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TABLE OF CONTENTS



04
Preferred Partners



09
Publisher's Note



10
Sponsor Spotlight



14
Agents Giving Back!



16
Rising Star



20
Cover Story



26
We Ask the Questions, You Submit the Answers!



29
CHARITIES



30
5 Ways to Generate Rave Testimonials & 5-Star Reviews



If you are interested in contributing or nominating Realtors for certain stories, please email us at Tracy.Thomas@RealProducersMag.com.

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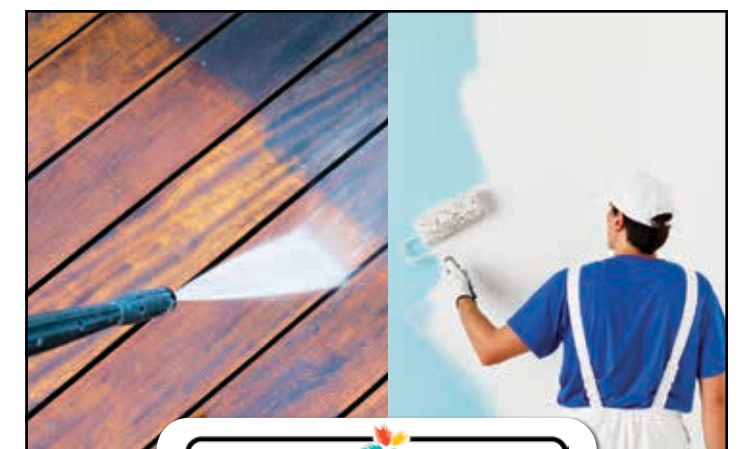
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Volusia Real Producers wouldn't exist without you and your feedback of who you love working with, what you love doing on your time off (when you allow yourself any) and who else is inspiring you in the industry. Our monthly publication and quarterly events are a lot of work, but it is all worth it when we get the feedback of how much you enjoyed finally meeting an agent you've done deals with, but had never met before or meet someone who helps you improve your business. We get countless messages, emails, and texts about how the Volusia Real Producers platform has helped them meet someone who changed their business, their life, or both. When you meet business partners who change your productivity and has earned your trust... there is nothing better than a win-win relationship with mutual trust.

This month's magazine starts with our June "Sponsor Spotlight", Dwayne Hutto of Omaha Mutual Mortgage! From the very first time

I met Dwayne, I knew he was a man who did not waste a minute of the day. I've heard quite a few stories of how Dwayne came through and would stop at nothing to get their loan closed! You will read the story of his life and family and how growth is on his mind! Oh and don't get me started on his family photos! You can see why he works so hard!

Next, you will read about this month's "Rising Star", Mike Bretzel with Keller Williams Realty Florida Partners in Port Orange. Mike's family has a history in real estate, yet he has been able to switch the script and become the leader of their real estate team - The Bretzel Team, which includes his sister, father and involves their mother from time to time. This recent college graduate is topping the charts with his sales so make sure to catch his story!

Finally, you will get the chance to read about our June "Cover Story", Matt Guarro with Collado Real Estate. This family man started out with Pat Collado as her buyer's agent and then ended up working in his own building down the street from Pat! Matt stayed with Collado Real Estate and helped start a new division called, Causeway Construction in New Smyrna Beach. A lot has changed for Matt since the beginning, but he never gets tired of waking up and helping clients buy or sell real estate at the beach.

He enjoys helping them fix it to sell or once they buy, or to build completely from scratch.

We are always looking for more ways to excite you and get you connected with other professionals in the county. If you've got an idea or a connection for us, we'd love to chat or meet. **We love hearing what you have to say about working with our partners! Feel free to reach out if you have an agent in mind for a story or a charity you'd like to help. Please let us know by emailing us at VolusiaRealProducers@Gmail.com OR leave us a review about our magazine/ events on our Facebook page!**

Reminder:

Check back next month for pictures of our Top Agent May Fiesta!



With Gratitude,
Tracy Thomas
Publisher/Owner



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NOTHING SLIPS THROUGH THE CRACKS

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To Dwayne Hutto and his team at Mutual of Omaha Mortgage, a loan is more than a loan; it's an opportunity to help a family achieve their dreams, a promise of the life they desire, a chance to build both financial wealth and life-long memories.

Mutual of Omaha has been around for over 100 years -- since 1909 -- They opened Mutual of Omaha Bank in 2007 and it exists for the benefits of their customers and partners alike. As a full-service mortgage lender, they have strong financial backing and a solution for nearly every mortgage need. Their portfolio of home financing options includes fixed and adjustable rate loans, down payment assistance programs, FHA, VA, USDA, jumbo loans, and refinancing programs.

"We're known in this area for exhausting all options," Dwayne explains. "Trying to make the deal with the clients work. Not giving up. Helping people repair their credit. Staying in touch with clients. Other companies may send those with a 550 credit score on their way. But we help with credit repair, and go ahead and get people a home when they've been turned down by others."

Dwayne goes on to explain that his team is known for the speed and accuracy with which they do business. They are known for quick closings, and they are ready to answer the phone at any time of day, any day of the week.



DWAYNE HUTTO

BRANCH MANAGER, MUTUAL
OF OMAHA MORTGAGE



most grateful for my family: my kids and my wife.”

Whether he’s with his family or supporting partners and clients in business, Dwayne keeps his focus on taking care of people. If he has to cut fees to make a deal work, he’s ready to do it. “Even if we don’t make any money, we make sure our agents don’t pay fees out of their pocket or cut their commission... I feel like we have a good reputation for that.”

“Nothing slips through the cracks,” Dwayne continues.

“This is someone’s house. It’s not a crack. We can’t let it slip through. We’re on top of our game. That’s what differentiates us from other companies. We are on top of every file and answer our phone weekends and nights to answer any questions or concerns.”

Dwayne got his start in the mortgage world in late 2003. After moving from Okeechobee, Fl. and attending college in Daytona Beach, Dwayne decided to settle in and call the place he’s come to love so deeply his home.

Dwayne now runs three branch offices for Mutual of Omaha – one in Seminole, one in Ormand Beach, and another in New Smyrna Beach.

“We work our butts off,” Dwayne says. “We do, every day. We work basically 7 days a week. I’m in the office from 8:00 to 5:30, but I get home and am on my laptop til probably 10:00 each night.”

“I really just enjoy what I do,” Dwayne continues. “It’s not like a job. I’m socializing with agents and friends, going to events. I’m out, hanging out with people I know.”

Dwayne and his team are hyper-focused on their willingness to help and partner with real estate agents. That’s one of the main reasons they are as successful as they are. “We try to nurture our agent relationships by helping them succeed – partnering to help with leads, open houses, events, etc. Really just to get them more business and build a relationship with them. We try to get real estate agents more business by helping them. If you start using

us and see how good our services are -- we answer the phone, respond quickly, turn around loans fast – you’ll see we’re on top of it. Nothing slips through the cracks,” Dwayne says.

Dwayne’s team gives back to the local community through the Patriot Charity Initiative, a program designed to give back to veterans. “The president of our bank is a veteran and played middle linebacker for the Army,” Dwayne explains. “So we take care of veterans. Basically, Mutual of Omaha donates \$125 to one of four veteran and active duty charities for every participating loan we close. Whether it’s a VA loan or not, we donate \$125.”

With Dwayne’s team closing around 50 loans each month, the numbers add up quickly – over \$50,000 in 2018, and likely more in 2019. Mutual of Omaha also waives all bank fees for veterans – processing fees, underwriting fees, application fees, and appraisal costs. “And a lot of people choose us for their VA loans,” Dwayne adds.

Outside of work, Dwayne is a family man at heart. He and his wife, Nicole, have two children: Brayden is 9 and Brylee is 7.

“That’s it man: faith, family and work. My son and daughter and I go fishing. We travel when we can, and when we have time. I’m

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**Mike
Bretzel**

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plish their goals. After fourteen years of racing competitive Motocross, Mike no longer sought to become a professional racer, and, at the same time, his family sold the car dealership where Mike found great success and discovered his purpose. Timing is everything, Mike learned, and as fate would have it, he started the trek in following in his father's footsteps. As years before, Mike Bretzel Sr. was a partner in a real estate office. This first allowed Mike Jr. to see the amazing opportunities in real estate, and selling real estate would also allow Mike to continue his passions that he discovered while selling cars.

Mike Bretzel Jr. has been a family man his entire life. As a young boy growing up in Ormond Beach, Mike found amazing support from his parents as they helped him to start two businesses in high school, compete in amateur Motocross racing, and work at the family car dealership. "My father and I have always had a winning mindset, and I believe that expanded from our strong bond from traveling to race motocross. My parents are high school sweethearts, and did everything and more to provide the absolute best childhood that they could for my sister and me. My mom has always been one of my biggest supporters and was always there to pick me up when I was down or took care of me when I was injured--which happened often racing motocross. Anything they could do, they would do for us."

It was at the car dealership that Mike found his passion for sales and his passion for helping people to accom-

Just three months into his new career path, Mike was awarded the "Listing Leader of May 2014" with the largest company in town. "I quickly realized that I made the perfect career choice. I could apply my previous sales and negotiations skills to help serve and educate my clients; I can still work for my clients to help them accomplish their goals; and to my surprise, I still get the same adrenaline rush when I help a buyer negotiate the best deal on his new dream home and/or investment property, or when I help a seller get top dollar and break a neighborhood sales record, as I did when I was on the starting line with up to forty other riders all wanting the same exact thing--to win." The competitiveness and perseverance that Mike learned through years of racing has helped him and The Mike Bretzel Group to show their clients that the group will never give up on helping them to accomplish their goals. In one instance, a client couldn't afford the necessary manpower and vehicles to move out of their home by closing time, so Mike helped them move for twenty hours so their goal of selling their house could be actualized.

Mike has the great fortune to get to work closely and often with his family, who make up The Mike Bretzel Group: Mike Bretzel Sr., Mike's father and partner, is the team's Commercial Property Specialist as he is a designated Keller Williams commercial member, and associated broker; Mike's sister, Kate Bretzel, is the team's New Construction Buyer Specialist; Mike's girlfriend,





...

Miranda Hunt, is the team's Lead Buyer's Specialist and is a Keller Williams Realty Luxury International member. Although he does see his family more than most, Mike does find it difficult to maintain a healthy work/life balance. "Miranda will tell you, maybe happily or unhappily, that I am always working. However, I'm happy working! Call me crazy, but I love working because I love what I do. If it wasn't for having such a supportive and amazing girlfriend and two awesome dogs to come home to, I probably would live at my offices. I'm working constantly to find that perfect balance between work and life. My goal is to be in business to fund the perfect life, not be in business to work for the rest of my life."

The hard work that the team has put into what they do has proven fruitful as they are a Top Producing Real Estate Team. Mike's first full-time year in Real Estate came in 2018, just after he graduated from



“
I'm working constantly to find that perfect balance between work and life. My goal is to be in business to fund the perfect life, not be in business to work for the rest of my life.”

Stetson University. This first full-time year really kicked off The Mike Bretzel Group's production selling just shy of \$15 million in 2018. They have won several awards including but not limited to: Keller Williams Realty International Triple Gold Level Production Award (2018), Overall Top Listing Group for the Year (2018), Overall Top Producing Commercial Group for the Year (2018), Keller Williams Realty International Gold Level Production Award (2017), and Overall Top Producing Commercial Team (2017),



Women's Council Of Realtor Top Producer Award (2017), and Keller Williams Realty International Silver Level Production Award (2016). "There is strength in numbers, and giving up some control, and accepting that statement has been the biggest game changer for myself and my business."

More than relinquishing some control, Mike has found success through trust in those around him who know and love him the most--his family. Appreciation of and using each member for their strengths have been factors that have contributed to the personal and professional achievements of the group. "I'm extremely blessed to have my family in my corner, and to be thriving in business together."

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MATT GUARRO

WITH COLLADO REAL ESTATE

::



cover story

Matt Guarro's greatest passion in life is his family. He has been married to his wife, Heather, for three and a half years and they have two beautiful sons--Matthew Jr. (5) and Ethan (2). Keeping his family close is his hope and working in real estate gives him the great opportunity to accomplish that. Real estate was not where he began, but his mother gave him the idea, and Pat Collado the circumstance.

In 2008, Matt was working in construction, building custom homes

since he was sixteen years old. Matt's time in the business instilled in him a strong work ethic and extensive knowledge of building techniques. At the same time, his mother was at Collado Real Estate. She encouraged him to shadow her, to work with her to see how he liked it. In doing so, he began to build relationships with the other agents and found his future career and home. Matt worked his way into the Buyer's Agent position, a position he held for seven and a half years, and he has been at Collado Real Estate for eleven years this August. Matt wasn't entirely sure that he would do well in sales, but he knew that working hard and remaining honest is the greatest thing one can be to be successful

and the rest will follow. His knowledge and experience in construction has also been a wonderful asset for his clients, especially with the development in Florida. During his time as an agent, Matt has reached a career volume of over \$75 million and his goal for this year is \$15 million. "Until I start implementing an admin and a Buyer's Agent, someone to help you get to that next tier in volume, it's hard. After doing it for ten years you can feel your plateau and what's attainable by one person. My goal

is to slowly implement pieces of the puzzle so I can get there." Over the last decade, Matt has found that the challenge of learning the ins and outs of the business has become second-nature now, and that keeping up with changing market knowledge is the biggest challenge he faces, but enjoys taking that head on.

Working next to Pat Collado has been incredibly inspiring and motivational for Matt, and has helped him on his journey to become the success he is today. "Watching Pat and having a boss that comes in every day is motivating." The marketing efforts that Pat makes to draw people and listings benefit every agent in the office, including Matt. The office is located in the densest area of real estate agents and Matt has found that finding common ground with colleagues is the best way to work for his clients. "You have to do business with colleagues. You may not

agree with what everybody is doing, but you have to be respectful. You're honestly serving your clients better. You're working for somebody else, and how your peers view you is going to affect your business. At the same time you must fight hard for your clients, but there's an easy, nice way to do that." Matt values what other agents can teach and aims to keep open communication among them.



Having experience in construction, Matt is naturally drawn to doing renovations as his next big personal endeavor with his family. "I started out in the construction industry, and being able to apply that to real estate for my clients is

invaluable. Next is to get a rental and fix it up." Though scheduling can be precarious as an agent, Matt does his best to ensure that his family gets number one billing and that the goals they set together take priority. "I focus on taking care of two young kids and my wife. At the end of the day, that is my motivation"

Matt Guarro is a dedicated husband, father, and agent, and it is apparent to those who know him. Living and working hard with integrity has helped him to become the man he is today and earn the success he has found. When all is said and done, Matt hopes that, when people think of him, they say, "Matt's a great person; he's a great agent. He's honest--call him.' That's success to me. And if I can maintain that, I think I've done well. The rest will follow."

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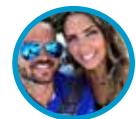
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▶▶ we asked the questions, you answered

WHERE DID YOU GROW UP?



ASHLEY CALLAHAN SCHILLING
- Corning, NY



KIMBERLY THURSTON MARTIN
- Port Orange, FL



CINDY CHAMPION WEINBERG
- Port Orange, FL



STEPHANIE RENICK
- Ocala, FL



KAY PETTY SZINEGH
- Lake Alfred, FL
(3rd generation Floridian)



ANGELA L LEE
- Savannah, GA



VINCE CARDONE
- Brooklyn and Jersey



BREONKA CARLO
- Best place on earth. New Smyrna Beach, FL



KELLY D'ERRICO
- Sandy Hook/Stratford Connecticut



CANDACE CECIL CULLEN
- DeBary, FL



SANDRA OTTO
- Alabama!



SYLVAN MCELROY
- NSB! Born and raised.



DARIN BURTON
- New Smyrna Beach and Port Orange



TYLER RENICK
- Ormond Beach



LAURA SMITH POWDERLY
- Lake Hopatcong, New Jersey. The most beautiful lake in the northeast



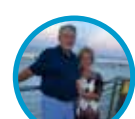
TRAVIS FORD, REALTOR,
- NSB Homes Ponce Inlet



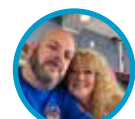
DONNA CODIANNE
- Hackensack NJ oh yeah!



RENEE LYNN STIMSON
- NSB! Love this lil Beach town



LESLEY GILMAN LOUNSBURY
- Winter Park, FL



MARIANNE BOYLES
- Massachusetts



MAUREEN SAUNDERS KEMP
- Born and lived in Key West until 2nd grade when we then moved to DeLand...grew up the remainder of my childhood and teen years in DeLand.



SAMANTHA MCHUGH
- Ireland county Sligo...all my family still lives there



TRISTINA HILL
- Good old DeLand FL...we called it "Deadland" growing up!



SUSIE BRUNER
- Winter Park Florida



PINKY REILLY
- DC MD and VA



CINDY LEE HARPER
- Welaka FL...North of Deland if you have never heard of it! On the beautiful St. Johns River #floridagirl



DEBBIE KEMPKEN
- Carter Waterford, Wisconsin



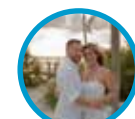
SALLY VANCE-KAIZER BECKLEY,
- West Virginia



LISA RODRIGUEZ
- Miami until high school then Deltona.



ROBIN TIERNEY WINKLER
- All over the place, winter park, mt. Plymouth, Mount Dora, Altamonte, Pennsylvania, Massachusetts, Indialantic Beach



KERRIANNE JOHNSTON
- NSB



MERCURY TITLE
- Battle Creek, Michigan



CHRIS ATWELL
- I don't like getting accused of growing up but I sure did grow older in NSB.



AMY ALMESTER
- Toledo, Ohio



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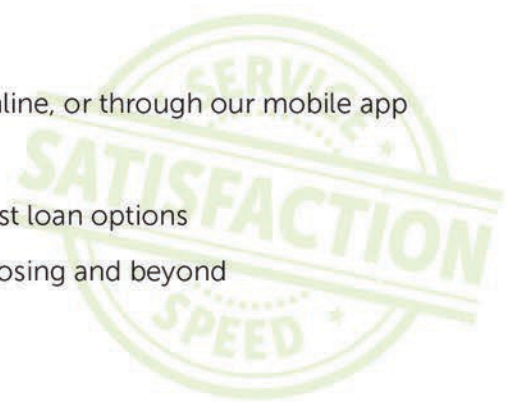
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Branch Manager, NMLS# 242136

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Meghaphone Marketing, LLC

386-689-8531 | megan@meghaphonemarketing.com | meghaphonemarketing.com



By: Hoss Pratt

5 Ways to Generate Rave Testimonials & 5-Star Reviews

The new era client wants to know you're the best before they hire you, which is what makes reviews and testimonials one of the most important digital assets you can build.

In today's new era of business, sales, marketing, and real estate, reviews are abundant and everyone has the tools to access, demand, and deliver rave testimonials and 5-star reviews. We all have the digital assets to share our experiences instantly and in some cases, in real time about a company, product, or service. Word travels faster than ever before. What are clients saying about you?

If you don't have much in the way of reviews, now is the time to start building this asset. I want to teach you how to maximize every single opportunity when you're working with a client to get a great testimonial or review every single time! I'll guide you through the process so that you know how to ask, when to ask, and how to get them to give you their best review every single time.

Reviews and testimonials are part of everyday life. I want to teach you how to get tons of great reviews and convert them into multiple formats because it's that important to your business.

Do you use Uber? My wife and I are big fans of Uber. We use Uber all the time. On date nights, we'll take Uber, and review our driver. Now, I recently discovered that not only is the driver reviewed on Uber, but so is the rider! You are actually reviewed by your drivers.

And, I'm not talking about calling Uber to get a ride from little Scotty, who just got his license. I'm talking about an executive car, black car service that's so affordable, it's an incredible value exchange. So, if every time you call Uber, you're puking in the backseat, that driver is going to give you a 1-star review. That's the information exchange of today's business. Transparency and accountability are incredibly valuable tools to leverage in today's era.

If you travel a lot, like I do, and you're looking for a good restaurant, you use Yelp and you choose a restaurant based on its stel-

lar reviews. Where's the place in Indianapolis, for example, that if you're going to Indianapolis you absolutely must go to? If you don't know, it's Elmo's Steak House, but if no one told you, you'd check out the reviews on Yelp, right?

It's the same thing with real estate. If someone's purchasing a home and they're driving around and using an app, like Zillow, for example, the real estate agent is also reviewed. So, how do we get those reviews? And not only that, but how do we get 5-star reviews every single time?

My client just sent me a video, a testimonial from a celebrity, Kid Shamrock, a legendary MMA fighter. I was a fan as a kid and my client just happened to sell his home. And, Kid Shamrock's on video saying, "If you want to learn how to fight, you hire me. If you want to learn how to sell a home, you hire Chris Rayner." How valuable is that? He'll be able to leverage that video for years to come! I have hundreds of video testimonials from my conference, two-day workshops, seminars and more.

Have you ever read the book Influence: The Psychology of Persuasion by Robert Cialdini? This book covers why social proof is so important. What's social proof? People want to know that you're good before they hire you. They want to know that restaurant is amazing before they go there. They want to know that you're a good rider before they go pick you up. That's the world we live in, so understand the positioning power you have in this and how important it is to generate rave testimonials and 5-star reviews... every single time! And remember, we're not going for 4 stars, we're going for 5.

#1. Ask and Expect for a Rave Testimonial and 5-Star Review

From start to finish, you want your customer to understand that your ultimate goal is getting that 5-star review from them. Your customer experience is crucial and must always be leading them to you asking for their testimonial.

There are 3 zones in the customer life cycle:

- Zone 1 - Lead
- Zone 2 - Client
- Zone 3 - Past Client

Set Clear Expectations

"Mr. Buyer, look, I'm going to give you incredible service, just like we have for hundreds and hundreds of our clients because I guarantee at the end of this transaction, if you can't give me a 5-star review, I'll refund every penny on commission because that's what we are in the business to do. We are in the business to serve. So at closing, when I hand you those keys and you give me that glowing testimonial, that's what makes me do what I do. That's why I do what I do!"

What are we doing here? We're setting clear expectations from the very beginning, even though we're asking for the testimonial at closing. Closing is the absolute best time to ask for the testimonial.

"Suzy was able to give me an amazing testimonial at closing. We helped Suzy, she had her home on the market for 60 days with the previous agent, but she hired me and I implemented our 89-point marketing plan. That's the reason I was able to sell her home for full price within the first 7 days and it's going to work for you, too, because our marketing plan works! I want to get the same type of testimonial from you, otherwise, I'm not happy."

"It's important for us to get a 5-star review from you. It's important for us for you to tell all your friends and family what an amazing job we do. If at any point, you can't give me a 5-star review, I want you to call me up and let me know, "Hey Hoss, you're slipping to a 4." Watch me step it up because I'm in the business of getting 5-star reviews."

If you fail to do this from the very beginning, it's only going to be awkward later if you ask for a testimonial.

#2. Make It Easy for Them

In my experience, I've learned that most people do not like to give testimonials. It's not that they don't want to give you a testimonial, it's that they don't know what to say. They don't know how to do it. They're not comfortable in front of a camera. They're not a writer. They don't know the different points. A lot of times, you ask a customer for a testimonial and they send you a whole sheet back that looks like an essay. It's because they don't know what to say! So, you have to make it easy for them and easy on you, too.

My first conference was an incredible event, we had 300 agents from 45 states, 3 provinces in Canada, from Spain, from Australia, all over the world. It was an incredible moment for me because I had all of my clients in one spot. I knew I wanted to get amazing testimonials from them, but I didn't know what I didn't know.

And so, after the conference, I told them, "For everybody that gives me a testimonial, go see Sean in the back of the room. Sean, raise your hand! Everyone who gives a testimonial gets a free book. So, go see Sean and give us a great testimonial."

I also walked around the room and encouraged people, "Hey Steve, make sure to see Sean and give us an awesome testimonial. Can't wait to see it!" "Hey Shirley, hope we did awesome. Can't wait to hear your testimonial." So, I was really pushing people to give us a testimonial, and while we got a lot of them, most of them weren't very good. Most of them weren't very good at all in fact and I missed an opportunity, but I learned an important lesson that day: people need structure. I learned that I need to tell them what to say.

The very next year, I fixed that. I gave them a framework that led to unbelievable reviews that I can leverage for years to come.

So, here's what I did. I put a board in front of them with three questions:

- #1. One word to describe this event or working with me.
- #2. How was your life and business before you hired me?
- #3. How will your life be different?

"Unbelievable! Before I came to Hoss, I was a Jack of all trades and master of none. I was just flying by the seat of my pants. I was hiring the wrong people. I was going in a million different directions. I didn't have clarity on what I wanted to do. I didn't have clarity on how to do it. And I remember getting the emails from Hoss. I ignored the first one and I ignored the second one, but he stayed on me. Then, I had a closing fall apart and I pulled the trigger, thinking that things have got to change. So, I pulled the trigger and I decided, I committed to come. And, I'm glad I did! With what I learned here, I'm going to be able to double, triple my business. I'm leaving here with the blueprint to grow my business. If you're thinking about coming and you're on the fence, stop waiting. Take action! I'm Alex from Georgia. Have a great day!"

The easiest way to get the testimonial you want from your client is to write it for them. Be specific, but keep it short.

"In less than 4 weeks, I've listed an additional 6 listings using the FSBO Assault Program. I recommend it to everyone except my competition!"

"The FSBO Assault is incredible! I'm confident we'll list an additional 5 - 10 listings a month from this system. Thanks, Hoss!"

"Hoss' 89-point marketing plan sold my home for 101% of asking price. Look no further, he's your answer!"

"My home was on the market for 90 days with two other agents. Hoss was referred to me by a friend from church and he sold my home within 7 days because his certified pre-owned program is incredible. I recommend it to all my friends and family."

...

Your clients can't write these testimonials. Most of them aren't writers, but you are or at least, you should be. Most salespeople, marketers, business owners and entrepreneurs need to get better at writing. You use this skill every day. You need to develop this skill so that you're able to tell the story with the right timeline and the right words. Write it for them. Tell their story. It's that important!

If your client is a great writer already, it saves you time. If they're sending you emails raving about you, reply and ask if you can one as a testimonial. It's that easy! But, if they're not, writing their testimonial for them is really the best way. Shoot them a quick email with your write up for approval and make it as easy as possible. Again, be specific but keep it short. Focus on results! Be intentional about it.

#3. Give Them Options

Some people are good on video. Some people are not. If they're not comfortable on camera, don't put them on camera. You can get a written testimonial instead or even just audio, through a quick call or chat.

"Look Mr. Client, after we get done closing, you're going to get a call from Shirley. Shirley's going to give you an exit interview. It helps us tell your story, provide an incredible testimonial and see the incredible value we bring to the table."

Exit Survey Questions:

1. Tell us about yourself and what you do.
2. How long have you been working with Hoss?
3. What initially intrigued you about Hoss?
4. Tell us about some specific systems that you've implemented in your business.
5. Tell us about what you've worked on.
6. Tell us the best part of coaching with Hoss.
7. Tell us a specific story about how Hoss has gone above and beyond your expectations.
8. What would you tell someone who's on the fence about working with Hoss?

Make it a standard to get a testimonial from every client, every time. I have a library of different types of testimonials as well as third-party and celebrity endorsements. Don't get uncomfortable asking your clients for testimonials. You need to plug these testimonials into everything you can: your website, social media, Yelp, Zillow, Trulia, etc.

Give your clients options:

1. Video
2. Audio
3. Written

If your customer is not comfortable on camera or video, use a third-party voice. It can even be your voice, so long as it's clear that it's coming from them.

#4. Repurpose in Multiple Ways

There is tremendous value in the content you already have and the content you're going to collect going forward. Repurposing your testimonials into multiple formats separates you from the competition, builds a library of credibility and success stories you can share in various ways.

So, how do you repurpose a 5-minute client testimonial video? For \$1/minute, you can turn your client testimonial into a written success story using a transcription service like CastingWords.com, for example. So, for \$5, I can turn my video into a success story that I can then email to prospects that are on the fence. We need to maximize every opportunity and leverage all the content you create. Are you repurposing the content you already have?

One video from a seminar, workshop, or webinar can turn into 3 different blog posts. You can turn those articles into one mini-book to hand out or mail out to your clients. You can create a PDF of that mini-book and email it out to prospects.

#5. Give Testimonials and Reviews

Do you roll around town giving 1-star reviews? If you do, I doubt you're the kind of person who gets rave reviews. Get in the habit of giving good reviews, especially to your vendors. This is the law of reciprocity. Earlier I mentioned Cialdini's social proof. He also talks about the law of reciprocity. So, what happens when you give an amazing testimonial to a vendor? They'll likely give you one back. They'll likely send a referral your way. Your opinion matters.

You're an authority. Who are you working with every single day? Who do you depend on? Who do you do business with? Start giving amazing reviews and watch the law of reciprocity in action.

There is so much information out there. It's absolutely abundant. You all compete against the person who has better reviews than you. You all compete against the person who is more intentional about testimonials.



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WHAT CONSTITUTES YOUR CREDIT SCORE?

Are you bewildered by your credit score? Wondering how to increase your score or why your score has taken a nosedive? Learn what makes up your credit score to make better financial decisions that will pay off now and in the days to come.

PAYMENT HISTORY

When it comes to your reliability with credit, your past payment history counts for a whopping 35 percent. If you're late paying bills, installment loans, or mortgage loans, you might want to reconsider your ways. Missing payments, better known as delinquencies, can also lower your score.

CREDIT UTILIZATION

Resist the urge to max out your credit cards. Credit card utilization — the ratio between your credit card balance to the available credit — constitutes 30 percent of your credit score. The smaller that percentage is, the higher your credit score will be. Aim to be at least 30 percent below your credit card limit for a higher credit score. Better yet, keep your balance close to zero.

LENGTH OF CREDIT HISTORY

The length of credit history makes up 15 percent of most credit scores. Not closing old accounts is important in trying to boost your score. The more years of credit history you have, the higher your credit score will be.

MIX OF ACCOUNTS

When it comes to credit accounts, diversity is best. Having a mix of accounts constitutes 10 percent of your credit score. A combination of accounts (which can include credit cards, student loans, automobile loans, and mortgages) is superior to one type of account, such as credit cards. Ideally, lenders like to see timely payments with each account.

NEW CREDIT INQUIRIES

New credit inquiries constitute 10 percent of your credit score. Each inquiry into credit can create a temporary dip in your credit score. However, personal credit inquiries will have no bearing on your credit score.

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▶▶ what is ypn?

Contributed by: **Cydney Reagan, Jenny Snyder, Irina Andrew & Sarah Doyer**

YOUNG PROFESSIONAL NETWORK (YPN) GROUPS IN VOLUSIA COUNTY

JENNY SNYDER



1. Who are you & what is your role for 2019

I am Jenny Snyder and I am the 2019 Chair for the New Smyrna Beach Young Professionals Network Committee.

2. What is YPN?

Although we have networking in our name, we are much more than a networking committee. We are a group of like-minded individuals that are tomorrow's leaders. YPN helps those young in the real estate industry become successful in their careers and grow into leadership through education, community service, and networking. We stay up to date on the latest in real estate development, tools, and industry trends; we take this information and share it with our peers encouraging growth rather than competition with one another.

3. Why did you get involved with YPN?

I got involved with YPN to help make a difference within my local association. There is something great to be said about a committee that offers the ability to collaborate with other like-minded professionals that share the same level of enthusiasm for growth and community.

4. What is the goals of YPN for 2019?

This is a re-boot year for our YPN, so the goal for 2019 is to gain awareness and get our name out not only in the association but in the community as well.

5. What are you most excited about this year?

The members of the committee are what I am most excited about! I absolutely love the dedication, mindsets, and the not-so-traditional thinking that the committee has! Our meetings are filled with lots of laughs, great ideas, and support for one another.

6. How can someone reach you for more information?

My cell phone is always on 386-214-8568 and my email is jmckennyrealtor@gmail.com



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Monday Motivation Book Club at The Grille
at Riverview, 101 Flager Avenue, NSB

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▶▶ what is ypn?

Contributed by: Cydney Reagan, Jenny Snyder, Irina Andrew & Sarah Doyer

YOUNG PROFESSIONAL NETWORK (YPN) GROUPS IN VOLUSIA COUNTY

IRINA ANDREW

1. Who are you & what is your role for 2019

Irina Andrew - Chair

2. What is YPN?

A group of realtors who come together on a monthly basis to plan events to help their community and network with affiliates and each other.

3. Why did you get involved with YPN?

Because I wanted to get to know other realtors and give back to my community.

4. What is the goals of YPN for 2019?

Backpack Drive for local schools, Safety class for realtors during September (Realtor Safety Month), Toy Drive for Toys for Tots before Christmas

5. What are you most excited about this year?

Bringing together the 4 local realtor boards during the combined event we are planning for the summer

6. How can someone reach you for more information?

They can check out our YPN Facebook page or simply call/text me 386-956-4251 or email me at irinaandrew21@gmail.com



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» what is ypn?

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YOUNG PROFESSIONAL NETWORK (YPN) GROUPS IN VOLUSIA COUNTY

CYDNEY REAGAN



1. Who are you & what is your role for 2019

Cydney Reagan, Chair of YPN Daytona

2. What is YPN?

The Young Professionals Network (YPN) is a valuable resource for those who want to build relationships with peers, advance their careers, and make a difference in their industry, community, and local association. (Straight From NAR)

3. Why did you get involved with YPN?

The immediate past chair, Chad Newberry, helped me to see how important it is to grow our local YPN and everything that we can do as a group that I could never do alone. That inspired me to get more involved and eventually he asked me if I would take over the Chair position for the year!

4. What is the goals of YPN for 2019?

My main goal this year is to increase membership, participation and community outreach. I feel like the biggest hurdle I've heard from people is that they're not exactly young. I don't care about that at all, age doesn't matter. Everyone is more than welcome to come make a difference for our community.

5. What are you most excited about this year?

Personally, my favorite event that we do every year is our toy drive for Halifax Hospital! I am so thankful for the traction that has built with this over the last few years and there is nothing more rewarding than knowing your efforts helped to make Christmas a little better for families that are having a tough time.

6. How can someone reach you for more information?

I am easily reachable on my cell phone at (386)882-6644 (please text me!) or my email Cydney@ReaganRealty386.com

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