

# The Power of FORD

We don't just sell mortgages. Mortgages are simply a vehicle we use to help people get more life in their four FORD areas. Your true purpose is to help people get more out of life.

Focus on your customers and partners first, especially on what is motivating them in their four core values. So many loan originators begin with the mortgage – the term, rate, points, and so on. The mortgage product and terms are important, but not as important as the people.

## We use FORD in two ways:

- 1. Rapport.** FORD questions are a great way to built rapport – especially when meeting someone for the first time. There is an instant connection.
- 2. Prospecting.** As you have just learned, if you are skilled at listening for change, you will discover pain and pleasure that will probably lead to a need for your services. This is a much more effective way to discover business than blatantly asking, “Who do you know that wants a mortgage?” It is also more user-friendly, attracting friends, partners, and customers toward you instead of pushing them away.

# The FORD Questions

What are four of the most important parts of your life? How about your family? Your career? What do you do for fun? What are your hopes and dreams? We call these four core areas of your life your FORD (family, occupation, recreation, and dreams). We are masters of asking FORD questions.

## **F = FAMILY / FRIENDS**

- Where are you originally from?
- How's the family?
- What is your son doing?
- When does your daughter graduation?
- Oh, you went skiing with the Carrolls? How are they doing?

## **O = OCCUPATION**

- What do you do during the day?
- How's business?
- What business are you in?
- How is everything at work?

## **R = RECREATION**

- What are you doing for fun?
- Did you go to the game last weekend?
- What trips do you have planned?
- Are you spending much time at your second home?
- How's your golf?
- Did you get to the beach much last summer?

## **D = DREAMS**

- What are your plans for the holidays?
- Do you have any trips planned this summer?
- Your daughter is graduating this spring – what are her plans?

Are these easy questions to ask? Do people enjoy answering them? They love to talk about their family, their career, what they are doing for fun, and their goals. As they are sharing this information with you, they have time of possession, and they feel you care about them. Your relationship is being build.

Listen carefully because your next question is embedded in their last answer.

