



# Pat Sherlock

Top Consultative Sales Expert

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Dear Colleague,

As the Super Bowl fades from our collective memory, one of the strangest stories that arose was the deer antler spray controversy involving Ray Lewis. For those not aware, a recent Sports Illustrated article identified athletes who have taken the substance. Ray Lewis and Vijay Singh were identified as users. Deer antler spray is reputed to contain an insulin-like growth factor that stimulates muscle growth. Whether it improves performance is not known.

What I found interesting is that deer antler spray is really another version of a long list of short cuts that people are willing to undertake in the belief that it will improve performance. Obviously, the potential for large amounts of money drive the risk-taking.

Frankly, I think it is not much different than what happens in business when managers make decisions for the short-term and not for the long-term. Whether you are a team leader or a mortgage originator, the challenge is to keep your nose to the grindstone in the here and now while putting into action steps to ensure future success.

There is no question that the demands for each time frame are different and can often stand in opposition. As a leader, it is easy to become trapped between the two sets of forces. What is the answer? In my view, origination is always about delivering sustainable earnings. Sustainable earnings are based on assets and capabilities that have a future life.

When you look at mortgage banking, the driver of sustainable earnings is the quality of a company's managers and originators. These are the assets that drive the customer experience and dictate whether repeat or referral business will be forthcoming.

So, if managers and originators are critical to creating a sustainable business model, why are they the last to receive a company's time and investment? While it is true that the underperformers get a lot of attention, can we say the same about our top performers? Why is it that companies allow turnover rates of more than 100% and productivity results of three units per loan officer? It doesn't make sense and more importantly, is not a sustainable model for long-term success.

Have you put in place processes that generate long-term success?

Have a great sales week.

Pat

P.S. Our new coaching system helps companies organize the branch manager's coaching session. [View the PDF for details](#). If you are interested in trying it, give me a call at 1-800-875-0222 for a free 30-day trial.

P.S.S. My article on the best practices of rookie programs is scheduled for publication in the March issue of the MBA magazine.

P.S.S.S. Thanks to everyone who emailed asking about my golden retriever Jake. Although he is 14 ½ years old, he thinks he is 3. He still loves to eat, play and sleep- what else is there in life according to Goldens? The Westminster Dog Show is this week.

Here's hoping Goldens get their due recognition!

P.S.S.S.S. I am thinking about hosting monthly webinars for executives on the latest mortgage origination trends. Let me know if you are interested in participating.

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