



Taking Back Your Time

The **Time Leverage
Playbook** for Loan Officers

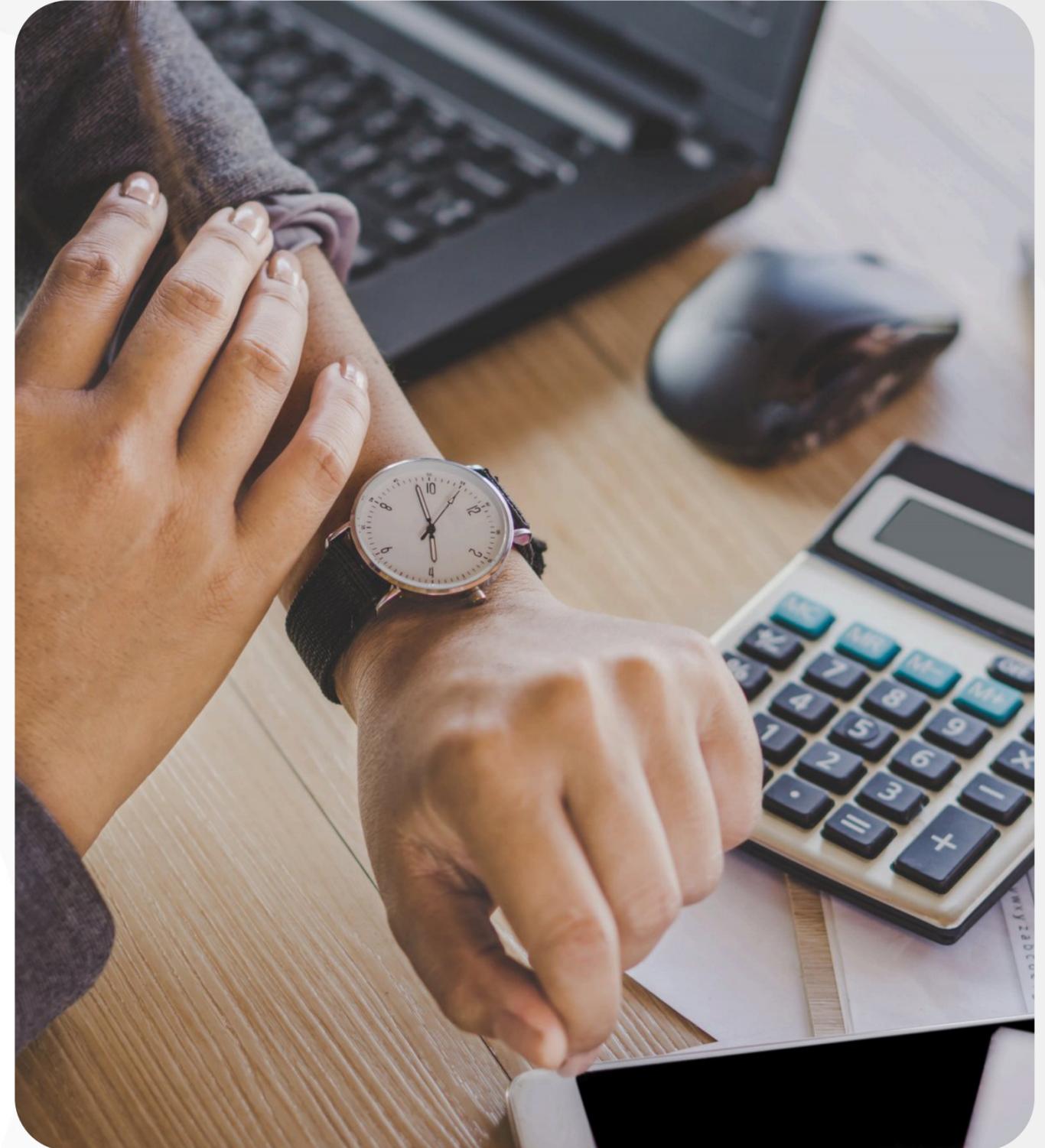


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Playbook Overview



A practical framework for increasing production by protecting your highest-value hours. Inspired by insights from Jonathan Swanson on leverage, delegation, and buying back your time.

Your Income Is Tied to How You Spend Your Time



Many loan officers believe growth comes from working longer hours.

More calls.

More emails.

More nights and weekends.

But the highest-producing loan officers don't simply work more.

They **protect their time** for the activities that actually generate business.



The \$1,000-Hour Activities for Loan Officers



Top producers spend most of their time in a small set of activities. These are the things only you can do.



High-Value Activities



Meeting referral partners
(Realtors, builders,
financial advisors)



Client consultations and
loan strategy discussions



Hosting educational
events or first-time
buyer seminars



Database reactivation and
past client outreach



Strategic partnerships and
recruiting relationships



These activities generate **future business**. Everything else is support work.



Where Loan Officers Lose Time



Most loan officers spend large portions of their week on tasks that do not directly produce loans.



Common Time Drains



Chasing borrower documents



Scheduling and confirming appointments



Updating CRM systems manually



Responding to repetitive email questions



Tracking loan file progress



Administrative follow-ups with processors or underwriters

Each of these tasks may take only a few minutes. But across multiple files, they can easily consume **10–20 hours every week.**



The Delegation Framework

One of the most powerful ways to reclaim your time is through delegation. Delegation improves as you move through four levels.

LEVEL 1

Task Delegation

Assign individual tasks.

Examples:

- Scheduling appointments
- Sending document reminder emails
- Updating your CRM

LEVEL 2

Process Delegation

Instead of delegating single tasks, delegate an entire workflow.

Examples:

A team member manages borrower document collection from start to finish. You are only involved if there is a problem.

LEVEL 3

Outcome Delegation

Now you assign outcomes, not instructions.

Examples:

“Ensure every client receives milestone updates during the loan process.”
Your team manages the communication system.

LEVEL 4

Anticipation

The highest level. Your assistant understands your pipeline and proactively handles needs before you ask.

Examples:

- Following up with borrowers before conditions are due
- Preparing referral partner updates
- Scheduling follow-ups with past clients



A High-Leverage Weekly Schedule



Top loan officers structure their week around revenue-producing conversations.

Example Weekly Schedule

Monday

Pipeline review and referral partner outreach

Tuesday

Client consultations and pre-approvals

Wednesday

Realtor meetings and networking

Thursday

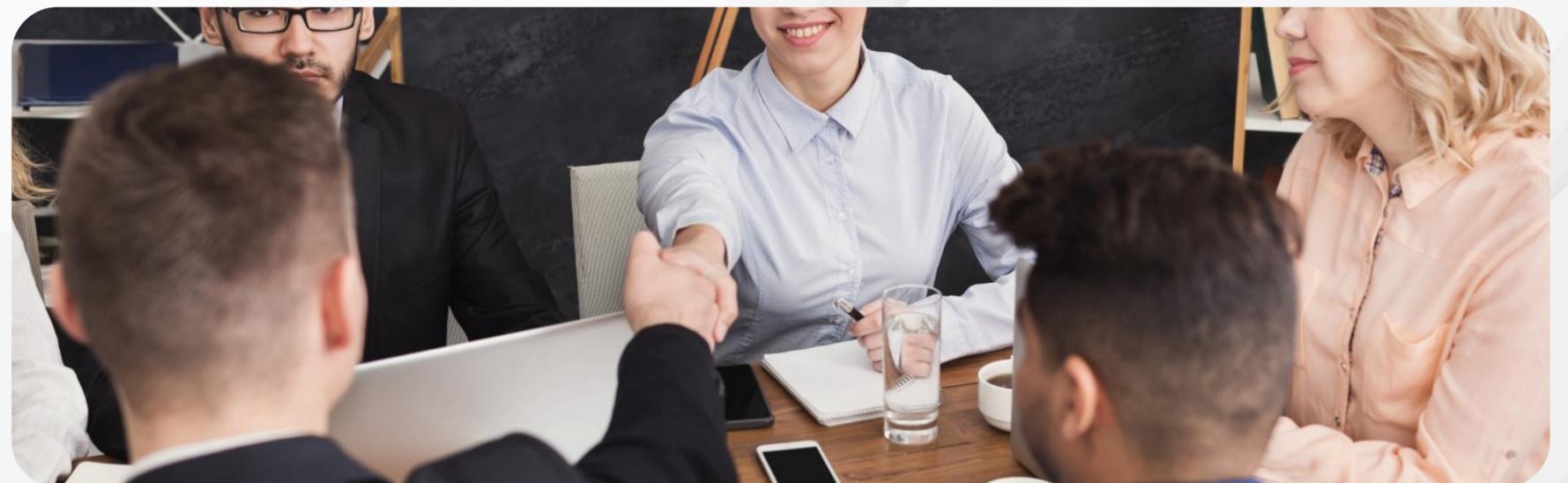
Database calls and past client follow-ups

Friday

Strategy, marketing planning, and relationship building



Administrative work is minimized. The majority of time is spent **building relationships and creating future deals.**





The Psychological Barriers to Delegation

Many professionals struggle with delegation because of mindset.

Common Barriers



Pride

"I can do it faster myself."



Control

"No one will do it like I would."



Guilt

"I shouldn't ask someone else to do this."

But the reality is simple:
Every hour spent on low-value work is an hour **not spent growing your business.**





The 30-Day Implementation Plan

WEEK 1

Track where your time goes each day.

WEEK 2

Identify five tasks you can automate or delegate.

WEEK 3

Assign one complete workflow to a team member or assistant.

WEEK 4

Document repeatable processes so they run without you.





The Real Goal



The most successful loan officers are not the busiest.

They are the ones who protect their time for the activities that actually create loans.

Conversations.
Relationships.
Strategy.

That is where production growth happens.



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