The 90 Day Journey
to Your Sales Success
Mortgage Professional® Edition
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By Tom Ninness,
Edited by Pam Ninness
With Angela Libby Jankousky
Dedication

I dedicate this edition of the 90 Day Journey to the mortgage professionals that I’ve exchanged thoughts, ideas and strategies with that have made my personal business a success. I now pass this knowledge to those that are new in our profession: the fledgling eagles and the top producers who want to take their business to new heights that they could only dream about. Let’s have an incredible Journey together over the next 90 Days!!
What People are Saying About The 90 Day Journey

David Yount – Loan Originator
In the middle of my loan origination career, at a very challenging time, the 90 Day Journey propelled me from mediocre results to massive success. In addition to keeping me motivated, it gave me a very well-polished presentation to go meet Realtors® with. Prior to the journey I felt like I had nothing of substance to offer Referral partners. After learning the PROS system and some of the other key concepts I felt and became unstoppable. I was finally armed with a real plan and business model that more than doubled my income in the first 12 months.

Dave Block – Founder, Make-It-Fly
The 90 Day Journey is a tool that can help any person who is serious about focusing on how to be a better salesperson. It was designed for people who are willing to work hard but just not sure where to start. It will help you acquire more prospects, clients, and sales. I would not recommend it for someone who isn’t willing to commit or doesn’t have the persistence to stick with something for at least 90 days. If you do this program for 90 days, you will develop habits that will serve you for the rest of your life.

Les M. Jenkins – Founder, CEO and Fearless Entrepreneur. www.easyGOALS.com
There’s not a better trained, well read, more experienced sales leader in the lending and real-estate business today that I’d rather go on a 90 Day Journey with than Tom Ninness. A 30 year veteran of the industry, he’s seen good markets and bad – and through it all he’s gathered a wealth of knowledge and insights that he has become expert at sharing. In his 90 Day Journey time tested and proven principles build, day after day, until they all come together to form an undeniably effective sales platform for anyone to succeed from.

There are no cutting edge, crazy, untested methods –it’s a focus on the simple fundamentals that together, when learned, implemented, practiced and mastered will change your sales career forever.

Marguerite Purchio -- Inspired Real Estate
The 90 Day Journey with Tom Ninness gave me the opportunity to become more focused on building my business and taking it to another level. I’ve become more disciplined in my daily work routine, contacting leads and past clients in selected time frames. This has resulted in an increase in business and closed transactions.

Jonelle Leimbach, Founder and President, Adeste In-Home Care
Without a doubt Tom Ninness and his 90 Day Journey is a voice to today’s entrepreneur. In the 90 Day Journey you will be challenged and inspired to take the steps to get your business to where you want it to be. You will love the freshness of Tom’s approach!

Graham Pruitt – Acacia Federal Savings Bank, Washington, DC
I read about Tom Ninness in the Loan Toolbox and was directed to his 90 Day Journey. I have to confess, this well designed Workbook and Journal has completely changed my life. If you are a sales person and are in search of an incredible resource to put you on track to a great personal and business life, this is it. The bottom line, you don’t become successful by accident. It is the daily disciplines that take you to greatness. Tom has been able to spell it out and lay it out for anyone who wants to take the challenge and start the journey. Oh by the way, Tom called me personally when I purchased the 90 Day Journey. It was a pleasant surprise.

Mark Walling
Thank you for taking me on this journey with you. I had a great last quarter and am completely slammed going into the new year! I have watched since Thanksgiving the number of people in my office that have NOT gone on your journey, NOT been in the office, Not made the commitment to work and they are NOT successful. More than anything you reminded me of that difference. Thanks again and have a Happy and Safe New Year.
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Introduction

“Most people overestimate what they can do in a day and underestimate what they can do in a year.”
~Bob Noyce, Intel

What is this 90 Day Journey?
The 90 Day Journey is 90 days of coaching and action plans designed to dramatically increase your sales. It is not merely a book. It is a comprehensive program designed to make a sustainable difference in your business and your life.

Why did I design The 90 Day Journey?
I designed the journey as a challenge to myself. In my day job, I am the Vice President and Regional Production Manager for Cherry Creek Mortgage. I wanted to generate business in the last quarter of the year when my competitors were taking it easy.

Many loan officers and real estate agents consider themselves “done” for the year about October. In reality, they should be doubling their efforts to finish the year strong and set a foundation for success in the new year. I decided to do the opposite of my competition. While they resigned themselves to the belief that business is slow, I used that time (and their lack of effort) to revitalize my business.

The Promise of The 90 Day Journey™
Taking The 90 Day Journey will have dramatic effects on your business. The process will light your business on fire when others seem to be burning out. Although it started as a program to implement at the end the year, it works at any time of the year. The 90 Day Journey was born of my experience in the mortgage industry, but the principles and techniques used here are applicable to anyone who wants to grow their sales and extend their influence.
What You Will Learn
During the journey you will learn how to spend your time focusing on activities that generate revenue, to work more effectively, to increase prospecting, to create strong business relationships, and to align yourself with high quality individuals who will refer business to you. In sum, you will create more value in your business.

The Structure of The 90 Day Journey
Every day on The 90 Day Journey you will read a section from this book and you will complete a section in the workbook. This book contains a wealth of information on practical business topics. Amongst the 90 days of valuable information you’ll find answers to strategic questions such as:

1. What do I need to do every day to grow my business?
2. What does a good professional referral source look like?
3. What does a good potential client look like?
4. What motivates my customer to buy?
5. How can I build rapport?
6. How can I use speaking to grow my business?

After you’ve read the day’s section in this book, you’ll open your workbook and develop a tactical action plan for the day. At the end of each day, you’ll reflect on what you learned, take a moment to be grateful, and develop a list of the 4 to 7 most important tasks for you to complete tomorrow.

This Version of the 90 Day Journey is Designed for Mortgage Professionals
While anyone who wants to build a perpetual, referral-based business will benefit from the principles and practices in this book, this edition is specifically designed for Mortgage Professionals. It uses examples specific our profession and is based on my 30 years as a Mortgage Professional.

In his book Tribes, Seth Godin says, “A tribe is a group of people connected to one another, connected to a leader, and connected to an idea.” This book intended to support and inspire you as a member of the tribe of Mortgage Professionals who are connected to this idea: I aspire to build a perpetual referral-based business while providing my clients with unequaled service. You and your companions on this 90 Day Journey (the tribe) will be referred to as Summiteers. Welcome.
**Getting Started**

It doesn’t matter what time of the year you decide to start. What is important is your commitment to make changes and create new habits. I suggest that you do the exercises in Day Zero of the workbook any day you like. In fact, you might take more than one day to do them. The Day Zero exercises are designed to help you think through your life purpose. If you’ve already done that work, it won’t take long. If you haven’t done it (or haven’t done it lately), give it some careful thought. This is a journey. You will end up in a different place when you’re done. If you set off for Chicago, you’ll end up there. It would be a darn shame if, when you arrive in Chicago, you discover that you really wanted to go to Seattle. The Day Zero exercises help you choose your destination.

Once you’ve completed the Day Zero exercises, begin with Day 1 on a Monday. Starting on a Monday will ensure that your work week coincides with the days and workbook projects for the entire 90 Day Journey.

**It’s Not Easy**

Building your business doesn’t happen overnight, nor with a phone call or two. Building your business is an on-going process. It’s not easy, but it is extremely rewarding. It reminds me of the old fable about a young man who wanted to be able to lift a full-grown pig. Many of his friends laughed at him and said it couldn’t be done. One wise man didn’t laugh; he offered the young man this advice. “Find a piglet and lift it every day. By the time it is grown, you’ll have the strength you desire.” Think of **The 90 Day Journey** as your piglet. It will grow very rapidly over the course of the 90 days... and your capacity to lift it will grow just as fast.

The quote at the beginning of this chapter by Bob Noyce is reprinted below.

*Most people overestimate what they can do in a day and underestimate what they can do in a year.*

In my experience, most people vastly underestimate what they can do in 90 days. You’ll never know unless you try.
My Invitation to You
This program costs $87. That’s less than 97 cents a day over the course of 90 days. If you’re finding, as many do, that it’s the best money you ever invested in your business, recommend it to the 10 people whose success you most desire.

What is your first Action Item?
Open the Workbook to page ii, Welcome and Your Commitment. Read and sign the contracts shown there. Find an accountability partner, and have him or her sign the second contract. You are both making a big commitment. That is what will drive your success throughout this journey.

This will be a transformative journey. Please email me with your successes, testimonies and feedback about your journey. I look forward to hearing from you.

Your success is my success.

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