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# Leading *focus*

EXECUTIVE DECISIONS  
 THAT MAKE A DIFFERENCE

*Making the transition from a decade of work as a mortgage broker to a fresh start working for a banking direct lender could have been a real challenge. Instead, it was an opportunity to grow market share.*

## How Can We Co-Opt the Competition?

After working for mortgage brokers from Chicago to New York, I recently started a new contract for an entity I had never worked for directly as a loan officer before: a bank.

While in most arenas, being promoted to Euro Mortgage Bankers was a step up for me— lower pricing, faster closings, direct access to underwriting and lenders— in another way, I was unsure. How could I go to loyal clients and Realtors who had known my dedication to my previous mortgage brokerage?

The answer came in a way I couldn't have expected: working for the bank

meant I could sell loans not just to my end consumers buying homes, refinancing their property, and not just through Realtors who could recommend me, but **also** sell our loan products to my competition.

The very mortgage brokers I had competed with for so many years, and many homes, could now purchase directly from me at a discount and I could be rewarded for setting up the relationships! This was a true win, and more than a third of my initial success stories have been in this manner.

To think, I could have continued only direct selling and not even noticed!



### ABOUT THE AUTHOR

Sean Dykhouse is a sales leader in real estate lending born in Wilton, Connecticut and raised in Ann Arbor, Michigan. He currently serves residential and commercial clients in 28 states. He creates stellar teams of artists, designers and web-savvy entrepreneurs to achieve record growth for clients including BarnesandNoble.com, Eden Foods, Habitat for Humanity, Oxford University Press and Virtual Systems.

When asked what best describes a true leader, Sean's reply is simple: "Promote and share information and experience that inspires, excites and motivates others to achieve certain success in both business and in life! I am blessed to build wonderful, lasting relationships with people where I live, work, and abroad."