

Maintain Your Balance as a Top Producer



By LOUISE
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Right now, most successful loan professionals are working longer hours than ever and maybe with smaller results. However, in our quest for “success” it is very important to stay focused on balancing all areas of our lives, both personal and professional. Finding balance in my own life has been extremely tough and it is something I work on constantly. My natural tendency has always been to focus on one thing, and then pursue it with all my heart. However, many times that “one-eyed pursuit” has led to unbalance.

For me, “balance” began with a time of reflection of what I really want my life to look like (the ideal life), a life that is lived with mission, purpose and passion. This time of reflection and refocus began several years ago when I defined the areas of my life that were important and I wrote out my life plan and realized that there was much more to life than work.

Seven Pillars

My time of reflection and refocus occurs now at least once per year. I always reflect at the end of each year when I look back over where I’ve been, where I am, and where I’m going in the next one, three and five years. I begin each year with a blank leather journal that I entitle my own “Seven Pillars of Success” —or the seven areas of my life that define me. Those “Pillars” are Faith, Family, Finances, Friends, Fun, Field of Expertise and Fitness.

For each of these “Pillars,” I have a vision statement of where I want to be one year later, the goals I want to achieve in this year, and the habits or daily disciplines I will need to develop and implement to achieve those goals. For instance, during this planning session a few years ago, I discovered that although I was a top producer and had closed a ton of loans, I had not had lunch with my best friend in months. Under the “Friends” Pillar of my life, I added the “discipline” that I would purposely schedule a lunch with this friend once per month. And that’s plugged into my calendar. It’s easy to get caught up in work and neglect what is really important to you.

Of course, during different seasons of my life, an area of my life has required more extreme focus. An example is when I ended up in the emergency room with symptoms of high blood pressure. At that point, the pillar called “Fitness” required more focus, and the disciplines of eating healthier and plugging exercise into my day became a reality.

For balance in the pillar of my life called “Field of Expertise” or my mortgage business, I wrote out a vision of

what an average day would look like—in a perfect mortgage world. It took me six months to develop my own personal 67-point “Client Care List,” which detailed how the client and Realtors were to be handled from the first call into our office, until the loan closes, and then post-closing marketing thereafter. That meant hiring a team—a marketing director, a loan assistant, and a receptionist—all to do the things which were definitely not in my area of “giftedness.” In a time when many are cutting back on expenses, I was spending more! But I knew that to achieve the business I had envisioned, I could not do it all and remain balanced. All of these things were developed as I was seeking balance in my life.

Time Management

The “Client Care” process brought a calm into my life that has been incredible. The clients calling into my office are directed to a loan assistant who prequalifies them, schedules the appointments for me, gives them the list of items to bring into the meeting, makes sure we have the contract from the Realtor and handles other tasks. In fact, from this list of 67 items, I only handle four items. Even my cell phone message is changed daily where I direct clients who want to prequalify or check on the status of a loan, to call one of my assistants. If someone does leave a message, I will forward that message to my assistants who call them and go through the prequalification process.

My priority management is more thematic-based than time-based. I schedule days in which I focus on different areas of my business. Tuesday and Wednesdays—I focus on referral partners; Mondays and Thursdays are days in which I work in my business taking loan applications, working on loans, and related tasks; and Fridays, I work on my business, my business plan, and implementing new ideas into my business. That doesn’t necessarily mean that I don’t take a loan application on Tuesday, but the team realizes my schedule, my priority management for the week, and they work with clients toward that goal.

Toward the end of the week when I realize that I have worked 50 hours by Thursday, I often take a long weekend. I need that to relax and refresh and the end result is that I am more energized come Monday morning. For me, several three and four-day weekends work better than longer, extended vacations. MEMO

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