# REALTOR MEETING

## PARTNER GUIDE

***A Consultative Conversation + Three Partnership Paths***

Keep the first meeting simple and conversational. Understand the Realtor's business, find out what they actually want from a lender, and connect your partnership to one specific opportunity, instead of overwhelming them with every idea you have.

**01**
**LENDING FOCUSED**
A rock-solid lending relationship

**02**
**LOAN PRODUCTS**
Creative options for their buyers

**03**
**BUSINESS GROWTH**
Discovery Call with Fairway West

**THE GOLDEN RULE**

Not every agent wants a marketing partner. Some just want a lender who answers the phone and closes on time. Others want loan options that help them win deals. Listen first, let the agent choose the path, and honor it. Every path earns referrals when you deliver.

## THREE PROMISES IN EVERY MEETING

**LISTEN MORE THAN YOU PITCH**
Use the questions in this guide. Summarize what you heard before offering anything.

**RECOMMEND ONE THING**
Pick the single biggest opportunity. Don't try to fix ten things at once.

**RESPECT THEIR CHOICE**
If they want lending only, that's the plan. You can always offer more later.

# BEFORE THE MEETING

- **Pull a Partner Intelligence report:** the Fairway West team can help you do your homework on the agent's business, online presence, and where you may be able to bring value.
- **Review their business:** recent listings and sales, price points, brokerage, team size, and current lender relationships.
- **Scan their online presence:** website, Google profile, and social media, so you can ask informed questions.
- **Form a hunch, not a pitch:** note which path might fit them, but let the conversation confirm it.

## WHAT TO BRING

| BRING | WHEN TO USE IT |
|---|---|
| **Your service commitments (one page)** | Every meeting: what they can count on from you on every loan |
| **Loan product overview** | If they mention tough buyers, down payments, self-employed clients, or lost deals |
| **Fairway West Discovery Call details** | Only if they want marketing, systems, or business growth support |
| **Meeting notes page (end of this guide)** | Every meeting: capture their words so your follow-up reflects them |

## MEETING FLOW AT A GLANCE (30–45 MINUTES)

| STEP | FOCUS | GOAL |
|---|---|---|
| **1** | Their business plan | Understand where their business comes from |
| **2** | What's going well | Find their strengths before asking about gaps |
| **3** | Missed opportunities | Uncover pain points without making them feel criticized |
| **4** | Lender relationships | Learn what they value and what's missing |
| **5** | Find their path | Lending focused, loan products, or business growth |
| **6** | Consultative response + close | Summarize, recommend one thing, ask for the opportunity |

# THE CONVERSATION

## 1 START WITH THEIR BUSINESS PLAN

Broad, simple, and focused on them

**ASK** ***"I'd love to understand more about your business. What does your current business plan look like right now?"***

- Where does most of your business come from?
- How are you currently generating new opportunities, and what are you doing to stay consistent?
- Is it mostly referrals, past clients, social media, open houses, online leads, agent relationships, or something else?
- What are you doing right now that you feel is working well?

## 2 ASK WHAT IS GOING WELL

Identify their strengths before asking about gaps

**ASK** ***"What do you feel is going really well in your business right now?"***

- What has been your most reliable source of business?
- What activities are producing the best results? Where do you have good momentum?
- What are you doing now that you know you should keep doing?

## 3 ASK WHERE OPPORTUNITIES ARE BEING MISSED

Uncover pain points without criticism

**ASK** ***"Where do you feel like you could be leaving opportunities on the table?"***

- Is there a part of your business you know could be stronger?
- Are there leads or relationships you could be converting better? Are you staying in touch with past clients as consistently as you'd like?
- Are there marketing ideas you want to execute but don't have the time or support for?
- Are deals getting stuck or lost because of financing: down payment, credit, income, or appraisal issues?
- If you had more support in one area, what would make the biggest impact?

## 4 TRANSITION INTO LENDER RELATIONSHIPS

Learn what they value, and what's missing

**ASK** ***"Tell me about your current lender relationships. Do you have lenders you work with consistently?"***

- What is working well? What do you appreciate most about your current lender partners?
- Where do you feel like there may be something missing?
- Do they make your job easier during the transaction, and help you look good in front of your clients?
- Do they bring loan options that help your buyers win, or support your business beyond closing loans?
- What would an ideal lender relationship look like for you?

# STEP 5: FIND THEIR PATH

After they answer, don't jump into a pitch. Ask one simple question that lets the agent tell you what kind of partner they want.

**THE PATH-FINDER QUESTION**

*"Every agent wants something a little different from a lender. Some just want someone who communicates and closes on time. Some want more loan options to help buyers win. Others want help growing their business. Which of those sounds most like you?"*

## LISTEN FOR THE SIGNALS

| IF YOU HEAR… | LEAN TOWARD |
|---|---|
| **"I just need someone who answers the phone." "My last lender went dark." "Don't blow up my closing."** | Path 1: Lending Focused |
| **"My buyers can't come up with the down payment." "I lost a deal on financing." "I work with a lot of self-employed buyers."** | Path 2: Loan Products |
| **"I don't have time to market." "I want more listings." "My social media is inconsistent." "I'm not staying in touch with past clients."** | Path 3: Business Growth |
| **"I'm happy with my lender." "I'm not looking to change anything."** | Path 1 as a backup lender; stay in touch |

**HONOR THE ANSWER**

If they want lending only, don't slide the marketing roadmap across the table. Agree on the path they chose, deliver on it, and check in every 90 days. Many agents add a second path once you've earned their trust.

## PATHS CAN COMBINE

An agent might want Path 1 now and Path 2 when a tricky buyer comes along. Start with the one they chose, note the others in your CRM, and offer them when the timing is right.

# 01 LENDING FOCUSED

**A ROCK-SOLID LENDING RELATIONSHIP, NO EXTRAS**

For agents who want a lender that executes. They don't need marketing or extra services; they need confidence that their buyers are in good hands and their closings are safe.

## GO DEEPER

- What does great communication look like to you: text, call, or email? How often do you want updates?
- What has gone wrong with lenders in the past that you never want to happen again?
- How quickly do you need pre-approvals, and what do you need them to say to win offers?
- Who on your team should hear from me during a transaction?

## WHAT THEY CAN COUNT ON

| COMMITMENT | WHAT IT LOOKS LIKE |
|---|---|
| **Strong pre-approvals** | Fully reviewed pre-approvals the agent can confidently submit with offers |
| **Fast responses** | Same-day callbacks, including the agent's buyers and the listing agent |
| **Proactive updates** | Status at every milestone: application, appraisal, approval, clear to close |
| **On-time closings** | Problems flagged early, with a plan, never a surprise at the end |
| **A great client experience** | The agent looks good because their buyers feel taken care of |

**CONSULTATIVE RESPONSE**

*"It sounds like you don't need more ideas; you need a lender you never have to worry about. Clear communication, strong pre-approvals, and on-time closings."*

**CLOSE**

*"If I can prove that on your next buyer, with communication your way and a closing that happens on time, would you be open to giving me that opportunity?"*

# 02 LOAN PRODUCTS

CREATIVE OPTIONS THAT HELP THEIR BUYERS WIN

For agents whose biggest challenge is getting buyers qualified, approved, or competitive. Your value is knowing the right program for the situation and moving quickly.

## GO DEEPER

- What types of buyers are you working with most right now?
- Where are deals falling apart: down payment, credit, debt-to-income, self-employed income, or appraisal?
- Do you have buyers sitting on the sidelines who think they can't qualify?
- Are your sellers open to concessions, and are you using them to help buyers with rate or payment?

## MATCH THE BUYER TO THE OPTION

| BUYER SITUATION | OPTIONS TO DISCUSS |
|---|---|
| **Low down payment** | FHA, low-down-payment conventional, and down payment assistance programs |
| **Veterans and service members** | VA loans |
| **Rural or suburban areas** | USDA loans, where eligible |
| **Self-employed or non-traditional income** | Bank statement and other non-QM options |
| **Higher price points** | Jumbo loans |
| **Payment shock** | Temporary buydowns or seller concessions toward rate or closing costs |
| **Fixer-uppers** | Renovation loans |
| **Move-up buyers who need to sell** | Bridge or buy-before-you-sell strategies |

*Confirm current Fairway program availability and guidelines before sharing any product information.*

## WHAT YOU CAN OFFER

- **Second opinions:** "Send me any buyer who's been told no. I'll take a fresh look."
- **Fast scenarios:** quick answers on tricky files so the agent can keep the deal moving.
- **A product cheat sheet:** a simple, approved one-pager the agent can keep handy.

**CONSULTATIVE RESPONSE + CLOSE**

*"It sounds like the biggest opportunity is helping more of your buyers qualify and compete. If I can bring creative loan options and fast answers on your toughest files, would you be open to sending me your next buyer who needs a second look?"*

# 03 BUSINESS GROWTH

**BOOK THE DISCOVERY CALL. FAIRWAY WEST TAKES IT FROM THERE.**

For agents who want more than a lender. Uncover their need, then get them booked on a Discovery Call with Fairway West. From there, Fairway West manages the rest, so you hand off the marketing support and stay focused on lending.

**THE KEY TO THIS PATH**

Your one marketing goal in the meeting is to book the Discovery Call. You don't run the analysis, build the plan, or manage the campaigns. Fairway West does.

## GO DEEPER ON THEIR NEED

| IF THEY NEED… | ASK |
|---|---|
| **Marketing support** | Social, listing support, co-branded content, events, or database? Ideas but no time? |
| **Systems** | Where does your process break down: follow-up, communication, or database? |
| **More leads** | Buyers, sellers, investors, move-up clients, or referrals? What worked before? |
| **Past-client referrals** | How often do you stay in touch? Would a homeowner or equity campaign help? |
| **Social media or AI** | What keeps you from posting? Would AI help you create content faster? |

## THE MARKETING PATH: YOU BOOK IT, FAIRWAY WEST RUNS IT

| STEP | WHAT HAPPENS | OWNER |
|---|---|---|
| **1. Book the call** | Before you leave the meeting, get the Discovery Call on the agent's calendar. | You |
| **2. Warm handoff** | Within 24 hours, email the agent and Fairway West together with your meeting notes. | You |
| **3. Discovery Call** | Fairway West learns the agent's business, goals, and the need you uncovered. | Fairway West |
| **4. Everything after** | G.A.P. Analysis, strategy (brand, social, AI directories, tech tools, database, events), one focused plan, and co-branded materials. | Fairway West |
| **5. Stay in the loop** | Get progress updates, celebrate wins with the agent, and keep delivering on the lending side. | You |

*Confirm with the Fairway West team how Discovery Calls are scheduled and which services are available for agent partners.*

**CONSULTATIVE RESPONSE + DISCOVERY CALL CLOSE**

*"Instead of overwhelming you with a full plan, it sounds like focusing on [a monthly content plan / a past-client system / a simple social strategy / tighter follow-up] could really support your business."*

*"Would you be open to a quick Discovery Call with our Fairway West marketing team? They'll learn your goals and take it from there, and I'll stay focused on taking great care of your buyers."*

# STEP 6: THE CLOSE

Summarize what they told you, name the one opportunity, then tie it to the core of what a great lender delivers.

**CORE CLOSE | WORKS FOR EVERY PATH**

*"If I could help support you with [their specific need], and also exceed your expectations on the things a great lender should already do (creative loan options, strong communication, fast closings, excellent customer service, and proactive problem-solving), would you have any hesitation in referring your buyers to me?"*

**SOFTER VERSION**

"If I could help with [need] and prove I can deliver on the lending side too, would you be open to giving me the opportunity to work with your next qualified buyer?"

**MORE DIRECT VERSION**

"If I can help you grow in that area and give your buyers a great lending experience, is there any reason I shouldn't be one of the lenders you refer to?"

**LENDING-ONLY VERSION**

"No extras needed. If I communicate the way you like and close on time, can I earn a shot at your next buyer?"

## FOLLOW-UP RESPONSES

| IF THEY SAY… | RESPOND WITH |
|---|---|
| **"No hesitation."** | "Great, I appreciate that. Who do you have right now who may benefit from a second opinion, a creative financing conversation, or a stronger pre-approval?" |
| **"Maybe…" or they hesitate** | "That makes sense. What would you need to see from me first to feel comfortable referring a client?" |
| **"I already love my lender."** | "That's great, and I respect that. Would it still be valuable to have another resource in your corner, whether that's a backup on a tough file, loan options, or support outside the transaction?" |
| **"I just want a lender, not marketing."** | "Perfect. Then my job is simple: communicate well and close on time. Let's start there." |

## AFTER THE MEETING

| WHEN | ACTION |
|---|---|
| **Within 24 hours** | Send a thank-you recap in their words: what you heard, the path they chose, and the one next step. |
| **Same week** | Log the path and notes in Total Expert. Path 3: send the warm handoff email to Fairway West and confirm the Discovery Call. |
| **First loan** | Over-deliver. The first transaction is the audition for every path. |
| **Every 90 days** | Check in on how it's going and whether another path would help now. |

# MEETING NOTES

| | |
|---|---|
| AGENT / BROKERAGE | |
| DATE / LOCATION | |
| PARTNER INTELLIGENCE HIGHLIGHTS | |
| BUSINESS PLAN + MAIN SOURCE OF BUSINESS | |
| WHAT'S GOING WELL | |
| MISSED OPPORTUNITIES | |
| CURRENT LENDERS: WHAT WORKS, WHAT'S MISSING | |

## PATH CHOSEN

☐ Path 1: Lending Focused

☐ Path 2: Loan Products

☐ Path 3: Business Growth

| | |
|---|---|
| THE ONE OPPORTUNITY / NEED | |
| NEXT STEP + DATE | |
| FOLLOW-UP DATE | |

# STAY COMPLIANT

### RESPA + MARKETING GUARDRAILS

- **Never tie support to referrals.** Marketing help, analyses, and materials are part of a partnership, never offered in exchange for business.
- **Marketing support has value.** Free services to agents can be a “thing of value” under RESPA. Check with compliance on what can be offered and how.
- **Split co-marketing fairly.** On co-branded materials, each party pays its proportional share; keep records.
- **Approve materials first.** Product sheets, flyers, and campaigns go through compliance, with your NMLS#, NMLS# 2289, and Equal Housing Opportunity.
- **Keep product talk accurate.** Share only current, approved program information and never promise approval or a rate.

*This summary is a general reminder, not legal advice. When in doubt, ask compliance before you act.*

### GET STARTED WITH YOUR FAIRWAY WEST TEAM

Partner Intelligence before a meeting, or a Discovery Call for an agent who wants business growth support: reach out to fairwaywestmarketing@fairwaymc.com or visit fairwaywest.com. Fairway West manages everything after the call.

There’s no one-size-fits-all path. Start with what the agent needs most, then build from there.

### ULTIMATE GOAL

**Listen first. Recommend one thing. Honor the path they choose, and deliver on every loan.**