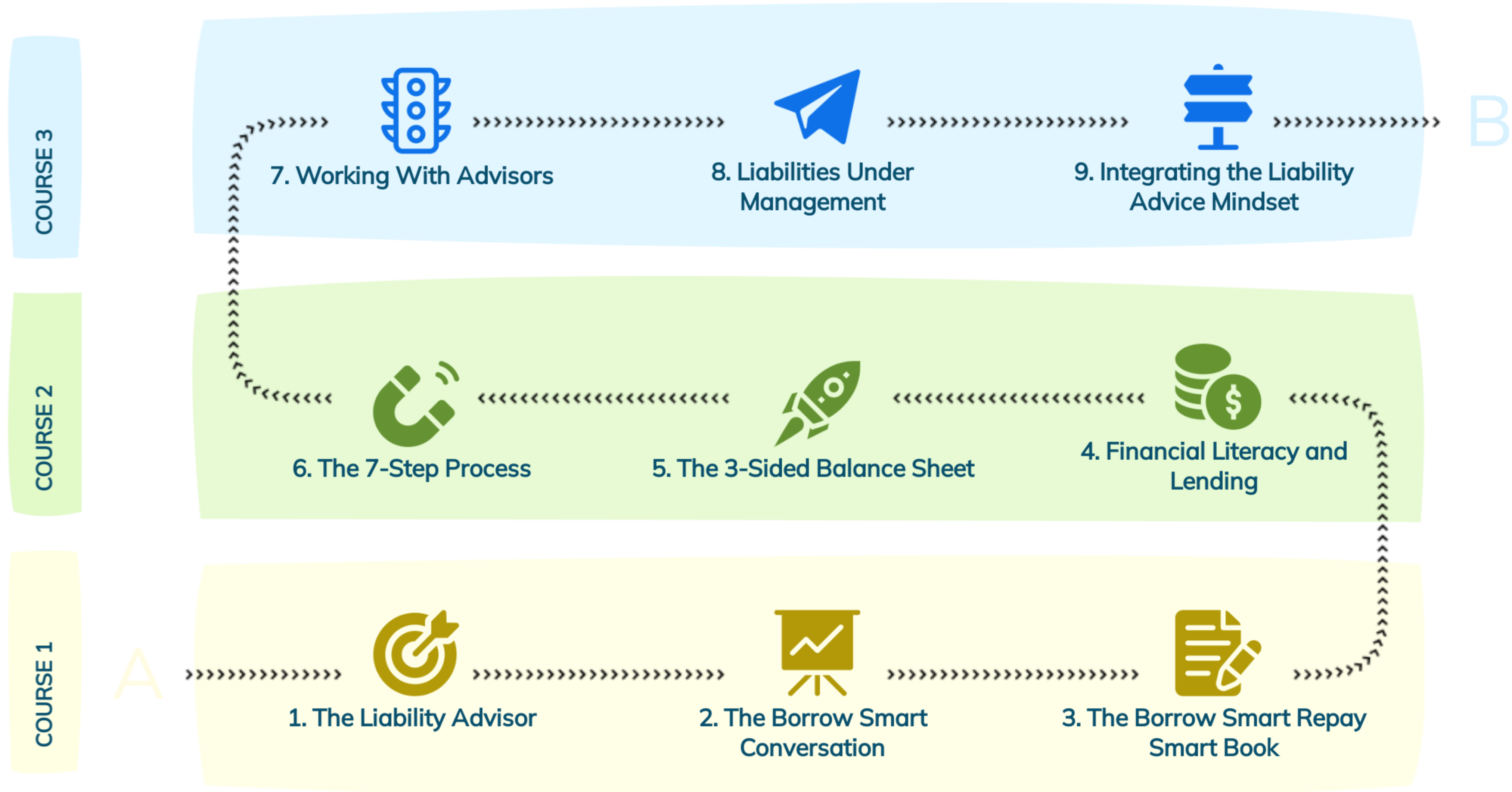


Certified Liability Advisor Journey

The CLA is a unique online designation course that helps Mortgage Loan Officers differentiate from competitors in 90-days based on three key shifts: 1) repositioning from a lender to a liability advisor, and 2) making financial literacy an unfair advantage in your...



If you want to get crystal clear on the EXACT STEPS you should be following right now to achieve your Increase Competency goals, then [*CLICK HERE*](#) to book a free Certified Liability Advisor strategy call.

The Liability Advisor 'cheatsheet'

This one page cheat sheet will show you exactly how Mortgage Loan Officers, Mortgage Influencers, and Mortgage Coaches just like you are able to quickly start to think differently about your value and impact, while improving your Interview / Conversation / Results by learning to solve problems, through liability management for yourself and your clients.



Proven Results

Hey, Todd here, your Certified Liability Advisor coach!

This strategy reflects the EXACT SYSTEM we have used to help countless Mortgage Loan Officer, Mortgage Influencers, and Mortgage Coaches quickly and predictably Start to think differently about their value and impact. so they can generate new referrals. In short - this is what's working right now - so let's dig in!

Common Struggles

Why most loan officers struggle to Start thinking differently about my value and my impact....



Overwhelmed by old ways of thinking about selling products...



Burnt out by traditional methods of calling on Realtors...



Frustrated by fear and uncertainty of doing things differently...

Three simple steps that help people just like you start to think differently about your role and positioning!

Step 1



Agree to think differently about your role as you move from a loan officer selling money to a liability advisor that is helping consumers reduce their cost of home ownership and better understand how they build wealth through...

Step 2



Consider the cycles of real estate wealth are like all cycles. House value go up and down and that has a profound impact on your overall wealth and confidence. We live lives of cash flow and real estate is the largest expense.

Step 3



Build the initial outline of your Scenario Desk. People don't want to buy products, they want you to solve their problems. The ones they know about and the ones you know about that you can articulate to them clearly and confidently.

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3. The Borrow Smart Repay Smart Book
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5. The 3-Sided Balance Sheet
6. The 7-Step Process
7. Working With Advisors
8. Liabilities Under Management
9. Integrating the Liability Advice Mindset

This is ONE step of our Certified Liability Advisor Program - the clearest and most predictable system for anyone serious about doing what it takes to achieve their increase competency, raise their personal bar, start to think differently about your value and impact to your client and generate a new referral source... If you want to get crystal clear on the EXACT STEPS you should be taking right now to achieve your goals, then learn more at the link below...

[Learn More](#)

The Borrow Smart Conversation 'cheatsheet'

This one page cheat sheet will show you exactly how Mortgage Loan Officers, Mortgage Influencers, and Mortgage Coaches just like you are able to quickly learn a unique conversation to engage consumers and partners, you'll learn how real estate creates wealth, and consider new concepts about money as a common language that connects us all...



Proven Results

This strategy reflects the EXACT SYSTEM we have used to help countless Mortgage Loan Officers, Mortgage Influencers, and Mortgage Coaches quickly and predictably have a unique conversation to engage consumers and partners to generate new referrals and increase...

Common Struggles

Why most active loan officers struggle to a unique conversation to engage consumers and partners around money and wealth...



Few trainers are teaching Totally New Concepts...



It's easy to get burnt out hearing the Same Old Strategies...



Most overlook the power of Money as a Common Language...

THREE SIMPLE STEPS THAT HELP PEOPLE JUST LIKE YOU HAVE A UNIQUE CONVERSATION TO ENGAGE CONSUMERS AND PARTNERS!

STEP 1

Have the Borrow Smart Conversation with spouse or friend, to get their experience of it. What WOWs...



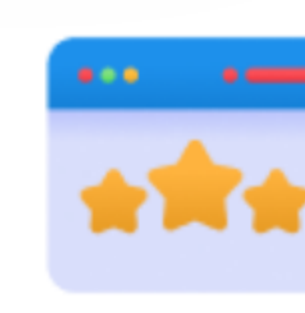
STEP 2

Apply it to your current situation. The most powerful conversations you have start with your own experiences.



STEP 3

Practice with the EPR worksheet, and reflect on your own decisions and how this changes your perceptions.



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[Get Started](#)

The Borrow Smart Repay Smart Book 'cheatsheet'

This one page cheat sheet will show you exactly how Mortgage Loan Officers, Mortgage Influencers, and Mortgage Coaches just like you are able to quickly develop a higher level of confidence in where you can add value, while improving yourself through financial concepts and strategies that you've never been exposed to in this industry...



Three simple steps that help people just like you grow your confidence in the value you offer!

Proven Results

Hey, Todd here, your Certified Liability Advisor coach!

This strategy reflects the EXACT SYSTEM we have used to help countless Mortgage Loan Officers, Mortgage Influencers, and Mortgage Coaches quickly and predictably grow their awareness and confidence to generate a new way of being a loan originator. In short - this is what's working right now - so let's dig in!

Common Struggles

Why most loan officers struggle to attain a higher level of confidence in what they are learning....



Overwhelmed by time available to learn new concepts....



Burnt out by ideas they can't apply to themselves.



Frustrated by strategies they can't implement.

Step 1



Read the book. It took me years to write it and it was based on what I'd learned as a financial advisor that I was able to connect to borrowing and real estate. There are 7-Concepts tied to financial wealth creation and 7-Steps we used to help consumers reduce their cost of home ownership ov...

Step 2



Listen to the audio version of the book. We'll give you access to our recorded book so you can listen to it 'out of sync' meaning read it but listen to it to start to think in new terms. You'll pick up new ways of saying what you've always said in a way that resonates with your prospects and clients.

Step 3



Apply the 7-Concepts and 7-Steps personally. There is nothing more powerful than witnessing and testifying to your own transformation. Our top students share with their clients and advisors their own journey and what means the most to them and it WORKS!

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The Financial Literacy in Lending 'cheatsheet'

This one page cheat sheet will show you exactly how Mortgage Loan Officer, Mortgage Influencers, and Mortgage Coaches just like you are able to quickly Start to think differently about my value and impact. while improving their Key money dynamics that drive wealth creation without Thinking that math is hard., Understanding new concepts about money., or...



Proven Results

Hey, Todd here, your Certified Liability Advisor coach!

This strategy reflects the EXACT SYSTEM we have used to help countless Mortgage Loan Officers, Mortgage Influencers, and Mortgage Coaches quickly and predictably think about the long term impact of how financial decisions compound over time. In short - this is what's working right now - so let's dig in!

Common Struggles

Why most of us struggle to consider the long term impact of financial decisions until it is too late because we are...



Overwhelmed thinking that math is hard and they can't do it....



Worried they'll be embarrassed by what they don't know....



Frustrated by believing this is not something they can do....

Three simple steps help people just like you incorporate financial literacy into your life and into your advice!

Step 1



Identify my money story. Everyone has a money story and that story unknowingly defines critical personal and life decisions we make. Start with your money story and consider that all your clients are living their own money story.

Step 2



Learn and set up your 3-Bucket system of cash flow management. We all lives our lives through monthly cash flows. How we manage that cash flow now determines much of our future financial lives. and our future cash flow.

Step 3



When we establish even basic personal goals for savings and wealth that can start with the house we live in - we being activating our money mindset. You start to see how small changes compound over time just like interest.

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[Learn More](#)

The 3-Sided Balance Sheet 'cheatsheet'

This one page cheat sheet will show you exactly how Mortgage Loan Officers, Mortgage Influencers, and Mortgage Coaches just like you are able to develop a deeper understanding of wealth creation, by applying 7 Key Wealth Concepts associated with financial advisors into our own model for liability advisors. Why? Real estate is the largest asset for most citizens.



Proven Results

This strategy reflects the EXACT SYSTEM we have used to help countless Mortgage Loan Officers, Mortgage Influencers, and Mortgage Coaches quickly and predictably deepen their understanding of wealth concepts to differentiate themselves and find new referrals from...

Common Struggles

Why most loan officers spend their entire career focused on money and miss the bigger picture opportunity....



No guided path to learn how to expand your referral network....



Difficulty learning alone or without others taking the same journey....



Worry that this is another expense that won't provide a real return.

THREE SIMPLE STEPS THAT HELP PEOPLE JUST LIKE YOU CONSIDER THE BALANCE SHEET HAS REAL ESTATE, ASSETS AND LIABILITIES!

STEP 1

Learn the 7 Concepts of wealth that can be applied to real estate and lending. This sets you apart from your...



STEP 2

Consider that there are more advanced strategies that eliminate all competition because of your insane competency.



STEP 3

Apply these concepts first to your current situation, use only the strategies you apply to yourself initially.



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The 7-Step Process 'cheatsheet'

This one page cheat sheet will show you exactly how Mortgage Loan Officers, Mortgage Influencers, and Mortgage Coaches just like you are able to quickly establish a scalable repeatable process for managing liabilities, while creating an unfair advantage applying the 7-Steps as questions for a new prospect or client. Focus on problems and not products....



Three simple steps that help people just like you create a scalable repeatable process for clients!

Proven Results

Hey, Todd here, your Certified Liability Advisor coach!

This strategy reflects the EXACT SYSTEM we have used to help countless Mortgage Loan Officers, Mortgage Influencers, and Mortgage Coaches quickly and predictably scale a repeatable process for managing liabilities to generate a new referral source. In short - this is what's working right now - so let's dig in!

Common Struggles

Why most struggle to develop a scalable repeatable process for managing liabilities....



There is no step-by-step process...



Solution doesn't work for EVERY prospect...



Too focused on products and not problems...

Step 1



Learn the 7-Steps and you have an immediate advantage over your competition. You'll relax into knowing you already know what the prospect or client wants most from you and you'll cover it in a step-by-step process that leads them to see your value.

Step 2



Ask yourself each of the questions, and ask honestly if you are doing some of them, do you cover them consistently. When you do, you'll start to see that your value becomes more visible to everyone you work with as they see your brighter vision for their future.

Step 3



Initially you can use the first 4 of the 7 steps to eliminate your competition. We'll show you how to ask questions of your client that your competitors simply can't answer clearly. You'll compete less on rate, and more on return of the value you provide.

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The Working With Advisors 'cheatsheet'

This one page cheat sheet will show you exactly how Mortgage Loan Officers, Mortgage Influencers, and Mortgage Coaches just like you are able to quickly begin conversations with insurance agents, tax accountants and financial advisors to generate new referrals, make new markets and deeper your value to existing clients and referral partners....



Proven Results

Hey, Todd here, your Certified Liability Advisor coach!

This strategy reflects the EXACT SYSTEM we have used to help countless Mortgage Loan Officers, Mortgage Influencers, and Mortgage Coaches quickly and predictably begin conversations with a new referral source to generate new referrals. In short - this is what's working right now - so let's dig in!

Common Struggles

Why most loan officers struggle to start new conversations with new referral sources....



Don't understand the why the advisor would want to work with them....



Can't figure out how to convert a high percentage of calls to meetings....



Think they have to cold call when they can work exclusively with warm...

Three simple steps that help people just like you start new conversations with financial advisors!

Step 1



Make a list of insurance Agents you know.

Insurance agents are focused on cash flow and there are many strategies you can provide to free up cash flow to help them accomplish their goals and those of the client. They..

Step 2



Make a list of tax Accountants you know.

Accountants are usually open to meeting and they know a lot about their clients and their finances. They are eager to help and the key consideration is timing on when to call...

Step 3



Make a list of financial Advisors you know.

These are the more challenging but most rewarding of opportunities. They meet with their clients regularly and are responsive to solving old problems with new solutions.

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The Liabilities Under Management 'cheatsheet'

This one page cheat sheet will show you exactly how Mortgage Loan Officers, Mortgage Influencers, and Mortgage Coaches just like you are able to quickly illustrate the size of the impact you are having, and how your database is the foundation of a broad network of opportunities you have yet to utilize to support full life cycles of borrowing needs....



Proven Results

This strategy reflects the EXACT SYSTEM we have used to help countless Mortgage Loan Officers, Mortgage Influencers, and Mortgage Coaches quickly and predictably communicate the impact of your work to generate a new referral source based on solving old problem with new...

Common Struggles

Why most loan officers struggle to utilize their existing database to network with advisors....



No proven model to engage with new referral sources...



Unaware of the value of their existing database as a strategy....



Focused on rate driven (not life cycle driven) borrowing needs....

THREE SIMPLE STEPS THAT HELP PEOPLE JUST LIKE YOU CLEARLY COMMUNICATE THE VALUE OF THE WORK YOU DO!

STEP 1

Calculate your Liabilities Under Management for your current business and frame what you do around this...



STEP 2

Communicate it with advisors to match their positioning and with clients to illustrate your 'lifetime' value.



STEP 3

Begin using the FAST model to utilize your existing clients for referrals to agents, accountants and advisors.



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The Integrating Liability Advice Mindset 'cheatsheet'

This one page cheat sheet will show you exactly how Mortgage Loan Officer, Mortgage Influencers, and Mortgage Coaches just like you are able to quickly Realize both what they have learned and what they need to learn. while improving their Mindset and skillset together. without This is so much to learn., I'll never get all of this., or Staring where you are now...



Three simple steps that help people just like you realize what they have learned and need to learn!

Proven Results

Hey, Todd here, your Certified Liability Advisor coach!

This strategy reflects the EXACT SYSTEM we have used to help countless Mortgage Loan Officers, Mortgage Influencers, and Mortgage Coaches quickly and predictably realize what they have learned and what they need to learn to massively grow their business. In short - this is what's working right now - so let's dig in!

Common Struggles

Why most loan officers struggle to take things they learn and profit from the experience....



Don't have clear compelling steps....



Believe they have to understand it all now....



Won't take a few simple first steps....

Step 1



Start where you are now - you'll learn as you proceed. Once someone lays out the starting point (where you are now) and the destination (what's possible in the future) trust that each step compounds. Take the small steps now and build momentum toward the larger bigger steps that are...

Step 2



Realize you have learned a great deal, utilize what resonated most with you. If 100 people complete this journey, it will mean something different to each of them. Start now with what resonated for you and tell your story to others and they will follow you quite naturally.

Step 3



The new habits you begin will insure a new future... do something new each week. If you keep doing what you've been doing you'll keep getting what you've gotten thus far. We are seeding you with a brighter future while also giving you the map and a guide to get where you want to go.

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