer to share with buyers who want financing help? What is the best email address? Is there one buyer who would welcome an introduction this week?"

Email the Realtor after the call

Subject: Financing resources for your buyers from [LO name]

"Hi [Name], thank you for speaking with me. Here is my secure application link: [LO application link]. I have attached our current product flyer. Please share these with buyers who would like financing help. With their permission, you can also introduce us directly. I will guide them through their options and keep you informed with their authorization. As discussed, I will follow up on [day]. Thank you, [LO name and approved contact information]."

LO note: Use the current approved product flyer and your assigned application link. No traditional income documentation does not mean no repayment assessment. Do not promise approval for every homebuyer or every credit profile. Describe the qualifying program accurately and confirm availability.

Open and Discover

3–9 minutes | Learn what would help this Realtor close more business

Open with a reason to talk

> "Hi [Name], this is [LO] with United Mortgage of America. I saw your [listing/open house/post]. Do you have a minute? I would love to understand where financing is slowing your buyers down and whether I can help. What is the biggest obstacle right now?"

Use a detail you actually observed. If they are busy, ask for a specific 10-minute appointment. For a warm lead, name the real introduction or prior conversation.

Find open houses on Zillow

1. Go to Zillow.com and enter your assigned city or ZIP code in the search bar.
2. Open Filters (or More filters) and select Open Houses / Must have open house; apply the filter.
3. Review the map and listings for upcoming dates and times; open a property to see the open-house details.
4. Check the listing for the agent and brokerage. Confirm who is hosting before contacting them; the listing agent may not be the host.
5. Record the Realtor, property address, event date, contact information and follow-up in Bigin CRM. Personalize your call: "I saw your open house at [address] this [day]..."

Ask questions that uncover an opportunity

- Goal: "What would you like to improve in your business over the next 90 days?"
- Pipeline: "Are you getting enough inquiries, or is converting the inquiries the harder part?"
- Obstacle: "Where are buyers dropping off—before preapproval, while shopping, or under contract?"
- Impact: "How is that affecting your time or the number of buyers who move forward?"
- Current support: "What does your current lender do well, and where could you use extra help?"
- Opportunity: "Is there a buyer who wants help understanding what they can afford or what to do next?"

Choose two or three questions. Follow their answer rather than reading the entire list. Do not request borrower financial details from the Realtor.

Reflect before presenting

> "It sounds like you have interested buyers, but payment uncertainty is keeping them from moving forward. You need someone to help them understand realistic options before you spend more time showing homes. Is that right?"

Demonstration with the facilitator

Realtor: "I get leads from open houses, but half of them say they need to wait."

> "When they say wait, is it usually the monthly payment, cash to close, or uncertainty about qualifying?"

Realtor: "Mostly the monthly payment."

> "Would a short affordability consultation help them decide whether to shop now or build a plan? With their permission, you can introduce us and I can review their goals directly with them."

Two minute practice

Minute 3–4: Walk through the funnel and $37,500 gross commission illustration. Minute 4–6: Model the call script, one discovery question and the application-link request. Minute 6–7: Model a follow-up question. Minute 7–9: Partners each practice a discovery question and a next-step request.

What United Mortgage Offers Realtors

9–15 minutes | Core offer reference for the facilitator and LOs

United Mortgage gives Realtors one relationship with access to 30 wholesale partners, a broad range of financing solutions, credit review options, branded marketing support and an average closing time of 10–15 days. Connect each benefit to the Realtor's business goal.

UMA advantage	How it helps the Realtor	How to say it
30 wholesale partners	More routes to explore when a buyer has an unusual scenario or needs another option.	"I can research options across 30 wholesale partners and help your buyer compare suitable financing."
Down payment assistance and creative financing	Helps buyers explore cash-to-close solutions and financing that fits their circumstances.	"Before a buyer assumes they cannot purchase, let us review their eligibility and options."
Free credit pulls	Removes the buyer's credit-pull charge as a barrier to beginning UMA's financing review.	"We offer free credit pulls to help buyers take the first step."
Soft credit pulls	Allows an initial credit review without the score impact of a hard inquiry.	"We can start with a soft pull. I will explain if a hard pull is needed later."
Branded marketing materials	Gives the Realtor clear financing content to use in buyer conversations.	"We offer branded marketing materials that help you explain financing and invite buyers to connect."
Open house resources	Helps turn open house interest into a financing conversation and a concrete next step.	"Let us plan the financing resources for your next open house and how interested buyers can connect."
10–15 day average closings	Can help buyers compete on timing and help Realtors plan transactions with confidence.	"Our loans close in 10–15 days on average. I will review your file before confirming its timeline."

The Realtor pitch

> "United Mortgage gives you access to 30 wholesale partners through one LO, with options including down payment assistance and creative financing. We offer free credit pulls, soft credit pulls, branded marketing materials and open house resources, and our loans close in 10–15 days on average. That gives us more ways to help your buyers move forward and support your growth. Which would help you most right now?"

Free credit pulls and soft pulls are separate benefits; explain which review applies. A soft review is not a loan approval. Closing averages are historical performance, not a guarantee; confirm the measurement period and timing definition before using the statistic in external advertising. Marketing support follows the approved UMA process.

Loan Products and Financing Options

Reference menu | Match the borrower to the right program

Use this menu to identify a scenario worth reviewing. Explain the options relevant to the buyer rather than reciting every product. The 30-partner network supports a broad financing conversation; individual products require current partner confirmation.

Category	Products and options to review
Core home financing	Conventional conforming; high-balance conventional; FHA; VA; USDA; jumbo and nonconforming

	loans.
Down payment and affordability	Down payment assistance; eligible grants or forgivable/deferred second loans; first-time buyer programs; low-down-payment conventional options; eligible gifts and seller concessions.
Self-employed and nontraditional income	Non-QM loans; bank statement programs; 1099 income programs; profit-and-loss programs; asset depletion or asset utilization programs.
Investment property	Conventional investment loans; debt-service-coverage-ratio (DSCR) loans; eligible short-term rental financing; portfolio or blanket loans; fix-and-flip financing.
Construction and renovation	Construction-to-permanent; one-time-close construction; FHA 203(k); conventional renovation programs; eligible construction financing.
Home equity and transition	HELOCs; closed-end second mortgages; bridge loans; eligible cross-collateral or asset-based financing.
Specialty borrower programs	ITIN; foreign national; physician or professional programs; reverse mortgages including eligible purchase options.
Purchase and refinance	Purchase; rate-and-term refinance; cash-out refinance; FHA streamline; VA interest rate reduction refinance (IRRRL).
Property and structure options	Primary residences; second homes; eligible condos; manufactured homes; two-to-four-unit properties; fixed-rate and adjustable-rate options; eligible temporary buydowns.

Present creative financing clearly

> "Creative financing means exploring legitimate program options that fit your buyer's needs. Depending on eligibility, we can investigate assistance, alternative income documentation, investor cash-flow programs, seller concessions or a buydown. We will compare the costs and tradeoffs directly with the buyer."

Confirm before promoting a specific product

The expanded menu is a product checklist, not a verified inventory of UMA's current partner offerings. Confirm the lender, state, property eligibility, licensing, guidelines and current availability before presenting a specialty program as available. Assistance, buydowns and documentation methods are options within programs, not universal approvals. Do not promise every buyer will qualify.

Match the Need to Useful Support

9–15 minutes | Offer one solution and a specific next step

What the Realtor says	Support to discuss	Specific next step
"Buyers think they cannot afford it."	Down payment assistance eligibility and payment/cash-to-close review.	Offer a 15-minute buyer consultation.
"My open house leads go quiet."	Branded materials, open house resources and an invitation to consult.	Choose an open house and plan consent-based follow-up.
"My leads are not ready."	Free credit pulls, a soft-pull starting point when appropriate, and buyer readiness milestones.	Invite a willing buyer to a readiness appointment.
"My self-employed buyer was declined."	Review across 30 wholesale partners and confirm suitable alternative documentation options.	Meet with the buyer and securely collect needed documents.
"The buyer needs a quick	Explain UMA's 10–15 day average and assess the specific	Review documents, deadlines and

closing.”	file timeline.	dependencies before committing.
“My listing is sitting.”	Financing education about eligible seller concessions or buydown options.	Review a property scenario before preparing approved materials.

Give a tailored value statement

> “You mentioned [specific obstacle]. I can help by [one service], so your buyers can [practical outcome]. Would [specific appointment or action] help this week?”

Ask for the introduction

> “Who is one buyer who would welcome a financing conversation? If they agree, would you introduce us by email or group text? I will take the financial discussion directly with them and confirm our next step with you, with their permission.”

Keep the promise credible

Present the 10–15 day average confidently and review each file before committing to its closing date. Verify program availability, eligibility and costs. Payment examples need clear assumptions and required review.

Use UMA’s approved process for branded materials and open house resources. Do not exchange marketing support for referrals. See the facilitator reference on page 9.

Three minute application

Minute 9–10: Teach the core offer on page 5. Minute 10–11: Highlight relevant products on page 6. Minute 11–12: Model a need-to-benefit match. Minute 12–14: LOs write a tailored offer. Minute 14–15: One volunteer delivers the pitch and next-step request.

Handle Objections and Practice

15–26 minutes | Keep the conversation useful and earn a next step

Four minute objection practice

Facilitator reads each Realtor statement. Invite an LO response, then model the example. Keep each exchange to about one minute.

“I already have a lender.”

> “What do they do especially well? With 30 wholesale partners, free credit pulls, soft pulls and a 10–15 day average closing time, we give you a strong additional resource. Where would broader financing options or open house support help your business?”

“Just send me information.”

> “Absolutely. Which would be most useful: helping buyers understand affordability, preparing them to apply, or reviewing an unusual financing scenario? I can send something relevant. Would Thursday be a good day to follow up?”

“Everyone says they have great service and rates.”

> "What happened on your last transaction that you wish had gone differently? Let us agree on a specific communication plan, then you can judge our follow-through. For a buyer comparing financing, I can explain the full costs and options directly with them."

"Can you bring me leads or pay for my marketing?"

> "We offer branded marketing materials and open house resources through our approved process. Those are not exchanged for referrals. Let us identify the financing information your buyers need and the approved resources we can provide."

Seven minute paired role-play

Time	What to do
19–20	Choose a scenario and assign LO and Realtor roles.
20–22	Round 1: LO opens, discovers, offers help and requests a next step.
22–23	Realtor gives feedback; switch roles.
23–25	Round 2: Repeat with a different scenario.
25–26	Give feedback and have each LO improve one sentence.

Scenario A: An established Realtor likes the current lender but struggles with weekend communication. Scenario B: A newer Realtor gets open house leads who are worried about cash to close. Scenario C: A Realtor has a self-employed buyer who wants a second opinion after a decline.

Feedback checklist

Award one point for each: asked about the business goal; asked a follow-up; reflected the need accurately; matched one useful service without unsupported promises; requested a specific action and date. Target 4 of 5. Name the missing behavior and rehearse it once.

Follow Through and Measure Results

26–30 minutes | Convert the conversation into accountable action

Close the workshop with a commitment

Minute 26–27: Each LO chooses three Realtors. Minute 27–28: Write one relevant opening and first action for each. Minute 28–29: Schedule the first outreach in the CRM. Minute 29–30: Ask two LOs to share a commitment and set the team review date.

> "Our next step is [action] by [day/time]. I will [deliverable], and you will [agreed action]. Does that work?"

Follow-up messages for real conversations

After a discovery call

> "Thank you, [Name]. You mentioned [obstacle]. As discussed, I will [deliverable] by [time]. We are set to reconnect [day/time]. If a buyer would like help, please ask their permission before introducing us. I look forward to helping them plan their next step."

When there is no reply

"Hi [Name], following up on your question about [need]. Would a brief conversation this week be useful, or would you prefer I reconnect next month?"

Suggested follow-up rhythm

Day 0: Send the agreed recap and book the next step. Day 2: Deliver the promised resource or appointment reminder. Day 7: Follow up with one relevant question. Day 14: Offer a brief pipeline conversation. If there is no engagement, ask permission for occasional useful updates. Adapt to their preference and UMA outreach rules.

Move the introduction toward an application

Confirm buyer consent and preferred contact method. Book the consultation, explain the process, and provide UMA's approved secure application link when appropriate. Record the source and next action. Share only authorized status updates with the Realtor. If the buyer is not ready, document a realistic plan and review date.

Suggested seven day activity goal

Per LO: 10 personalized Realtor outreaches, 3 discovery conversations and 2 agreed next steps. Track willing buyer introductions and completed applications as outcomes; these are targets, not promised results.

In Bigin or the approved CRM, record Realtor, source, goal, obstacle, support offered, consent status, stage, next action, owner and due date. Review weekly: conversations → next steps → buyer introductions → applications → funded loans. Use referral-to-application conversion to improve follow-up and funded-loan results over a longer period.

Facilitator compliance reference

RESPA Section 8 prohibits things of value exchanged under a referral agreement. Normal promotional or educational activities must meet applicable conditions, including not being conditioned on referrals or defraying expenses the referral source otherwise would incur. Route proposed joint marketing or events through UMA compliance before promising support.

Source: CFPB, Real Estate Settlement Procedures Act FAQs, Section 8 gifts and promotional activities. Reviewed October 23, 2026.
https://www.consumerfinance.gov/compliance/compliance-resources/mortgage-resources/real-estate-settlement-procedures-act/real-estate-settlement-procedures-act-faqs/

Realtor Conversation Worksheet

Participant handout | Complete during practice and use on your next call

LO name _____ Date _____

Choose your first Realtor

Realtor and source of relationship _____

One relevant detail I can use in my opening _____

_____

Discover before offering

My first question _____

_____

Their goal and biggest obstacle _____

_____

My follow-up question _____

_____

Make the offer specific

You mentioned _____

I can help by _____

So your buyers can _____

The next step I will ask for _____

Agreed date and time _____

What I must verify before committing _____

Practice feedback

Circle one for each behavior: 1 = demonstrated 0 = needs another try

Business goal 1 / 0 Follow-up question 1 / 0 Accurate reflection 1 / 0
Useful matched offer 1 / 0 Specific action and date 1 / 0 Total ____ / 5

One sentence to improve _____

My three Realtor actions

Realtor	Relevant need or question	My first action and due date
1.		
2.		
3.		

My first outreach is scheduled for _____

Team review date _____ Accountability partner _____