

# The Power of First Impressions

by David Kuiper

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## Remember the saying, "Your first impression is your last impression"?

Well, I've been giving serious thought recently about the first impression that my mortgage practice has on potential clients. In seeking to clarify the terminology, I went to the dictionary.

According to Webster's, **first** means "before all others", "earliest", "before anything else," and **impressions** means "to imprint", "to strongly affect the mind or emotions" or "to fix in the memory".

I realized that when people view my practice, their earliest experience is going to be fixed in their memory and strongly affect their emotions! **This has serious implications for me, and it does for you too.** I needed to look at every point of contact I had with clients, to ensure not only that clients were having a positive first impression, but also that the experience far outweighed any experience they may have had with the competition. I also wanted to ensure that all future points of contact furthered that first impression.

I decided that I had both image and experience issues to address. Knowing the power of words, I re-worked some of the terminology I used. I wanted to set myself apart as being different, causing people to wonder what they might miss out on if they did not choose to work with me.

- I began to refer to my business as my "practice".
- Appointments became "planning sessions".
- I was no longer a loan officer, but their "personal mortgage planner".

My practice consists primarily of referrals from existing clients and a small, but effective core of referral partners. Often the first exposure a client has to me is a personal referral. I realized that I needed to educate my database that my practice survived on referrals, and teach them how to make a proper referral!

For many people, the way in which they are referred to me could be their first impression. Now in every piece of correspondence, I remind people that if they would like their friends and acquaintances to have the same experience they just had, that I would be honored to have my name passed along. Very often, the first contact that clients have with me is an e-mail, introducing myself or confirming a planning session appointment. I've been using video e-mail, which puts a face and voice with the e-mail, personalizing an often-impersonal medium. And, it sets me apart as being progressive and different from any other lender they may have corresponded with.

During the initial planning session, I set clients up to expect a mortgage experience unlike any they've ever experienced, and to ensure that they will feel compelled to let others know about it. Real estate agents, builders and other financial professionals have the potential to refer a lot of business to you. Occasionally they run into objections when they attempt to refer clients to me. We began to work on scripts that sell me, and put a seed of doubt in their mind about their current lender, but without being offensive or insensitive:

- They might say something like "I appreciate the fact that you already have a lender relationship. Most of my clients do..."
- "I appreciate the fact that you are already pre-approved. Most of my clients are... I ask all of my clients to talk to David Kuiper. He is the best in the business and talks with all of my

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clients prior to us finalizing the plans for your home. Whether you use him or not, 20 minutes of quality time with him will help you see how to integrate your mortgage into your overall financial plan. You can call him or I will have him call you within 24 hours - which do you prefer?"

The client has an out, as the referral partner is not saying that they *must* work with me, but they do begin to realize that they might miss out on something if they don't.

Once I've secured a time for a planning session with a client, I want to make sure that upon entering my office, they feel welcomed and appreciated. I want my office to portray a professional, yet personable environment. When I am not with my family, my office is my home. When a client comes to my office, I am welcoming them into my home. They are my guests, and I want them to feel special.

- **The first thing that they see is a sign with their name on it, welcoming them to our office.**
- They are greeted by my assistant by name, seated in comfortable chairs and offered a beverage from our beverage menu. Drinks are served in ceramic or glass, never Styrofoam or paper.
- Children are given a financial-themed coloring book and crayons.
- Financial and lifestyle magazines are available for browsing.
- A flat screen TV is the focal point of the lobby, and the financial news is always on. DVDs are available if children need a distraction.
- Art by local artists and motivational posters hang on the walls.
- Fresh flowers from the neighboring florist brighten the room.
- We also have a small "wall of fame" with awards and framed press releases, so clients know this is a well run, professional office, and are set up to expect a "Nordstrom" experience.

Most of these ideas are inexpensive and easy to implement, yet they send a very powerful message. The office has been designed to let clients know how important they are. I have been amazed at the amount of positive feedback that I receive on the welcome experience.

When the client enters my personal office, they see more local art, my whimsical collection of giraffe sculptures and lots of pictures of my family. Several awards line the walls and bookshelves, letting them know that they are working with one of the best in the business. The bookshelves are full of business and improvement books showing my dedication to continuous business and personal growth. My desk is clutter free (trust me, there is plenty of clutter...they just can't see it!). I am communicating focus and efficiency with the layout of the office.

A flat panel monitor faces my clients so that they can view all of our planning during our discussion. This is another WOW! factor that gets a lot of positive feedback. My personal office is where I am on stage, with my chance to perform. The "props" used in the office make my performance have more of an impact on clients.

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During our planning time, I steer the conversation to relationship building questions vs. transactional questions. I am positioning myself as their financial resource person, a concierge of sorts. I want to be the one they call when they need an attorney, estate planner, CPA or financial advisor. This puts me in a very good position for outbound referrals to my referral partners. Two programs that I use to provide added value for my clients are *Mortgage Coach* (<http://www.mortgagecoach.com/>), and *Move Up Buyer Tax Analysis* (<http://www.majestic-consulting.com/>). Both of these programs provide some WOW!, very important financial information, and nice take-away materials. I am positioning myself as THE financial expert in their mind. This is not information that they will get from the average loan officer today.

In addition to the appearance of my office, I also realized that my personal appearance also makes a first impression. How you groom and dress, and even the car you drive if you work outside of your office, has a big impact on what people think of you. I know there is a big debate between the "suit and tie" camp and the "casual day every day" camp. I think a lot of it depends on your primary clientele. If you work exclusively with builders, then the suit and tie approach is probably not the right one to use. If you work primarily with high-end professionals, who are likely dressed up, you should be too. I actually poll my clients, and have found that where I work, they appreciate the middle of the road approach. I very rarely wear a suit, but often wear a tie, and always appear very professional. This does not alienate the builders I work with, the first time buyers or the high end professional.

I am a big fan of handwritten thank you notes. I send a handwritten, hand addressed and stamped thank you note to everyone I come in contact with...rate shoppers, potential clients, clients who have mentioned my name to someone else, and people who just stop by the office for information. Getting a handwritten note is very rare these days, and it really stands out in a stack of mail!

Taking 5-10 minutes at the end of the day to hand write a few notes can make a lasting impression. Make sure these people are added to your database immediately and continually marketed to in a professional manner. Make sure your marketing pieces are consistent. Colors, layout, font type, etc. should be the same each and every time. You want to create a consistent, repetitive, brand-building image to your prospects and existing clients.

## **Take a look around your office and workspace.**

- Ask yourself (or ask someone else) what you see when you walk into your office.
- What message is being sent?
- Is it warm and inviting, or cold and sterile?
- Does your office say that you are a professional, committed to your calling?
- What can you do that is different, that someone might not experience at someone else's office?

Remember, the first experience a client has with you is the one that will be fixed in their memory and affect their emotions - and the future of your business.