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Made to Order

DALE VERMILLION SERVES UP
INTEGRITY-BASED, CUSTOM TRAINING
TO NATIONAL CORPORATIONS,
MID-SIZE BROKERS AND INDIVIDUALS

BY JENNIFER HADLEY

Dale Vermillion is no typical sales and management trainer. As the founder of Vermillion Consulting Inc. (VCI), he is also the creator of the most comprehensive sales and management training programs available; Mortgage Champions®, CreativEquity® and CreativEdge®. But whereas some mortgage trainers adhere to a one-size-fits-all method of training, Dale provides both custom and packaged training programs, seminars and consultation to fit the needs of the organization, the office, or the individual, and he builds them all to fit current market conditions.

Dale's expertise in mortgage sales and management began in 1983, when he first entered the mortgage industry as a loan officer. By the time he had reached 30 years old, he had climbed the ranks to team leader, regional manager, and finally executive director of a national mortgage company, managing more than 1,000 loan professionals.

"I was responsible for ensuring that my team of more than 1,000 was properly trained. I could not find anyone who provided the specific training that I was looking for. I needed training for my team that was both proven and practical, instead of motivational. But, I also needed that training to focus on high integrity," Dale says. So, in 1995 after 12 years of training others by default, he decided that there was a much needed demand for a consultant and trainer who could share best practices and ethical sales strategies with the industry as a whole. Vermillion Consulting Inc. was formed to fill this void.

THE INGREDIENTS OF A SUCCESSFUL SALES SYSTEM

By the time Dale decided to start consulting and training full time, he had spent plenty of time developing and observing best practices in management and sales strategies. By carefully analyzing what did and didn't work; he finalized a recipe for sales success which required four key "ingredients": Integrity, Value, Relationship and Differentiation.

"There must be integrity in everything we do, as the truth will always prevail," Dale says. As the first key ingredient to a successful sales strategy, Dale adamantly advises corporations, mid size brokerages, net branches and individuals to focus on full disclosure in all sales. By focusing on integrity and honesty; originators, managers, team leaders and executives quickly learn to adopt Dale's philosophies.

The second ingredient to a successful sales system – value – is created through providing true benefits to your customers. This is an overriding principle in Dale's "Rate Doesn't Matter™" philosophy. "When a loan officer focuses on creating value, by maximizing every aspect of what they offer their clients above and beyond the competition, the rate becomes a lesser issue."

In addition to selling with integrity and creating value, the third component of a successful sales strategy is critical: relationship. "The key to true success in your business is repeat and referral

business. To achieve this, you must have relationships in place,” he adds. “Most loan officers are transactional,” he continues. “But the best loan officers are relational. When you focus more on helping your customers than gaining commissions, you will not only build relationships, you will succeed. By changing your clients’ lives, they will change your life,” Dale says.

Finally, the fourth component to a business’s success in both management and sales involves differentiation. “In order to succeed in a fluctuating market, companies and individuals need to differentiate themselves in every way possible,” Dale says. “From the way you handle the initial call, to the structure of the loan, to the service you provide, to the relationships you build; being everything your competition is not, will make you stand out as a true WOW – the loan officer that stands out in every customer’s mind!”

CREATIVEQUITY & CREATIVEDGE®: THE MAIN COURSES FOR MANAGERS

Having determined what the ingredients for a successful sales strategy were, Dale began the painstaking process of cultivating a training and seminar system that would teach managers and loan officers of large to mid size companies how to effectively succeed. While integrity, value, relationship and differentiation are the pillars of Dale’s strategy; without mortgage specific, practical application, the pillars alone are not enough. To that end, Dale began crafting highly specific, verifiable tactics for mortgage professionals, which proved to have an overwhelmingly successful rate of return when implemented. The results of his efforts became CreativEquity® and CreativEdge® seminar and training systems for corporate retail and wholesale companies, respectively.

“Many of the companies I have worked with spent millions on marketing, yet little to nothing on training. Although marketing is necessary and valuable,” Dale says, “if you spend large amounts of money on marketing, only to have the loan officer who answers the phone untrained to convert that call into a loan, your marketing efforts will be wasted. Our training systems have proven to increase conversion rates, resulting in maximizing marketing dollars and closing more loans. As a result, the training more than pays for itself!”

Both systems, offered through VCI are comprehensive in ways that other training programs just cannot match. Dale initially

meets with senior management to ascertain the company’s objectives. “I begin by determining what the management team wants to achieve and how they are currently doing business. The focus is to identify the strengths and weaknesses of the organization so as to provide direction on how to change the weaknesses.

As I remind my clients, if you do what you’ve always done, you are going to get the results you’ve always gotten. You cannot change results without changing behaviors. In today’s changing market, this is a critical philosophy” Dale says.

After the initial consultation, Dale customizes a specific training program for his clients. While he agrees that “there is a core strategy for selling;” he is quick to note, “That strategy needs to be succinct and constantly updated to meet the market changes.” Dale maintains that CreativEquity® and CreativEdge® are perpetually evolving with modifications to the systems made specific to each company’s needs. Each program includes audio and video training, conference calls, comprehensive manuals, training aids, and more.



“We are the solution to the current market turbulence,” says Dale. “Particularly today, when so many companies need to restructure and reposition themselves to ensure success, we provide the solutions. These solutions are proven to work. We have never worked with a client whose numbers have not increased,” he adds. To date, those clients include more than 140 mortgage companies and more than 250,000 loan originators.

MORTGAGE CHAMPIONS®: PERFECT FOR THE INDIVIDUAL PALETTE

After nine years of training well-known national mortgage companies and speaking at major industry events in the U.S. and Canada, Dale recognized that his corporate training systems could be successfully modified to meet the needs of the individual broker or loan officer. Mortgage Champions® was born shortly thereafter. This individual training involves videos, audios, manuals, monthly webinars, and much more, all based on the “best of the best practices I have studied for 25 years.”

“Loan Officers almost unanimously make the same mistakes

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when selling a loan. They do not lose deals because of rates, they lose them because they do not justify their rates through value,” Dale says. To assure that loan officers aren’t making the mistakes their competitors are, Mortgage Champions® provides specific sales strategies for individual loan officers that are proven to work in conjunction with current market conditions. In fact, the system has proven so effective that Dale offers a money back guarantee, if a loan officer does not see results after using the system.

Like all of Dale’s training and seminar systems, Mortgage Champions® is integrity-based, and focuses on not only professional success, but personal success as well. Dale’s next installation of training, the Mortgage Champions Team Kit - specifically designed for small brokerages - will debut later this year.

**SERVING UP PERSONAL,
PROFESSIONAL SOLUTIONS**

Personal and professional successes are not mutually exclusive in Dale’s opinion. “We focus on making mortgage professionals successful in both their personal and professional life,” he says. But, in order for mortgage professionals to be professionally successful in today’s competitive market, their professional training needs to be supplemented with comprehensive life training.

With a resume that includes having writ-



Pictured above left:
Dale and his wife Laurel
with their children

Pictured above right:
VCI Annual
Company Outing

Pictured below:
VCI Core Team

ten dozens of feature articles, and serving on both the executive and education committees for mortgage industry associations, what could possibly be next on the agenda for Dale Vermillion? In addition to having a national publishing contract in place for his first book, which will hit stands in early 2009, Dale will continue training, speaking, consulting, and putting his money where his mouth is-as an integrity based professional.

Dale founded Mortgage Professionals Providing Hope® (MPPH) in 2006 after making several visits to poverty stricken India. The organization was founded to provide food, water, shelter, education, medical services and hope for the impoverished children and families of rural India. This not-for-profit organization receives a whopping 30% of the sales of Dale’s Mortgage Champions® training products. While that may sound incredibly generous; to Dale, that level of integrity is just a way of life.

Dale and his wife, Laurel, have been married 16 years and are raising four children in Florida. He and his wife are actively involved in working with youth, charity organizations and mission organizations. ||



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