

x x x x x
x x x x x
x x x x x
x x x x x



HMA TOP PRODUCER PLAYBOOK

THE TOP 5 THINGS THAT MAKE LO'S MONEY

x x x
x x x
x x x
x x x
x x x



EQUAL HOUSING
OPPORTUNITY



Be Different. Think Different.

We asked our top producers one question:

“What are the top five things that actually make you money?”



01

Realtor Referral Relationships

Top Producer Actions

- Maintain regular face to face contact with agents
- Visit offices, attend events, and stay visible in the market
- Call listing agents when submitting offers
- Reinforce buyer strength and financing strategy
- Ask for the business directly and confidently

The goal is simple:

Become the lender Realtors trust to win offers and protect their clients.

02

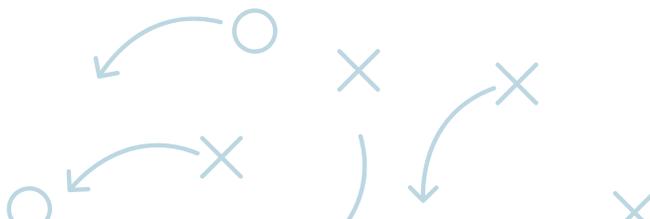
Repeat Clients and Word of Mouth

Top Producer Actions

- Review CRM and database contacts weekly
- Conduct Annual Mortgage Reviews with past clients
- Provide updates on equity, rates, and opportunities
- Stay in touch through simple check ins
- Ask for introductions and referrals

Long Term Result:

Past clients become repeat buyers and referral partners.



03

Strong Loan Partner Support

Top Producer Actions

- Clearly define team roles and responsibilities
- Implement consistent file submission standards
- Review the pipeline regularly to identify issues early
- Use systems and checklists to manage the process
- Keep borrowers and Realtors informed throughout the transaction

Outcome:

More time focused on relationships, prospecting, and closing business.

04

Quick Response Time

Top Producer Actions

- Return calls, texts, and emails quickly
- Respond to new leads immediately when possible
- Deliver fast, confident pre approvals
- Maintain communication during every stage of the loan process
- Solve problems early before they affect the transaction

Key Principle:

Speed signals competence.

05

Personal Branding and Visibility

Top Producer Actions

- Maintain a consistent presence on social media
- Share educational content and market insights
- Attend community and industry events
- Sponsor or participate in local activities
- Build a recognizable personal brand in the market

Goal:

Become a familiar and trusted name in your community.



TOP PRODUCERS DON'T WORK ALONE...



Behind every top producer is a system designed to help them win.



Call or email today for a confidential conversation

Robert Fillyaw

Managing Partner
(352) 665-1302

rfillyaw@hmamortgage.com

Tom Mills

Managing Partner
(443) 309-9346

tmills@hmamortgage.com

David Holland

President
(412) 841-8329

dholland@hmamortgage.com