SALES FRAMEWORK

A fast reference for the core sales process, coaching principles, and next actions.

QUICK REFERENCE

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The Sales Process

Use this version during the workday. Use the full playbook when you need the reasoning, examples, and deeper coaching.

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

NON NEGOTIABLE	Prospecting is the highest and best use of an LO’s time. Protect it even when the pipeline gets busy.

Prospecting Channels

Facebook	Local Network
Cold Calling	Referral Partnerships

PROSPECTING

Facebook

Find attention, create conversation, and move the prospect off Facebook.

1	**Find Active Groups** Focus on a small number of groups with real daily REI activity.
2	**Become Recognizable** Comment, ask questions, post, and participate as an investor first and lender second.
3	**Create Engagement** Use investor style posts that naturally create questions and conversation.
4	**Work It Quickly** Respond to comments, answer objections publicly, and proactively DM interested prospects.
5	**Move to the Funnel** DM → Quote Request → Phone Call. Do not quote loose terms in Messenger.
6	**Look for Repeat Operators** Prioritize borrowers who can become long term clients, not just one time loans.

PROSPECTING

Local Network and Referral Partnerships

Build recognition locally, then turn good relationships into repeat sources of business.

Local Network

- Find one quality REI meetup and show up consistently.
- Become useful and build relationships with organizers and serious operators.
- Be genuinely curious about other people's businesses.
- Make it clear what you do and ask for business.

Referral Partnerships

- Target people who already serve investors: realtors, mid sized wholesalers, and investor focused service providers.
- Lead with value. Make introductions, solve problems, and create opportunities for both sides.
- Make sure partners know exactly what kind of business you want referred.

CORE PRINCIPLE	Be useful first. Build a real relationship. Ask for the business.

PROSPECTING

Cold Calling

Use a real reason for the call and sound like yourself.

- Lead with a specific reason for reaching out, ideally tied to the prospect’s current lender or financing.
- Keep the tone relaxed and authentic. Do not use a fake phone voice.
- Treat it like B2B sales: understand what they use now and whether SLA can offer something better.

CURRENT HOOK	“I see you have been working with RCN Capital. Typically we are able to be quite a bit cheaper 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.”

CONVERSION

Quote Request and Two Step Close

Move interest into a structured sales conversation.

Quote Request

- Do not let DMs become the pipeline. Move interested prospects to the quote request.
- Do not give full terms before you have enough information to structure the deal.
- Once the request comes in, move quickly to a phone call.

Call 1: Discovery

- Understand the story, borrower, project, plan, experience, liquidity, credit, current lender, expectations, and pain points.
- Figure out what makes the borrower tick and build rapport with strong prospects.

Call 2: Terms and Close

- Structure the deal first. Present the terms live over the phone.
- Walk through rate, points, cash to close, payment, and material terms.
- Resolve pain points, use assumptive language, and create a legitimate reason to act now.

CORE PRINCIPLE	A quote is a sales conversation, not an email attachment.

COMMITMENT

Term Sheet and Processing Handoff

Get the commitment, then hand the file off cleanly.

Get Signed

- Present terms before sending documents.
- Send the term sheet and loan application with a clear expectation for signatures.
- Follow up quickly. Conversion gets harder as time passes.

Hand Off to Processing

- Signed term sheet and loan application.
- Correct Slack channel with @channel and property address.
- State that the file is ready for doc request.
- Add important deal context and attach the signed documents.
- Processing owns the file from there.

ACTIVE LOANS

Know When to Step Back In

Processing owns routine execution. The LO owns the relationship.

Step Back In For

- Sensitive conversations or a deal that is at risk.
- BPO and appraisal review.
- Repricing or material changes to the original structure.

Stay Out Of

- Routine document collection.
- Routine status updates.
- Normal processing work that belongs to the processor.

CORE PRINCIPLE	The LO owns the relationship, not every operational task. Return your attention to prospecting.

POST CLOSE

Create the Next Opportunity

The first closing should create repeat business and referrals.

- Stay useful to strong borrowers and remain present as the next deal comes up.
- Ask happy borrowers for introductions.
- If we lose a quote, keep the relationship. A lost deal today can become business later.

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?"