

5 Key Steps To Win With Non-QM

Utilizing Non-QM Can Help Increase Volume In The Second Half Of 2022



Stay Top Of Mind With Social Media

Utilize social media to make sure your referral network thinks of you first when they read or hear about anything non-QM. Market non-QM on a weekly basis through posting on social media about recent updates, loan amounts, and LTV's. Posts can include scenarios of deals you saved using non-QM. Optimize reach through posting on Facebook, Linked In, Twitter, and Instagram. Make sure to use hashtags. #winning!



Make It A Habit to Network

Reach out to your referral network regularly. Text, email, call, and meet with CPA's, wealth managers, small business associations, property managers, and even hard money lenders who may have loans they need to get off their books. All of these contacts work with non-QM borrowers. Make it a habit to ask for a referral in EVERY conversation or email correspondence. Soon you will be their go-to expert.

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Find Your Non-QM Niche

Choose your niche in non-QM and learn all about it. Become the go-to for bank statement loans or investor expert – or both. Choose your top two non-QM lenders, learn their processes, and see if they offer specialized training services.* Focus within your niche and build a lasting relationship with your non-QM lender. Attend their webinars and learn as much as you can!

Be Selective When Partnering With A Non-QM Lender

Partner with a non-QM lender and account executive (AE) who has a history of success! There are many new non-QM lenders who would love to do business with you. Set yourself up for success by partnering with a seasoned lender with an established team. Call your AE and interview them, find out how long they have been in the non-QM space and current company. Meeting your numbers this year could depend on it!

Establish A Personal Brand

Brand yourself differently than anyone else. Everyone knows most NMLS licensed loan officers can do low rate agency, FHA or VA loans. Set yourself apart by being the "outside the box" loan expert for real estate agents. Many borrowers have changed financial circumstances – be the originator they turn to!

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