NRMLA VIRTUAL SUMMER CONFERENCE

Tuesday, July 14th, 2020
Introduction & Facilitator

Kim Smith
Senior Vice President, Wholesale Lending

Tabatha Addison
Vice President, Wholesale Lending
Are you Starting Your Own Fires?
Negative prompting

We-Centricity Approach

Focusing on the solutions

Setting appropriate expectations
Negative Prompting

I/we…
- can’t
- don’t
- won’t
- The guidelines state...

Sadly

Unfortunately
Any guesses on the number # 1 complaint?
Ready to Defuse?
Your Partners/Borrowers what to know 2 things....

Do you understand me? The situation, what we need?

How are you going to fix it?
Negative Prompting

• Sadly
• Unfortunately
• I/we...
  • can’t
  • don’t
  • won’t
  • The guidelines state...

Instead

• Let’s see what can we do
• We Understand the situation is frustrating
• Let’s work together to get this done
• Here is what we CAN do
Do we speak the same language?

ASAP/
Soon

Should
Be

Try

We will do our best
Remember to ALWAYS State….

To ensure that WE are able to get your loan funded today (BENEFIT) let’s (now the ASK)…..”

“Vs

The BENEFIT before the ASK

“We won’t be able to fund your loan if you don’t.....”
Always

Tell them what you CAN do!
WE-Centric vs. I-Centric Culture
SURVEY SAYS....
Questions?  Concerns?  Comments?
Call to Action

SHARE
Thank You!