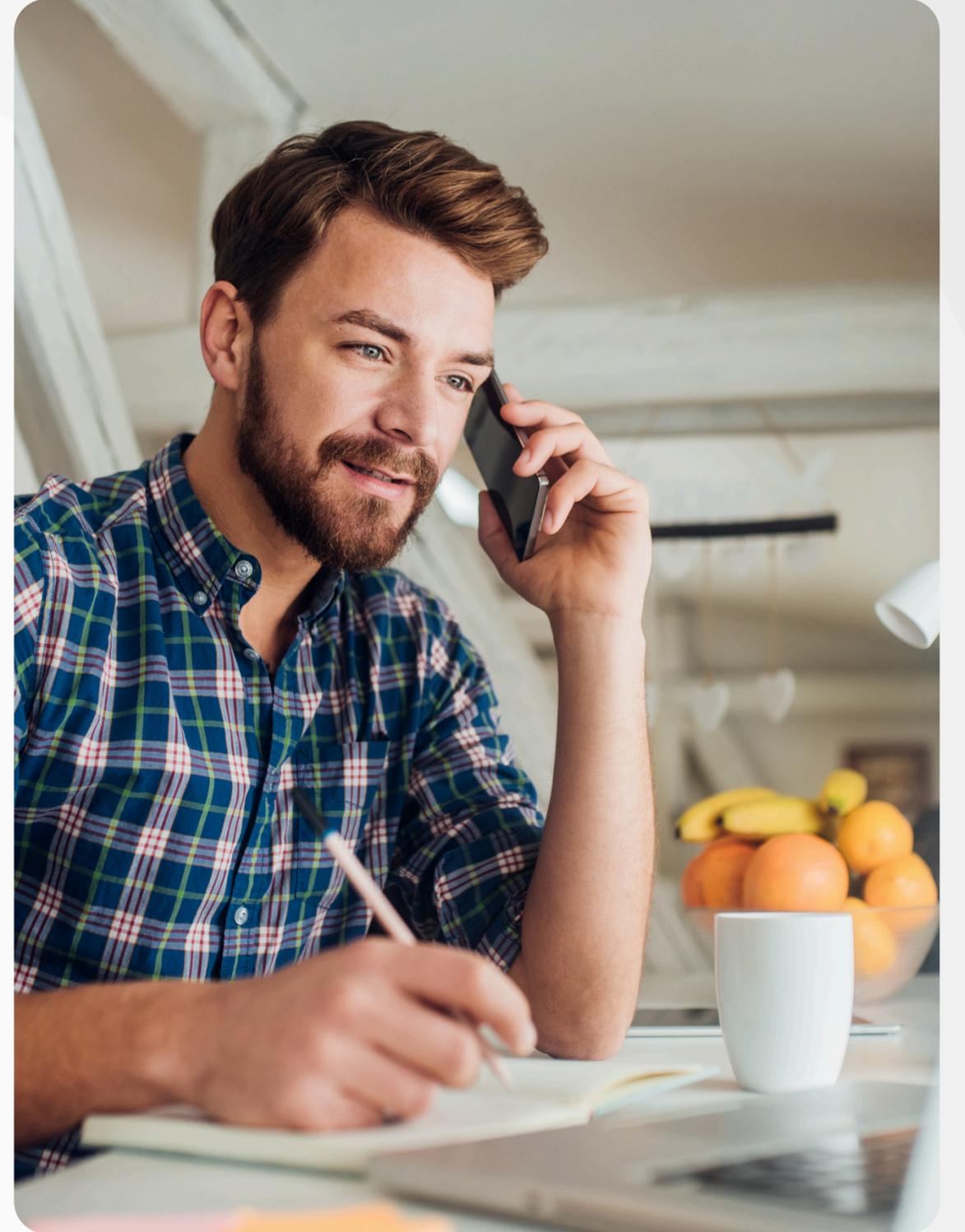




# Referral Playbook

A loan officer's guide to turning  
customers into **referral engines**



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# The Mindset of a Referral

## Referrals are easily and enthusiastically given during the process, not after.

The best time to ask for referrals isn't after closing – it's while the customer is emotionally engaged and excited.

## Authenticity over automation

Borrowers can sense when an ask feels scripted or self-serving. The key is to make your ask feel connected to gratitude and a true desire to help others, rather than a solicitation.

### PRO MINDSET

Your mission is to help more families like them – and you're asking for their help to do that.

“

If a borrower says, 'We're so excited!' that's your cue to ask – right then.”

– Jeremy Forcier, Simple and Powerful

“

I want to work with more people like you.”

– Jeremy Forcier, Simple and Powerful





# Proven Referral Scripts

## SCRIPT 1

### The “We love helping you” email\*

Send this in response to a positive customer email:

Subject: Can you help me?

We love helping you! Can you help me?

I want to work with more people like you. Could you please introduce me to two people you think I should know – maybe friends, family, or co-workers – that I can help in the future?

Thanks!

#### Why it works:

- Feels conversational, not corporate.
- Uses emotional reciprocity – people want to return kindness.
- Converts high because the timing aligns with peak customer enthusiasm.

– Jeremy Forcier, *Simple and Powerful*



*\*Adapted from Mortgage Mark's Past Client Script and can also be used with active customers.*

Using this script, Jeremy reported an eight-referral month **with a 50% conversion RATE.**



# Proven Referral Scripts

## SCRIPT 2

### Active pipeline referral ask\*

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Use this with customers who are in-process but not closed yet:

Hey [Name], We've really enjoyed helping you so far! We're working with other families just like yours.

If you happen to know anyone buying, selling, or refinancing right now, could you introduce us? I'd love to help someone you care about the same way we're helping you.

## SCRIPT 3

### Help me help another family call\*

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Hey [Name], It's [Your Name] with [Your Company].

I'm working with a great family right now who's struggling to find a home in your area – inventory is really tight. Do you happen to know anyone who might be thinking about selling or moving soon?

If they say no:

No problem – if someone comes to mind, just shoot me a text. And if you ever want to explore tapping into your equity, I'd be happy to show you how much your home has appreciated.



### Why this works:

- Focuses on helping others, not asking for business.
- Reframes the LO as a connector, not a salesperson.
- Opens both referral and refinance opportunities.

### PRO TIP:

Track "referral-timing moments," such as application, clear to close, and post-approval. Add automated triggers in your CRM to prompt outreach.

*\*Adapted from Mortgage Mark's Past Client Script and can also be used with active customers.*



# Proven Referral Scripts

## SCRIPT 4

### Equity opportunity conversation

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This bridges into cash-out, move-up, or refinance conversations.

Hey [Name], Have you recently looked at what your home is worth? Many of our clients are surprised to see how much equity they've built since they purchased. They're using it to do things like pay off debt, buy investment properties, and help family members. Would you like me to run a quick equity summary for you?

#### Why it works:

- Reengages borrowers in a nonthreatening, value-first way.
- Positions the LO as an ongoing advisor.
- Often triggers referrals from their network once they realize others could benefit, too.

– Jeremy Forcier, *Simple and Powerful*

### PRO TIP:

Being proactive and enlightening clients on the benefits of their equity shows you're always there for them – even when you're not working with them.





# Automation and Leverage Strategies

## CRM Triggers for Emotional Moments

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Set automation around “high-emotion milestones”:

- Application submission
- Conditional approval
- Clear to close

Use email and video templates at each stage with gratitude and a soft referral ask

Example: We’re thrilled for you – and we’d love to help more great people like you. If anyone you know needs a mortgage, would you send them our way?

## CRM AI & Automation Tools

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We offer our LOs AI-based tools to scale referral generation:

- **SocialCoach:** Creates branded video posts to attract referral partners.
- **Total Expert:** Automates scheduled posts directly from the platform
- **Experience.com:** Automates reviews to the customer and buying agent post-closing.
- **Customer Intelligence:** Alerts you to credit score, home equity, and property listing changes.
- **Bio and branch page optimization:** Makes your profiles more likely to show up in AI search results, helping convert more visitors into leads.

Use these – and research other platforms – to stay visible and professional without losing personal touch.

## Equity and Value Automation

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- Use Homebot or MBS Highway to push monthly equity updates.
- Include a personal video message quarterly.
- Leverage “Customer Insight Alerts” to reach out when clients’ equity or credit profile changes. Example: I noticed your home’s value just increased – nice! Want me to see if you can use that equity strategically?

### PRO TIP:

AI + timing = referrals you don’t have to chase.



# Referral Culture & Habits

## The 3x3 Rule

Every conversation should end with:

Can I count on you to give me a call when a friend, family member, or co-worker is looking to buy, sell, or refinance?

Reinforce this gently but consistently – it's the simplest repeatable script in the business.

## Social Media Connection

- Follow and engage with all active customers.
- Comment on posts authentically. (Your kitchen looks amazing!)
- DM them short video messages at milestones – 92% of communication is non-verbal, and this drives loyalty and referrals.

## Relationship Reinforcement

- Send handwritten cards after application, clear to close, and closing.
- Surprise customers with small milestone gifts.
- Include a note: We're so grateful you chose us – if you ever have friends or family who need mortgage help, we'd love to serve them, too.



### PRO MINDSET

Connection isn't complicated – it's consistent, personal, and genuine.



# Execution Plan & Takeaways

	WEEK 1-2	WEEK 3-4	WEEK 5-6	WEEK 7-8	WEEK 9-10	WEEK 11-12
Focus Area	Script Practice	CRM Setup	Active Customer Engagement	Social Integration	Review Conversions	Systematize
Action Step	Memorize “We love helping you” and “Help me help a family” scripts	Add milestones triggers and AI automation	Send personalized video updates and handwritten notes	Connect with all active customers; engage weekly	Track number of referral per 10 active customers	Record a “referral ask” video for a scalable use

## KEY TAKEAWAYS



**Emotion = opportunity.**  
The best referral moments happen during excitement, not after closing.



**Keep it simple.** One or two lines, conversational tone, genuine ask.



**Systemize gratitude.**  
Automate the triggers but personalize the message.



**Teach your team.** Everyone in the process should echo: We love helping you – can you help us?



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