SALES FRAMEWORK

The complete playbook for prospecting, converting, qualifying, closing, and managing borrower relationships.

FULL PLAYBOOK

HIGH LEVEL OVERVIEW

The Sales Process

Use this manual for the full reasoning, process, examples, and coaching behind each stage.

1	2	3	4	5	6	7
Prospect	Quote Request	Qualify	Present Terms	Get Signed	Processing	Post Close

Prospecting Channels

Facebook	Local Network
Cold Calling	Referral Partnerships
CORE PRINCIPLE	The highest and best use of an LO’s time is prospecting and generating revenue. The rest of the framework exists to move good opportunities forward cleanly.

SECTION 01

How to Prospect

Build a repeatable presence in the places where real estate investors already spend their time.

Facebook	**Local Network**
Cold Calling	**Referral Partnerships**

The standard is simple

- Pick channels you can work consistently. Sporadic activity does not build recognition or relationships.
- Be useful before you ask for business. The goal is to become a trusted resource, not another lender asking for deals.
- Protect prospecting time even when your pipeline gets busy.

FACEBOOK PROSPECTING

Facebook

Facebook is where we find the prospect. The goal is to move them into the actual sales process quickly and cleanly.

1 Find Groups	2 Build Presence	3 Create Engagement	4 Work Comments	5 Move to DM	6 Quote Request	7 Phone Call

CORE PRINCIPLE	Investor first. Lender second. Participate like a real member of the REI community. The lending conversations should come naturally from that presence.

1. Find the Right Groups

- Isolate 1 to 5 active groups with multiple posts every day from a real mix of wholesalers, flippers, realtors, CPAs, lenders, and investors.
- Watch for dead groups where one person creates most of the activity. Bigger is not always better. A smaller group with real conversations can outperform a large saturated group.
- Research markets when your local market is not a viable option and focus on places where real estate investing is active.

2. Build a Presence

- Comment, ask questions, create REI focused posts, and start conversations. The activity does not need to be lending related.
- Work toward contributor status and become recognizable. You are trying to become part of the community, not a lender who only shows up to pitch.
- Make sure your profile validates who you are. It should be obvious that you are a lender and easy to contact you, while still looking like a real person.

Create Engagement and Work It

3. Create Engagement Posts

A post that looks like an investor sharing a win has consistently produced more conversation than a traditional lender advertisement.

- The post makes you approachable and draws out investors who are used to more expensive capital.
- A colorful background has performed better in our own testing because it draws more eyes and engagement.

4. Work the Comments Quickly

- Timing matters. Other brokers and lenders can use your post to steal the same prospects. Be available and respond quickly.
- Publicly answer the questions that matter. When someone asks who the lender is, make it easy for the entire thread to identify and contact you.
- When someone challenges the rate or asks about leverage and points, answer transparently. You are answering for the lurkers as much as the commenter.
- Do not only work your own posts. If someone posts that they need financing, comment early and proactively DM them.

Move Interest Into the Funnel

5. Move to DM and Quote Request

- DMs are not the pipeline. Have enough conversation to establish interest, then move the prospect to the quote request.
- Do not get pulled into quoting loose terms in Messenger. Explain that the quote request gives you what you need to structure accurate terms.
- If they do not have a live deal, have them submit a recent deal and show them what our terms would have looked like.
- Treat completion as a seriousness filter. Someone unwilling to spend two minutes on a quote request is unlikely to be a high priority prospect.

6. Get Them Off Facebook

THE FUNNEL	Facebook engagement → DM → Quote Request → Phone Call. Facebook is where we find them. The actual sale happens off Facebook.

7. Rotate and Protect the Strategy

- Rotate between 3 to 5 good groups rather than beating the same post to death. A strong engagement post probably does not belong in the same group more than once a month.
- Spend the days after a post working the conversations it created before moving to the next group.
- Look for repeat operators. The goal is not one loan. It is to identify strong borrowers, close the first deal, and earn repeat business.

Local Network

Build a local reputation before you need the referral.

1	**Find Your Home Group** Not all meetups are worth your time. Find an active REI group with real operators, make it your home group, and attend consistently.
2	**Become Part of the Community** Show up enough to become a familiar face. Help set up, clean up, answer questions, and be useful where you can.
3	**Know the Center of the Network** Build relationships with the organizers and the people driving the group. They often speak with the most investors and sit at the center of local traffic.
4	**Build Real Relationships** Be genuinely curious about what people are building and look for ways to help them in and outside of lending.
5	**Ask for Business** Make it clear what you do and that you want referrals. People will not always think to send business unless you ask.
CORE PRINCIPLE	Find a good group. Show up consistently. Be useful. Become a familiar face. Build relationships with the right people. Ask for the business.

Referral Partnerships

Build relationships with people who already serve real estate investors.

Who to Build With

- Realtors who work with flippers and investors. They hear about financing problems, list investor properties, and can become a trusted source when someone asks who they should use for lending.
- Mid sized wholesalers. Their buyers need capital and our borrowers need deals. Look for a relationship where both sides can create opportunities for each other. SLA may also pay referral fees where applicable.
- Investor focused service providers, including insurance agents. Refer clients when they need a specialist and build a relationship where that partner thinks of you when their clients need financing.

Lead With Value

- Do not approach every relationship with “send me deals.” Make introductions, solve problems, and help the other person grow their business.
- Treat people throughout the REI ecosystem as potential long term relationships even when they are not borrowers themselves.
- The best partnerships are mutually beneficial. Give them a reason to remember you and make sure they know exactly what business you are looking for.

Cold Calling

Keep this simple for now. We will build the process from real call data as the team gets more reps.

Current Approach

- Use a specific reason for the call. Competitive lender data gives you a natural hook because you can speak directly to what the prospect may already be paying.

EXAMPLE	“Hey, this is Chance from SLA Capital. Is this Joe? Great. I see you have been working with RCN Capital. Typically we are able to be quite a bit cheaper than RCN on DSCR or fix and flip. I wanted to see if you are still doing business and if I can maybe save you some money.”

- Keep the tone relaxed and authentic. Do not put on a phone voice or try to sound like a scripted salesperson.
- This is B2B sales. The goal is a direct conversation about their business, what they use now, and whether we can offer something better.

CORE PRINCIPLE	Use a real reason for the call, sound like yourself, and focus on starting a useful business conversation. Formal objection handling will be built from actual call data.

SECTION 02

Converting a Prospect to a Quote Request

Move an interested prospect out of an unorganized conversation and into the actual sales pipeline.

1 Interest	2 Quote Request	3 Phone Call

- DMs are not the pipeline. Have enough conversation to establish interest, then move them to the quote request.
- Do not give loose quotes or full terms before you have enough information to structure the deal correctly.
- Make the ask simple. The quote request takes roughly two minutes and gives us what we need to provide accurate terms.
- If they already gave you the information in a DM, explain that the quote request keeps the deal organized and allows you to properly follow up.
- If they do not have a current deal, have them submit a recent deal and show them what our terms would have looked like.
- Move quickly once it comes in. The next objective is a phone call, not an emailed term sheet. From here, use the Two Step Close.

SECTION 03

Qualifying and Information Gathering

The Two Step Close turns a lead into a structured sales conversation.

Call 1: Discovery and Qualification

- Understand the full story, not just the math. Learn the borrower, project, intended plan, experience, liquidity, credit, and how they operate.
- Ask who they work with now, what they normally pay, what they like and dislike, and what matters most to them.
- Figure out what makes the borrower tick. Some are rate sensitive, some are fee sensitive, and others care about a specific pain point.
- If you identify a strong prospect, take the time to build rapport. This relationship makes the second call easier and creates repeat business.

Call 2: Terms and Close

- After the first call, review the deal, run the sizer, and structure the loan before getting the borrower back on the phone.
- Use the terms to get the conversation. Do not send them into the void by email or DM.
- Send the term sheet while you are on the call. Confirm they received it, then walk through rate, points, cash to close, monthly payment, and the other material terms.
- Answer questions, address pain points, and make reasonable adjustments when needed.
- Once the terms are agreeable, use assumptive language and give the borrower a real reason to act now, such as closing timeline, appraisal timing, or rate movement.

CORE PRINCIPLE	A quote is a sales conversation, not an email attachment. Your best chance to convert the deal is the first time you present the terms.

SECTION 04

Term Sheet and Loan Application

The goal is a clean commitment and a clear next action.

- Present the terms before sending the term sheet. Do not send a random term sheet and hope the borrower calls back.
- Once the borrower is ready to move forward, send the term sheet and loan application and clearly establish the next action: signatures.
- Create legitimate urgency around the borrower's actual timeline, appraisal timing, or rate movement.
- Follow up quickly if signatures do not come back. Every day that passes makes conversion less likely.

ASSUMPTIVE CLOSE	"Perfect. What I'll do next is send you the term sheet and loan application for signatures. Once those are signed, we can get rolling on processing and order the appraisal."

SECTION 05

Getting the Deal in Front of Processing

Once the borrower commits, hand the file off cleanly and give processing what they need.

1	**Confirm Signatures** The term sheet and loan application must be signed before the file is handed off.
2	**Post in the Correct Slack Channel** Tag @channel, list the property address, and state that the term sheet and loan application are signed and the loan is ready for doc request.
3	**Add Important Context** Include anything processing needs to know, such as a broker relationship, guarantor structure, or other deal specific notes.
4	**Attach the Signed Documents** Attach the signed rate sheet and loan application in the Slack thread for quick access.
5	**Hand Off** Processing picks up the file and runs with it from there.

SECTION 06

Your Role in Active Loans

Once a signed deal enters processing, the processor owns the loan through closing. This is by design.

When the LO Steps Back In

- Sensitive conversations and deal retention. If a material issue comes up, the deal is at risk, or the borrower needs a sales minded conversation, the LO owns that conversation.
- Valuation review. Review every BPO or appraisal and determine whether the value changes the structure or creates an opportunity, such as additional cash out.
- Repricing. Once firm valuation and credit information are available, adjust the terms if needed and communicate the change to the borrower.

Set Expectations Up Front

BORROWER LANGUAGE	There are two pricing opportunities. The initial term sheet uses the best estimates available. Once valuation and actual credit are back, we have firm numbers and can address any change in terms.

Stay Out of Routine Processing

- Routine document collection, status updates, and normal processing work belong to the processor. Trust the processing team to execute.
- The LO owns the relationship, not every operational task. Return your attention to prospecting and generating revenue.

SECTION 07

Post Close Follow Up

The first closing should create the next opportunity.

- Stay useful to good borrowers and look for repeat business as their next deal comes up.
- Ask happy borrowers for introductions. Keep it natural and specific.

REFERRAL ASK	“You’ve been great to work with. I’m making an effort to work with more people like you. Anyone else you think I should be talking to?”

- A lost quote is not always a lost relationship. If we cannot win the current deal, stay professional and useful. They may come back on the next one or refer someone else.
- The detailed post close follow up sequence will be added once the final process is documented.