Understand. Benefit. Inspire.

Course Outline

The Certified Mortgage Coach certification course was created as a joint venture between the CMPS Institute and Mortgage Coach to help you stand out from your competition and make more effective sales presentations to clients, prospects, and referral partners.

Mission & Purpose
As a *Certified Mortgage Coach*™, your mission is to understand, benefit, and inspire your clients, prospects, and referral partners.

Understand
Every effective sales presentation requires the presenter to have a clear understanding of the concerns, "pain points", and potential objections of the target audience. This course will equip you with scripts, strategies, and dialogue structures to have more effective consultations with clients, prospects and referral partners. In doing so, you will be empowered to connect better with your target audience and discover their concerns, pain points, and potential objections.

Benefit
Every effective sales presentation requires the presenter to demonstrate clear benefit to the target audience. This course will equip you with scripts, strategies, presentation structures, and methods of utilizing the RateWatch and Analyze to demonstrate the clear benefit of working with you to clients, prospects, and referral partners. In doing so, you will be empowered to create presentations that better focus on the concerns, address the objections, and target the pain points of your target audience.

Inspire
Every effective sales presentation requires the presenter to motivate the target audience to take action. This course will equip you with scripts, strategies, presentation structures, and methods of utilizing RateWatch and Analyze to add compelling calls to action within your sales presentations. In doing so, you will be empowered to better inspire your target audience and motivate them to do business with you.

Module 1: RateWatch® - *Part 1: Relationship of MBS to Rate Sheets*

- The Mortgage Securitization Process and MBS market structure
  - How the MBS future delivery (TBA) market works
  - Why it matters to you
- MBS Pass-through Structure
  - What are MBS coupons and how do prices fluctuate?
  - Which MBS coupon to use?
  - When do you switch MBS "Coupon Buckets"
- How Bond Prices Fluctuate and Why It Matters to You
  - How do bond prices go up and down?
  - What if MBS prices go down?
    - Impact on mortgage rates
    - Impact on rate sheets
  - What if MBS prices go up?
    - Impact on mortgage rates
    - Impact on rate sheets
  - How to track MBS prices in RateWatch®
    - RateWatch® and Lender Rate Sheets
    - RateWatch®, ARMs, and Index Analyzer

Module 1: RateWatch® - *Part 2: MBS Analysis – Why Mortgage Rates Fluctuate*

- MBS Fundamental Analysis: RateWatch® Market Commentary
  - What does the MBS battlefield look like?
  - Bond Mechanics: Why do Prices Change?
  - How to understand economic reports and why they matter to you
  - News that may impact government and/or economic activity
  - What is the impact of good news?
  - What is the impact of bad news?
  - How to track and interpret the news
  - How to track supply, demand, and liquidity in the mortgage markets
  - Understanding inflation and why it matters
    - Impact on fixed rates
    - Impact on ARMs
    - Impact on interest rate trends
    - Impact on your rate sheets

    - How government interventions, spending, and US national debt impact mortgage rates
    - How to use all this data to motivate clients, prospects, fence sitters, Realtors, financial advisors and other referral partners
        - How to best utilize RateWatch® Daily News, Market Updates and Commentary
            - Short term impact on MBS prices
            - Long term impact on mortgage rate trends
        - How to form your market opinion
        - How to share your market opinion
        - How to gain positive media exposure
- MBS Technical Analysis: RateWatch® Charts
    - How to understand and the “Candlestick”
        - Intraday trading and historical data
    - Nine different candlestick patterns and why they matter to you and your clients
        - How to recognize and spot candlestick patterns
        - How to interpret candlestick patterns
    - Understanding moving averages; support and resistance levels (and why they matter)
    - Understanding trends and trend reversals (and why they matter)
    - How to understand and explain the candlestick charts and patterns to clients and referral partners
    - How to simplify your market explanations and not be too technical
    - How to utilize the RateWatch® charts to illustrate the epic war between Bulls and Bears
    - How to motivate clients to take action

Module 1: RateWatch® - *Part 3: How to Profit from RateWatch®*

- How to utilize RateWatch® to project Confidence & Authority
  - How to be known as the market expert
  - How to "un-confuse" people and simplify the complex
- How to utilize RateWatch® to Tell the Market's Story
  - How to show clients a picture of what is happening and then tell the story behind it
  - Scripts for talking to clients and referral partners about the market
- How to utilize RateWatch® to Motivate Prospects & Rate Shoppers
  - How to Empower Your Conversations
  - How to Avoid Negative Re-pricing and
  - How to Anticipate and Participate in Positive Re-pricing
- How to utilize RateWatch® to create an emotional experience for clients and referral partners
- How to utilize RateWatch® to Motivate Realtors®
  - One-on-one conversations
  - Broker sales meetings – how to be a regular presenter and give updates on the mortgage markets
  - How to record a video and email it to your Realtors once a week so they can post a link on their web site, blog, Facebook page, and email it to their client and prospect list
  - Scripts for Realtors to use when referring clients to you
- How to utilize RateWatch® to Motivate Financial Advisors
  - One-on-one conversations
  - Association meetings – how to be a regular presenter and give updates on the mortgage markets
  - How to record a video and email it to CPAs, insurance agents, and financial advisors once a week so they can post a link on their web site, blog, Facebook page, and email it to their client and prospect list
  - Scripts for financial advisors to use when referring clients to you
- How to utilize RateWatch® to Capture More Refinance Business
  - How to identify and communicate interest rate trends
  - How to motivate clients to move forward
- How to utilize RateWatch® to Gain Media Attention
  - How to Explain Interest Rate Trends and Movements
  - How to Increase Credibility and Establish Yourself as a Local Expert

Module 2: Creating Effective Presentations

Part 1: Consultation Structure

- Scripts, strategies, and dialogue structures to have more effective consultations with clients, prospects and referral partners
- How to connect better with your target audience
- How to discover the main concerns and pain points that will motivate clients and referral partners to take action
- How to discover potential objections ahead of time
- How to discover "how" and "why" your clients and referral partner make decisions so that you don't "spin your wheels" when talking to them

Part 2: Presentation Structure

- How to Become a Great StorySeller
    - Utilizing the Six Elements of a Great Story
    - *Database of Stories* that you can use in your sales presentations (download from the implementation packet once you pass the final exams
    - How to tell your personal story in a way that motivates and inspires
    - StorySelling tips and strategies to supercharge your sales presentations
    - How to create "stickiness" in your marketing messages and sales presentations
- The five elements of effective sales presentations and how to utilize them in:
    - Client Consultations
    - Referral Partner Meetings
    - Live Presentations
    - Video Presentations: Market Update
    - Video Presentations: Client Specific Strategies

Module 3: Analyze

- Scripts, strategies, presentation structures, and methods of utilizing Analyze to demonstrate the clear benefit of working with you to clients, prospects, and referral partners
- How to create presentations that better focus on the concerns, address the objections, and target the pain points of your target audience
- How to add compelling calls to action within your sales presentations
- How to better inspire your target audience and motivate them to do business with you
- How to utilize Analyze to:
  - Enhance existing Realtor® relationships and establish new ones
  - Enhance existing relationships with CPAs and financial advisors and establish new ones
  - Motivate rate shoppers and prospects to do business with you
  - Develop a systematic referral business
- First-time Home Buyer Case Study (and why it matters to you)
  - How to utilize Analyze reports to do more business with first time home buyers
  - How to utilize Analyze reports to motivate Realtors
  - Realtor Plan of Action
- Move-up Home Buyer Case Study (and why it matters to you)
  - How to utilize Analyze reports to do more business with move-up buyers
  - How to utilize Analyze to motivate CPAs and Financial Advisors
  - Financial Advisor Plan of Action
- How to Transform Regulation Z Compliance into Your Competitive Advantage
  - Pitfalls to avoid
  - Opportunities to maximize
- How to Transform RESPA and GFE Compliance into Your Competitive Advantage
  - Pitfalls to avoid
  - Opportunities to maximize