

7 TODD DUNCAN'S

IRREFUTABLE

The 5 Principles of High-Performance Mortgage
and Real Estate Practices

PERSONAL LESSON PLAN

FEATURED SPONSORS

MGIC
Investment Corporation



HOUSINGWIRE



homebot

**INDUSTRY
SYNDICATE**

FEATURED SPEAKER:

TODD DUNCAN

BEST-SELLING AUTHOR &
MOTIVATIONAL SPEAKER

Todd is a Sales Entrepreneur with over 5,000,000 students around the globe that he has mentored and taught in real estate, mortgage, banking, and financial services.

In his first career move, Todd became a Real Estate Broker and Licensed Loan Originator, successfully negotiating and financing over 5,000 Real Estate transactions in 12 years. He then took that success and launched The High Trust Company with a vision of transforming how sales professionals build high-performing real estate and mortgage practices.

Todd has spent his life teaching and equipping professionals with the power of HIGH TRUST as the key catalyst in achieving their personal and professional dreams. As the leading Authority on Trust, he helps business professionals accelerate emotional connection with clients, increasing conversion and setting the client up for a lifetime of loyalty.

He is the author of 17 books including the New York Times Best-sellers, *Time Traps: Proven Strategies for Swamped Sales People* and his game-changing book *High Trust Selling: Make More Money in Less Time with Less Stress*. Todd has been featured in *The New York Times*, *Wall Street Journal*, *Sydney Morning Herald*, *The Los Angeles Times*, *The Daily Telegraph*, *The Seattle Times*, *Entrepreneur Magazine*, *SUCCESS Magazine*, *FOX* and *CNN* amongst other media sites and publications.

With clear passion and conviction, Todd has spoken to groups as large as 70,000 people or more intimate groups in his high-performance sales workshops.



IRREFUTABLE WORKSHOP AGENDA

9:00	WELCOME
9:10-10:30	PRINCIPLE #1 AND PRINCIPLE #2
10:30	BREAK
10:35	MGIC SHOWCASE
10:40	GIVEAWAY
10:45-11:30	PRINCIPLE #3
11:30	BREAK
11:35	HOUSING WIRE SHOWCASE
11:40	GIVEAWAY HOUSING WIRE OPEN HOUSE AND LENDING LIFE
11:40-12:15	PRINCIPLE #4
12:15	HOMEBOY SHOWCASE AND GIVEAWAY HOMEBOY
12:20-12:55	PRINCIPLE #5
12:55	CLOSING

WELCOME TO IRREFUTABLE

The Inspiration: There is a better way to do business and life!

THE RESEARCH:

1,000 interviews with top 1% Mortgage and Real Estate Pros

5,000 hours of personal coaching of ELITE Producers earning a minimum of \$1,000,000 per year in net income

25,000 hours of coaching Mortgage and Real Estate Pros UP

WHAT I WANT FOR YOU:

Enlarge your thinking and your BELIEF as to what is possible!

Supercharge your professional innovation and equip you to disrupt!

Accelerate your impact and profit so you have more of both!

Recession-proof your business FOREVER!

THE MILLION DOLLAR QUESTION:

Am I a mortgage originator in business, or am I in business as a mortgage originator?

Am I a real estate agent in business, or am I in business as a real estate agent?

**MAKE MORE
MONEY IN LESS
TIME WITH LESS
STRESS.**

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THE 5 IRREFUTABLE PRINCIPLES OF HIGH-PERFORMANCE MORTGAGE AND REAL ESTATE PRACTICES

“As to methods there may be a million and then some, but principles are few. The man who grasps principles can successfully select his own methods. The man who tries methods, ignoring principles, is sure to have trouble!”

- Harrington Emerson
August 2, 1853 - September 2, 1931

PRINCIPLE #1: EVERYTHING CAN BE IMPROVED

Centering Thought: _____ is _____.

What is your _____ ?

What do you _____ is possible?

“The ELITE Diagnostic was worth \$80,000 of additional income per month!”

- Marty Preston
ELITE Coaching Member, Certified Todd Duncan Coach

Teaching Point #1: If you want to make more money, you must _____
_____ on what makes you money. The hours you work are
nowhere near as important as the work you do during those hours!

Teaching Point #2: 90% of the activities that Mortgage and Real Estate Agents spend most of their time on _____ earn the highest dollar per hour!

Teaching Point #3: There is _____ to how much money you can _____ !

“The highest-performing 10% of workers didn’t work full eight-hour days, and they took 17 minutes for every 52 minutes of focused work.”

- **Fast Company**

“Multitasking leads to as much as a 40% drop in productivity, increased stress and a 10% drop in IQ.”

- **Harvard Business Review**

Exercise: Take your Year-To-Date income and divide it by 1040 hours and write your number below.
\$ _____

The average income per year for a Real Estate Agent is \$ _____.
The average hourly rate for a Mortgage Loan Originator is \$ _____.

“Attending Sales Mastery, working with Marty, and signing up for coaching has changed my life. I went from 118 families a year to 270 families last year. I work less hours and I make more money!
Oh, and I also lost 100 pounds!”

- **Susan Hatfield**
High Trust Sales Academy Graduate

Action Plan: Take Back Control

Taking Back Control

1. Form the habit of _____ your _____.

Keep track in 15 minute increments for 1-2 weeks.

Dollar Productive

Non-Dollar Productive

Dollar Productive	Non-Dollar Productive

Dollarizing Your Inefficiencies

First, list every non-dollar productive activity in which you routinely get involved:

Second, pick the top two in which you would no longer want to be involved:

1. _____

2. _____

Third, if they were gone, how much more time would you have?

_____ Hours X _____ Days = _____ Hours per Week.

A vigilant and consistent eye towards improvement is the fast track to compounding your success.

“The eye of a Master will do more than both of his hands.”

- Ben Franklin

The FOCUSED 28 Hour Work Week

- 10 Hours of calls (before 10 a.m.)
- 7 Hours of appointments
- 2.5 Hours for disclosures
- 3 Hours with agents
- 1 Hour handwriting cards
- 2.5 Hours with my team
- 2 Hours on Sunday for planning

“Using Todd’s High Trust methodology was the KEY ingredient that allowed my Real Estate business to grow from \$8M a year to \$40M a year in just 3 years.”

- **Jim Moore**

High Trust Sales Ambassador

Principle #1 Playbook: Everything Can Be Improved

Based on this Principle, what are the top 3 things you could improve in your business in the next (month, quarter, year)? What are the first several actions you might take to improve each and what will be your key measurement for each?

Improvement #1:

Strategy: _____

Strategy: _____

Key Measurement: _____

Improvement #2:

Strategy: _____

Strategy: _____

Key Measurement: _____

Improvement #3:

Strategy: _____

Strategy: _____

Key Measurement: _____

What is your key motivation that will drive you to accomplish these three improvements?

How would your life be different when these are achieved?

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PRINCIPLE #2: SUCCESS CAN ONLY BE BUILT ON FAILURE

Centering Thought: _____ is necessary for _____!

“95% percent of the people go 95% of the way and get only 5% of what’s available to them.

5% of the people go 100% of the way and get 95% of what’s available to them.”

- Todd Duncan

How do Billionaires think?

Teaching Point #1: They are _____ and _____.

“The life each of us lives is the life within the limits of our own thinking. To have life more abundant, we must think in limitless terms of abundance!”

- **Thomas Drier**

Teaching Point #2: They _____ .

“You are either a risk taker or a risk maker. Either way, risk taking is essential to growth!”

- **Todd Duncan**

Teaching Point #3: They _____ failure.

“The wrong way is the right way because it teaches you a better way!”

- **Todd Duncan**

The Most Important Question You Must Ask Every Day:

Why am I doing what I am doing?

If your life is driven by purpose, you will fail better.

If your life is driven by purpose, you will earn more.

If your life is driven by purpose, you will live longer.

If your life is driven by purpose, you will have more fulfillment.

Principle #2 Playbook: Success Can Only Be Built on Failure

Based on this Principle, what can you do to change your perception of action in such a way as seeing that the failure is the key to the success?

Your thoughts are words and words have power. If you truly believe you can improve anything, then there will be new actions you must take. When thinking of these actions, you must make sure the conversation in your own brain is positive, and not negative. The words you must associate with must energize your desire to take action, and regardless of the result, see it as a victory? Failure is necessary at some level to have success.

Define the nature of the conversations you have with yourself when you begin to think about improving one of the key areas outlined in Playbook #1? _____

Is there a positive or negative energy? Describe it in detail! (brutal honesty): _____

If the improvement is big, there can be those same big swings in your mindset, and they can be either positive or negative. Define the extremes of your thinking when change is BIG? Does fear go up or down? (brutal honesty): _____

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PRINCIPLE #3: EMOTIONAL CONNECTION DEEPENS TRUST AND ACCELERATES RELATIONSHIP

Centering Thought:

_____ are more important than _____ !

“Businesses that optimize emotional connection outperform the competition by 26% in gross margin and 85% in sales growth. Their customers spend more, return more often, and stay longer!”

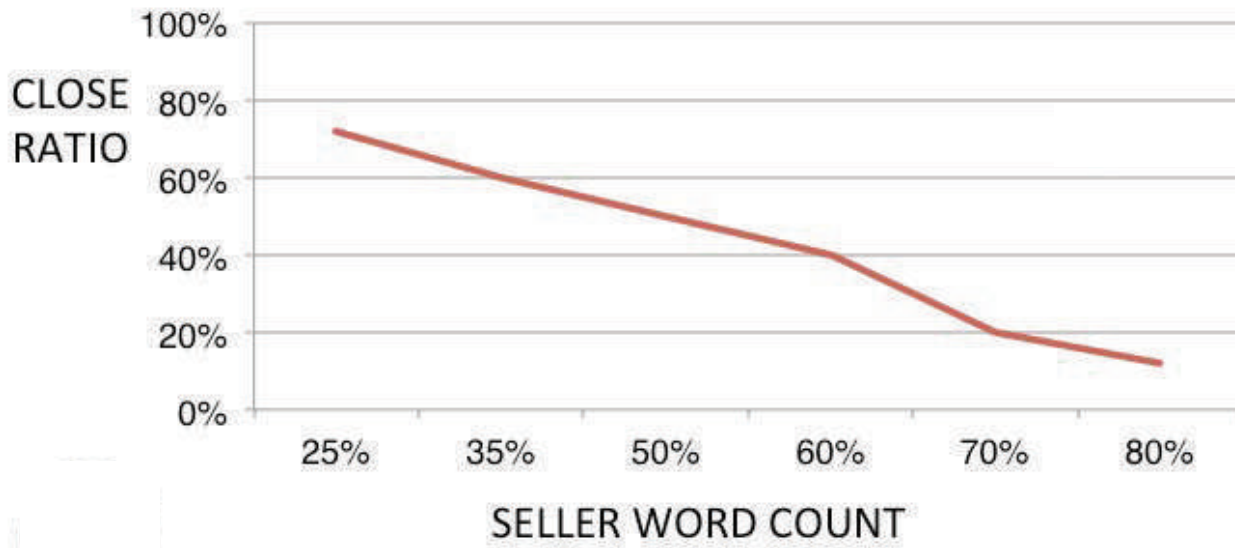
- Gallup

The Key To Connection

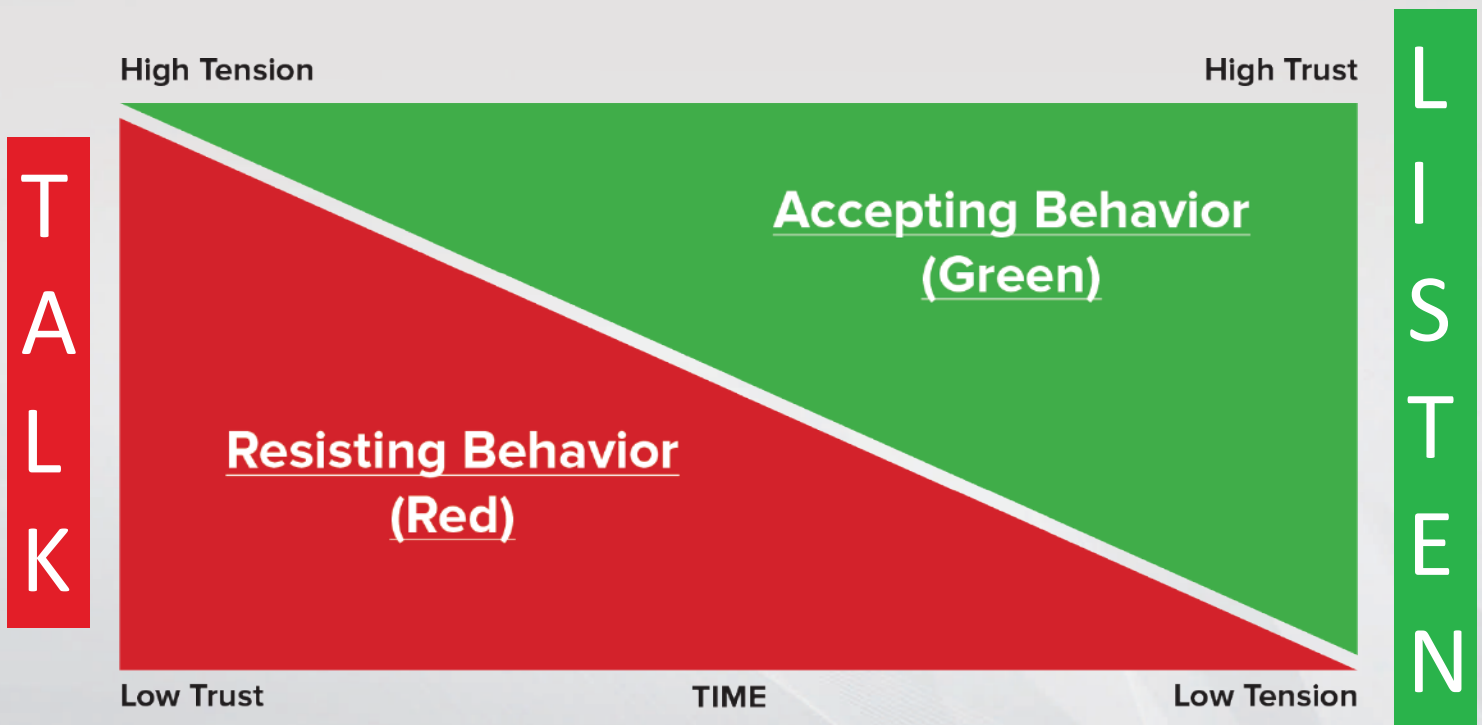
Turn down the _____ ! Turn up the _____ !

Teaching Point #1: _____ will always push out _____ ; _____ will always push out _____. The key is to _____ , _____ !

TALKING YOURSELF OUT OF A DEAL



The Relationship Between Trust and Tension



Teaching Point #2: Ask the _____ you have never asked so you can _____ the things you have never learned so you can _____ the things you have never solved!

TWO RULES OF CONVERSATIONAL PRODUCTIVITY

Rule #1: _____ that produce higher emotional response and create deeper connection.

Rule #2: _____ with the intent to solve, not to _____.

THE FOUR CATEGORIES OF QUESTIONS

Category #1: _____ Based

Category #2: _____ Based

Category #3: _____ Based

Category #4: _____ Based

Teaching Point #3: _____ unleashes your _____ and _____ the Circle of Cash Flow™.

THE CIRCLE OF CASH FLOW™



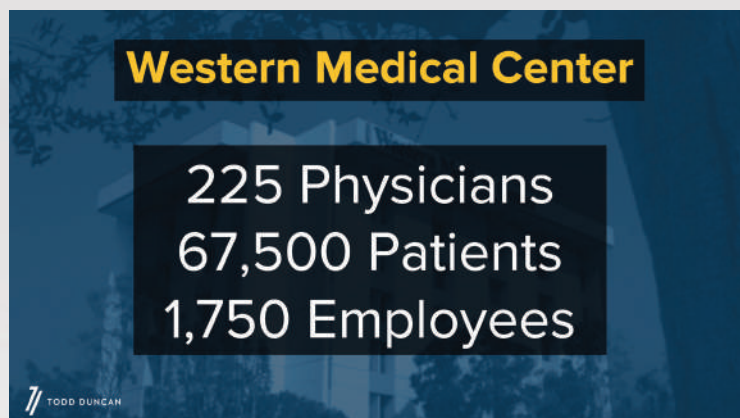
Hello Mr. Financial Advisor,

My name is Denise Donoghue and we have a mutual client, Mr. and Mrs. _____ . I am their mortgage banker and working on their home loan. I wanted to make sure the mortgage strategy I'm recommending aligns with their short and long-term financial goals. Would it be all right if I run this by you real quick?

I meet with many clients that do not have a retirement plan in place or often have old 401ks sitting at prior employers. They often need a referral to a financial planner. I would like to schedule a time for us to visit next week so I could learn more about your business and products you have to offer, and see if we might form a professional partnership. What day next week works best for you?

“The Circle of Cash Flow works! I went from 7M in volume in 2013 to 200M in volume in 2020!”

- **Denise Donoghue**
High Trust Sales Academy Graduate



“Just did the 2020 review. We referred \$1.15 million in commissions to our Referral Partners last year. Thank you for teaching me the Annual Client Review!”

- **Wally Elibiary**
ELITE Coaching Member
High Trust Sales Academy Graduate

Cash Flow Models:

Clients for Life

	<u>MLO</u>	<u>Agent</u>
Loyalty Cycle:	5 years	5 years
Future Business During Cycle	4 loans	4 Transactions
Income Per Transaction	\$3,500	\$10,000
Value for the Period	\$14,000	\$40,000
Number of Loyal Clients	500	200
Value for the 5 Years	\$7,000,000	\$8,000,000

Relationship for Life

	<u>Agent to MLO</u>	<u>MLO to Agent</u>
Loyalty Cycle:	5 years	5 years
Future Business During Cycle	100 loans	40
My Income Per Loan	\$3,500	\$10,000
Value for the Period	\$350,000	\$400,000
Number of Loyal Clients	20	10
Value for the 5 Years	\$5,000,000	\$4,000,000

Nurture Your Network!

The Annual Client Review

1. Have there been any significant changes in your employment or income in the last 12 months, or do you expect any in the near future?
2. Have there been any significant changes in your savings, checking, investment, or other asset balances in the last 12 months, or do you expect any in the near future?
3. Have you incurred any new debt that will remain open for more than 10 months? Have you paid off any existing debt in the last 12 months?
4. Have there been any changes in your family size in the last 12 months? Do you anticipate any in the future?
5. What are your real estate goals and dreams: In the next 3-5 years? In the next 5-10 years? Ten years plus?
6. On a scale of 1-10, with 10 being best, how would you rate your relationship with your:
 - Accountant
 - Lawyers
 - Financial Planner
 - Insurance Agents
 - Real Estate Professionals
 - Banker

Principle #3 Playbook: Emotional Connection Deepens Trust and Accelerates Relationship.

Emotional connection is the #1 driver of a great consumer experience.

Business professionals that master this art will often increase their margins by more than 26% and their sales by 85%. Remarkable improvements are achieved by focusing on the relationship and keeping humanity front and center of the transaction.

One of the most important things to consider is the relationship between trust and tension. Emotional connection accelerates trust. When this happens, trust pushes tension out of the equation. Low or no emotional connection accelerates tension. When this happens, tension pushes trust out of the equation and it's nearly impossible to move forward when that occurs.

Assessment #1: With whom are you doing business, and chemistry is not at Level 10?

Would having a deeper conversation with that person likely improve the chemistry? If not, politely end the relationship. _____

If there is not chemistry, there will be no connection. Two people have to like each other to fully functional business partnership. Going forward, make this assessment as early as you can in any relationship to avoid having to go through the pain of ending it when it should probably not have begun in the first place.

Define the nature of the conversations you have with yourself when you begin to think about improving one of the key areas outlined in Playbook #1? _____

Principle #3 Playbook: Emotional Connection Deepens Trust and Accelerates Relationship.

Assessment #2: How are you doing in having deep conversations? How are you doing in collaborating as the relationship deepens? If you were to rate yourself with 10 being best, what score would you give yourself on:

- Asking deep and unique questions?
- Isolating points of opportunity as a result of those questions?
- Effectively showing/demonstrating how you can add value based on those opportunities?
- Listening in deep and curious ways to how you can the other person win?

Collaboration is the art of going deep on things that the other party values. Someone could want from you good communication. That's a need. Collaboration would be how each party could come up with unique ways to make communication as effective and timely as possible.

How can you personally do a better job collaborating? _____

Assessment #3: When it comes to resolving conflicts, are you comfortable and confident in your "voice"?

Conflict resolution is a very positive relationship management tool. Whenever two parties have different points of view about the same thing, neither person is right or wrong – but just different. The key is to speak your voice.

- If something bothers you about a relationship, talk about it. Balance the tone with importance and reason but avoid making the other person bad or wrong.
- Placing boundaries on people is one of the most important skill sets you learn. The goal of a boundary is to make the relationship more functional.
- Commit to having the hard conversations early. When delayed, hard conversations become harder!
- Whatever you say, say it with love!

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PRINCIPLE #4: COMPETENCE LEADS TO CONFIDENCE; CONFIDENCE LEADS TO CONSISTENCY

Centering Thought: If you don't _____ more than you _____, when you play you will look like you haven't practiced.

If you practice, you get better.

If you get better, you play with better players.

If you play with better players, you play better music.

If you play better music you have more fun.

If you have more fun, you want to practice more.

If you practice more, you get better.

“You gave me the confidence to consistently implement the skill sets of top producers! Last year we helped 417 families for \$91M in volume! My life has changed drastically – personally, professionally, and financially!”

- **Dominic Dangora**
High Trust Sales Academy Graduate

Teaching Point #1: _____ is a _____ !

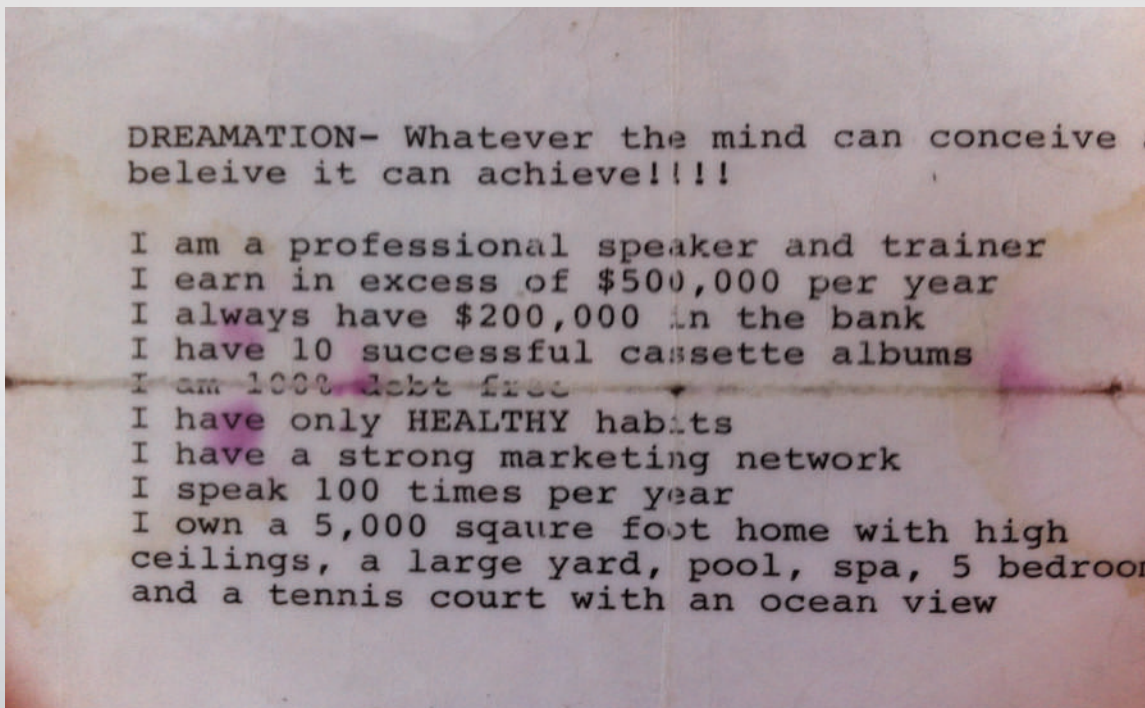
“Never underestimate the power of dreams and the influence of the human spirit. We are all the same in this notion: The potential for greatness lives within each of us!”

- Wilma Rudolph

Teaching Point #2: _____ is the start of greatness!

“Whether you believe you can do a thing or not, you are right.”

- Henry Ford



Jim Droz believed ANYTHING was possible!

- Averaged nearly 300 sales units annually (employing just 1 full-time & 1 part-time assistant).
- Averaged over \$1,000,000 in closed commissions annually for 4 consecutive years (with an average career sales price of \$125,000).
- Top producing agent in the world for Century 21 International.
- Averaged nearly 20 listing contracts written monthly during his career.
- Sold 9 homes in 1 day and 40 homes in one month.
- Lost only 4 listings from over 1500 listing presentation opportunities.
- Was the first agent in the Century 21 International System to gross over \$1,000,000 in commissions in a single year.

Teaching Point #3: _____ lead to _____
_____!

“The better you get at business the better business will get for you!”

- Todd Duncan

COMPOUNDING!

What If?

WHAT IF.....

Current Pre-Qual to Application Rate (%)	22%	Improve your conversion rate by	24%
--	-----	---------------------------------	-----

THEN....

Current		New	
Daily Units	0.62	Daily Units	1.30
Monthly Units	\$ 13.52	Monthly Units	\$ 28.27
Monthly Income	\$ 27,701.67	Monthly Income	\$ 57,921.68

Improving your conversion rate by 24% will increase your monthly income by \$30,220.01

AND....

If I invest ALL of that, at a rate of (compounded	6%
After 5 years, I will have	\$ 2,084,677.14
After 10 years, I will have	\$ 4,834,004.22



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Principle #4 Playbook: Competence Leads To Confidence; Confidence Leads To Consistency.

Based on this Principle, you need to analyze every area at which you are not yet competent, and that competency in that skill set is mandatory for you to achieve your God given Greatness.

Complete the appropriate skill assessment in this Playbook. One is for Agents and one is for the Mortgage Professional. Go through and give yourself an honest assessment. It doesn't matter how many areas there are where your skills could improve, and your confidence could grow. It does matter that you know the ones that impact your success the most and that you develop a game plan to improve your confidence in that skill.

List your top 5 that you need to improve in and gain confidence. We are going for greatness here. So, if you are the one to do the thing, and you're not at Level 10, you need to get after it.

1. _____

2. _____

3. _____

4. _____

5. _____

Principle #4 Playbook: Competence Leads To Confidence; Confidence Leads To Consistency.

From the Assessment, list the 5 that you are doing, that you should not get good at but rather, delegate it to a team member.

1. _____

2. _____

3. _____

4. _____

5. _____

The highest paid Agents and Lenders do 3-5 things every day and the rest are delegated to automation or a person on your team.

Mortgage Professional Questionnaire:

Skill Level Assessment:

Please rate yourself on a scale of 1 to 10 (10 being the highest) your level of skill in the following areas:

Skill	Score
1. Personal Influence Skills	
2. Time Planning and Time Blocking	
3. Account and Relationship Management	
• Diversifying and Targeting Their Market	
• Approaching and Appointment Setting	
• High Trust Interviewing	
• Solution Management in the Marketplace	
• Asking for the Business	
• Engaging Relationships — Getting More from Less	
4. Strategic Planning with Referral Partners	
5. Dollar Productive Behavior	
6. Building Business Efficiency	
7. Contact Management Prior to Contract	
8. Developing Phone Skills	
9. Designing and Memorizing Scripts	
10. Managing Objections	
11. Building Customers for Life	
12. Cross-Selling for Adding Value — Product Skills Training	
13. Lead Generation	
• Open Houses	
• Marketing	
• Partnership Planning	
• Friday Pump-Up	

GRADE KEY

A - Exceptional 230 – 205	B - Good 205 – 180	D-Average 180-155	E-Needs Improvement <155
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Real Estate Professional Questionnaire:

Skill Level Assessment:

Please rate yourself on a scale of 1 to 10 (10 being the highest) your level of skill in the following areas:

Skill	Score	Skill	Score
Obtaining a face-to-face meeting with prospective sellers		Converting a listing shopper to a listing agreement without lowering your commissions	
Delivering and closing listing presentation		Getting buyers/sellers to perceive you as a Trusted Advisor	
Determining the right Listing Price		Building long-term relationships with Sellers/Buyers	
Gaining agreement from sellers on the right Listing Price		Building a long-term relationship with a Lending Partner	
Obtaining a face-to-face meeting with prospective buyers		Engaging prospective Sellers in a High Trust Interview	
Obtaining Buyer's Agent Agreements with buyers you're working with		Engaging prospective Buyers in a High Trust Interview	
Ability to Pre-Qualify a buyer before showing property		Doing an annual real estate review with your customer base	
Confidence in asking for the business		Balancing work life with family or personal life	
Engaging in partnership planning sessions with your Lending Partner on a regular basis		Developing affinity referral sources	
Obtaining leads or referrals from your Lending Partner		Knowing your referral sources' visions and business plans	
Engaging in long-term Real Estate planning with your sellers/buyers		Using technology to make your business more efficient	

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PRINCIPLE #5: ACCOUNTABILITY IS MORE IMPORTANT THAN ACTION, AND NOTHING HAPPENS WITHOUT ACTION

Centering Thought: _____ is the #1 _____ in which all high-performers engage!

“Thank you for your coaching and for holding me accountable. I made \$504,000 in the last 90-days and work less than 30 hours a week. You are difference maker and a life changer!”

- Sharla Ellis

ELITE Coaching Member
High Trust Sales Academy Graduate

“Success does not happen in a day; it happens daily!”

- Todd Duncan

ELITE Coaching Member

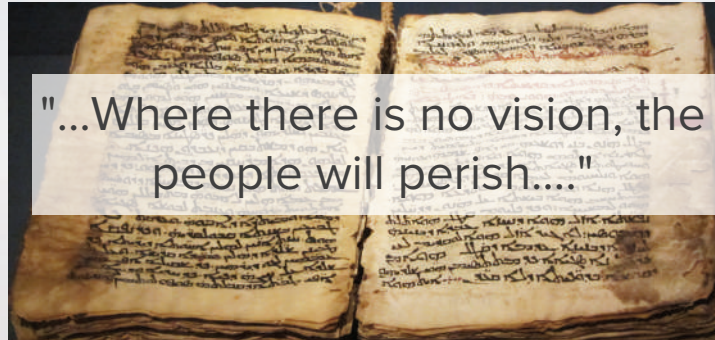
HEALTHLINE

On average, it takes more than two months before a new behavior becomes automatic -- 66 days to be exact. And how long it takes a new habit to form can vary widely depending on the behavior, the person, and the circumstances. In Lally’s study, it took anywhere from 18 days to 254 days for people to form a new habit.

Teaching Point #1: Accountability is driven by:

- _____
- _____
- _____

Ancient Scripture Says...



“If man advances confidently in the direction of his dreams and endeavors to live the life which he has imagined, he will meet with success unexpected in common hours.”

- Henry David Thoreau



“Action is what converts human dreams into significance!”

- Dr. John C. Maxwell

Teaching Point #2: There are 4 types of accountability:

- _____
- _____
- _____
- _____

Teaching Point #3: There is a process filter for implementation:

- _____
- _____
- _____
- _____

“If you could kick the person in the ass responsible for most of your trouble, you wouldn’t sit for a month!”

- President Theodore Roosevelt

IRREFUTABLE 12-Week Implementation Plan

Weeks 1-2: Principle #1

Weeks 3-4: Principle #2

Weeks 5-6: Principle #3

Weeks 7-8: Principle #4

Weeks 9-10: Principle #5

Weeks 11-12: Assess and Modify

Do this EVERY Quarter for a Year!



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