



## JORNAYA TALKS MORTGAGE

### Lead and Loan Management During Coronavirus w/ guest Scott Payne

It's a crazy time in the mortgage industry. Because of COVID-19, much of the country is under a quarantine but lenders can't stop in their tracks. Join Jornaya Head of Consumer Finance Mike Eshelman as he talks with Founder of SDP Solutions and industry veteran Scott Payne about lead and loan management in these uncertain times. You'll hear tips and tricks for navigating these uncharted waters that you'll find useful now—and into the future.

### Transcripts

Speaker 1: (00:19)

Welcome to the Jornaya podcast. I'm your host Mike Eshelman and we're getting the show kicked off during a crazy time in the mortgage industry. It's March. California's on complete lockdown. A lot of the country is on complete lockdown due to COVID-19. Everyone seems to be working remotely and mortgage rates have hit their lowest levels in ... I don't even know how long I've seen all time: I've seen 50 years! It's certainly been a roller coaster of a ride, because those rates shot back up again due to capacity issues. Today I have Scott Payne of SDP Solutions joining me. He's a long-time mortgage industry professional with an incredible resume. Scott, can you give some background on yourself, how you got started in mortgage, where you've worked, what you're doing today? I hear you're quite busy for sure.

Speaker 2: (01:11)

Hey Mike. Yeah, for sure. It's been a crazy last couple of weeks and I'm staying super busy for sure. I started SDP Solutions lead management consulting firm, to really help mortgage companies with how they manage leads. We know how a lot of great marketers out there can drive really good leads. But at the end of the day, you've got to have good solutions in place and a good best practice kind of platform to manage those leads. And so I started a business back in July. I started my career as a loan officer back at Nationstar Mortgage back in 2004, and went on to be a sales manager there and then ultimately, ran a sales marketing team where I was in charge of lead distribution, lead analytics, implemented Velocify back in 2011. Ultimately I was at Nationstar for 10 years and one week to be exact and left to go work for Velocify the lead management company. I started there as a business consultant for about a year. Went on to be an enterprise account manager. That's where you and I had met. I was your account manager

at your old place. And, so from there, went onto Home Captain for a year, a really cool purchase platform. And started my business here in July. Again, lead management type consulting.

Speaker 1: (02:27)

Yeah. Thanks for that background. It's great. As Scott mentioned, he and I connected when he was at Velocify. I was running marketing at a mortgage company. We use Velocify and I was fortunate enough to have Scott helping me out to the point where I pretty much just did whatever you told me to do and helping with optimization, lead scoring, routing. I mean we, we really kind of, Jerry rigged that system quite well to the point where you handed me a couple of awards, but in all reality, those were your awards that you won. I was just in the seat on the other side, on the client side. So thanks for making me look good. Yeah, those are fun times for sure. So you and I were just talking a little bit before I'm starting this recording and it was, it was getting quite interesting and so decided to save a little bit for the podcast.

Speaker 1: (03:23)

I mean this is, it's been wild. We're here today March 20th just put a date on it because things are moving so fast in this industry. Um, you talk about one thing one day and a couple of days later, it's just wildly different. So I'd put some perspective on it. It is March 20th, rates dropped all the way down. There's a huge influx of new refinance business that came in to the point where it absolutely overwhelmed so many lenders, which seems like a fantastic problem to have because now you have to decide how to manage all these inbound leads. Um, you were saying you're completely slammed, there's a lot of emergency help needed, what's going on in your world. I mean, give me some stories. What's, what's happening out there.

Speaker 2: (04:11)

Yeah, it's been crazy. And, you know, cause I was worried too, just thinking what's going to happen and these types of things. But my phone has been ringing off the hook because there's a lot of companies out there right now that haven't, really planned for anything like this as it relates to the technology they use. For example, you know, a company I'm working with does a lot of direct mail phone calls and, you know, they thought they could just simply put them on the phone system from their house as they moved from home and realize the phone system couldn't handle it in the way that they were trying to do. So we quickly made a shift and over the last two days has really implemented an entire phone system through Velocify as to now allow them to take all of their inbound calls that they need to take remotely using their cell phones.

Speaker 2: (04:54)

I mean, it's just completely upending how they take their inbound calls and providing them a solution that allows them to continue to take all the phone calls they were taken before. So, there's that, you know, we have a lot of lenders who were just overwhelmed with leads. I mean overwhelmed with the number of leads to even get to, you know, cause by the time you have all the leads come in and you're able to call them, get them on the phone, now you're taking applications and doing stuff in the pipeline that you know, as that's overflowing. So getting to all those leads has been a challenge for some. And so, you know you have, or actually a couple of

lenders of mine have said: Hey, we need to treat the leads that came in a week and a half ago differently than the leads that came in today because a week and a half ago they were inquiring when the rates were in the twos and now they're back up to the fours.

And I need to treat them differently rather than focusing on phone calls on those. Maybe we're sending emails to those now to check in versus placing, having the human capital of making the phone call and then focusing on the leads that are coming in today differently. So, it's all over the place. Um, but yeah, that's what I'm doing. It's kind of that emergency help: Hey, how do we do this? We've never done this before, but we have to do it to keep the business running. How can you help us? These types of things. It's been nuts.

Speaker 1: (06:09)

Yeah. I was actually working with a client not too long ago or our company was working with a client that, they're receiving seven times the number of inbound calls than they're used to. It's such a quick spike to that extent. You really have to shift your thought and how you're going to handle those calls, how you're gonna prioritize those calls. Can your system even handle those calls? I forgot the percentage. It was a massive amount that they found were just calling to see where rates are at today. They know rates are up, rates are down quite a bit more. So they're trying to capitalize on that day or I mean in this market, the hour that the rate happens to be really low. And so it's absolutely bogging down their loan officers and their systems because they're just checking in on rates. I know a few people were talking about putting together as quickly as possible a rate alert. So if you complete a full application every single day, we'll send you a quote that's specific to your scenario and your application and if you're ready to go and lock it, great. We'll get that taken care of. But basically stop calling in just to check on rates. You're going to get this daily email as one way to try and reduce the number of phone calls. People are getting really creative.

Speaker 2: (07:31)

Yeah. You know, and I read an article recently, I can't remember, maybe I saw it on Housing Wire or, no, sorry, it was a Google alert that I have set up on the term lead management. And I found that, um, I think it was martech.com had mentioned that a company was reporting that their email open rates have increased significantly over the past two weeks or a week because of people being at home and being, you know, checking their email more and doing these types of things. And so I think there are tools out there for the lenders who are trying to get through either, you know, the leads that are coming in or their pipeline. I mean, I think that if you know that email open rates are up, I think that there's a great strategy you can put in place to utilize an email that goes out and maybe it's someone who's already in the pipeline or maybe it's somebody who, you know, is, is trying to get further down the funnel in the pipeline.

Speaker 2: (08:21)

But here's an idea. Maybe you send them an email that says, Hey, just checking in. Are you still interested? Like I'm just being direct, but you can fluff it up a little bit. Are you still interested? That's a, that's a great question to ask. We just saw a moment ago, Goldman Sachs reported

that 2.2 5 million people lost their jobs this week alone. Highest week ever, which is nuts, right? And so you think about how many people are out there in your lender's pipeline right now, who two weeks ago was trying to take advantage of the low rates and they've now lost their job. So you know, how are you going to figure that out? You're going to wait for the customer to call you and tell you, probably not, right? Most likely you're going to spend human capital calling that person only to realize at this point they're now out of the job.

Speaker 2: (09:02)

So could you utilize an email that sends out and ask a quick survey like, are you still interested? Are you still in a situation to complete the refinance? If you still have a job, et cetera. Ask that. Get that survey back. And that reduces the amount of work that your, your human capital has got to do and phone calls and these types of things. Focus on other things. The other thing with emails I've always recommended is to, you know, track opens, track click throughs. So if you have somebody who sits in the survey too and they've opened it, maybe those are higher priority than those who are in the pipeline. Maybe they are going with another lender now they're not opening your emails anymore. And so you can [inaudible] prioritize those a little differently. So I think there's all kinds of tools lenders have in their tool belts already. Like they have the technology, most of them do this. It's really just the execution of it, and understanding that if I execute on this, what it's going to drive, you know, a week or two from now as it relates to how my loan officers are going to use their time each day.

Speaker 1: (09:58)

Yeah. I mean you and I and in our relationship, since we've known each other, we've constantly talked about lead scoring, lead prioritization, leads, leads, leads. Now we're talking about loan prioritization, right? There's a, it's a different mind shifted. Yeah. And it's great that there's so much refi business going on. You're filling up pipelines, but understanding how to properly manage that pipeline, which loan to work on next. We one thing that does for those that don't know, we have the ability to monitor a database, whether it's leads, loans, past customers, current customers, monitor those and alert our client. When we see that consumer bouncing around mortgage comparison sites and shopping around. I've heard some people, you know, typically if you think about leads, you want to engage those that are bouncing around because if they're looking at mortgage comparison sites, your engagement rates are going to be substantially higher.

Speaker 1: (10:56)

Sure. For mortgage servicers, you want to know who's shopping around and potentially at risk of leaving the portfolio. We've always kind of had this component, this small use case where the pipeline is getting monitored because you want to know who's at risk of canceling on you and going with someone else while they're in the pipe. I mean, right now that use case has grown even larger but is also being used in a different way. Meaning, if that loan is 90% done and you start to see that consumer bounce around, hit the gas, get that loan done, funded out the door, whatever you can do to finish that thing up. Yup. If it's at the beginning, that person's not as committed. So that one actually I heard lenders are actually deprioritizing people who are

shopping around on them if it's so early stage because there's just more important stuff to work on. And now what I'm hearing from you, and if I understand correctly, is, I mean maybe even in and seeing,

Speaker 2: (11:54)

you know, is this person in the hospitality industry, do they work for an airline? Right. That's someone you absolutely want to be reaching out to and seeing if they stop the job because you don't want to continue spending human capital costs, ordering services and working at that loan only to find out the day before funding when you do a verification of employment that they no longer work there. Yup. Yeah. For sure. Yeah. And a lot of that can be done in a survey, right? Or, you know, even going back and looking at the data to understand. I wouldn't say you want to judge somebody, but you know, I think that if you can utilize the technology, you have to get that information from a customer in an easy way. Right? They may not be available to take a phone call at the moment, but they can reply to an email and email survey, right?

Speaker 2: (12:37)

If you send it out to them, they can just do that on their phone real quick. So I think there are ways that are good customer service, customer friendly way is to be able to service that set of business. Now, you know, you mentioned the lead part. I mean that's something I talked about last week on a video on LinkedIn was that I'm really working with some lenders now and figuring out how to work, not just leads with loans and how to prioritize. Because if, I've sat with a loan officer for years and you have as well, I've been a loan officer. Um, and I know that when you, like if you go to the loan origination system, there is no, there's no system I've seen the lease that prioritizes loans for them essentially for loan officers, right?

Speaker 2: (13:18)

Like they have to go to a pipeline view, they have to run a report of some kind to find all of their applications or whatever it is. They're there, they need to work and there's a lot of thinking that gets wasted. A lot of time that gets wasted by them just thinking about what to do next, like literally from working one one loan in the pipeline to then stopping and having to figure out, okay, who's the next person for me to call? Could be anywhere from a minute to five minutes to two minutes. And if they do that 20 times a day, we're talking an hour or two hours of the day wasted. Literally just thinking. And so if you can find a way to prioritize those loans, the way that I've done it in Velocify as an example is when you have the status updates back from the other last, use that to then write prioritization cues around loan statuses, and feed that up to, to the salesperson.

Speaker 2: (14:06)

It'd be like, okay, you have 10 loans that need to be put in the pipeline, here's the top 10 for you to do and here's the order in which you should call one, two, three. Then we get into things like lead score and all of these other things that we can start using on the loan, like use loan data to score that kind of pipeline loan or that loan that needs to go on the pipeline. So now they're focused on the right loan or the right time, not just the right lead at the right time. And it's in

conjunction with leads that need to be followed up with. So you can intertwine the two and really have a huge impact for the loan officer. The waste that, you know, those who are wasting a lot of time. Thinking about what to do, eliminate that.

Speaker 2: (14:41)

Allow them to really focus on this, this prioritize list. Yeah. I was going back through some of the old white papers philosophy I did on a on a study back called the power of prioritization like five six years ago now. Even then, they reported that those who prioritize, if you were making 49% more contact attempts than those who didn't use prioritize you, so I recently trained a lender. They're making maybe 20 outbound calls per day right now. I said, listen, if you can only, if you can get that up 49% we do the math. We backed into the numbers. Essentially if they went from 20 attempts to 30 attempts per day, that's 220 attempts more per month. If you assume that they have a contact rate of 15% that's 33% more contacts or sorry, 33 more contacts for the month.

Speaker 2: (15:28)

If you back into, let's say that you take an application on half of your contacts at 17 more applications you're taking per month, you back into that and pull through rates and now you're looking at eight nine, ten eight, nine, 10 more per loan or more loans per month, right? If all of those percentages are true, and that's only by increasing the contact attempts by 10% and you are sorry by 10 so by 50% by increasing that 50% just the attempts you're able to back into the numbers, it's going to ultimately lead to more closed loans. And I think if you're doing that, not just for now your leads, but also your loans, that number probably goes up even higher because you're able to get through, you already have the conversations and probably be some shorter phone calls to allow you to work more and more. So again, I think there's so much opportunity that people haven't considered. I've built this myself, I've done it for another number of lenders to this point who have seen substantial increases in conversion rates and pull through rates. And I even offered it to anybody out there who wanted to learn more if a free 15 minute kind of overview of how you could do this. And I've had five or six calls this week looking at that with lenders and, and it's been really good.

Speaker 1: (16:37)

Yeah. And there's been such a big shift; obviously the influx of new business, which we've been talking about also switching gears over to a remote workforce and having to manage through that change. This is a forced work from home experiment that everyone is pretty much engaged in. So tying these all together ... there's a lot of changes going on, so I highly recommend people reach out to Scott for that 15 minutes because, I mean, it's invaluable. It's amazing how, you know, the wealth of information that you have, but also tapping into the experience of others as they're going through it. You know, you're not alone in this. There's a lot of changes going on. I do want to touch on, you know, just checking in, you know, how is everyone doing with this change to the remote workforce?

Speaker 1: (17:31)

I know the clients that I've been speaking with, um, you know, you have some who were fairly set up already to do this. They have a few, a small percentage of the workforce that's already remote, for one reason or another. A lot of stuff is web-based to be able to log into. You have others who literally loan officers are picking up their desktop computers from the office, hauling them home to plug in and get set up. There's been some incredible stories coming out. It's amazing what people can do when forced to, but how's everyone doing that you're speaking to.

Speaker 2: (18:06)

I mean, so far so good. A lot. Some of the lenders I work with today have this type of scenario set up for a couple of their loan officers is usually a reward type of scenario, right? If you get this many loans or you know, you've been doing it this long, then we'll trust you to allow you to work from home. Most of them that I work with today, I've had something like that set up already. Um, and you know, so they kind of had the blueprint, if you will. Others who never even really thought about this. That's where it was more of the panic mode of like, okay, what do we need to do, what is this effect? And again, that was kind of one of the companies I was working with just didn't have any type of solution set up for handling inbound phone call through a remote scenario.

Speaker 2: (18:47)

Um, so, you know, I've done this before too with lenders who, maybe they are not, they don't even have the technology to allow them to log in from a computer, like the phone system. And so, you know, Velocify in general. And again, that's kind of what I know. Well, you can shift very quickly by changing someone's diet. Like your phone number to their cell phone number and now you're, they're able to take the phone call on their cell phone and the benefit to you know, the lender. Cause that's scary. You're like, Oh, we're going to have a call on someone's cell phone and compliance people are freaking out. But you know, at the end of the day in philosophy, you can also record the call, so it's delivered through Velocify. You still have the recording of the call.

Speaker 2: (19:27)

You still have those things that are important even though it was delivered to someone's cell phone. But again, you know that's it just the way of the times are now and, and um, you know, people are having to figure it out, figure it out. I think what will be interesting is to see, um, you know, production, right? I've worked from home for six years, but it took me a while to get used to my routine and figuring out what it is that works for me. I think distractions and these types of things can be critical to someone, to a salesperson, right? Who is really trying to make a lot of phone calls each day and do this and that. And that's where I think the prioritization comes in even more, right? If I have to stop and think about what I'm going to do next in my pipeline, there's a chance I'm going to look at my phone, I'm going to look around my kid in the background, my dog, whatever, and I'm going to get distracted. And so it'll be interesting to see, um, some metrics that come out of this for some of these companies that have gone full remote.

Speaker 1: (20:24)

I was just speaking with someone earlier today, um, in our marketing department about, wow, this is going to be really interesting to see, you know, who does case studies or produce stats to see how successful this was. Cause I mean, this is a first work from home experiment for everybody. But what happens if this is wildly successful for companies and it's kind of eye opening to say, wow, I mean the vast majority of our workforce was very productive. We didn't lose any staff. Is this something that we should really push forward? I mean, imagine the ramifications of such a successful experiment when it comes to loan officer recruiting, processor underwriter, recruit. I mean, wow, you're no longer limited to, you know, the radius of your office for recruiting and now all of a sudden you can start dipping into other backyards and really go for top talent can be quite interesting. I don't know, maybe digital mortgage I think is in September, maybe by that time it will no longer be locked in our houses and allowed to mingle among other people like the good old days. But I'm really curious to see how this turns out for sure.

Speaker 2: (21:36)

Yeah. The whole web meeting stuff. I mean, I think that, um, I've always thought that you know, obviously retail, like a retail type loan officer, right? They're used to the face to face. You see, I typically see more retail type loan officers on video more often than not. Um, you know, look at things like mortgage coach and some of the tools out there that where you can record the videos and stuff like that. I just see that more in the retail space. But one thing I've always pushed my clients to think about how you can do that for your consumer. And a lot of them had been, you know, a little gun shy to do it and the loan officers aren't as comfortable with it. But you know, I recently did a podcast with Alec Hanson and a release next week.

Speaker 2: (22:20)

Right. And we talked a lot about video and about how that's kind of the way in retail is he's trying to push it. And I think that's something I'm trying to do. I've been trying to push for the consumer direct model and that, you know, they've got to get video. So imagine now working from home and now being able to take an application with the borrower like this, right over a, a zoom meeting or something like that to build that rapport as you're taking an application. I think those types of the things I'm hoping will come out of this that you know, people are going to get more used to the video calls and these types of things to move on to those types of things that I think long term will be beneficial. Like I had my 10 year old daughter come in during a meeting that I had a video call and had to just sit on my lap and kind of watch and interact.

Speaker 2: (23:01)

I think that's important too. People should be considering bringing your kids into it and understand what you're doing. Um, I think that's, it's, it's fun. Number one, like if obviously you need to be with the right situation, but I had her come in and sit and watch and listen and she thought it was so cool. I mean, it was on a call with 30 other people so you could see 30 people and they're all waving to her and doing all this stuff. It was really cool, really cool experience for her. And I can only imagine, you know, growing up now for her, well that's going to be like, you know, and technology changes and who knows what it will be like in 10 years from now. But I



just think this is an amazing chance to learn new things and see what happens, what we, what comes of it.

Speaker 1: (23:38)

Yeah. I think all of us that work from home regularly have those stories of, you know, being on a phone call and all of a sudden you're in the dog barking or the kid screaming. You're just like jumping to hit your mute button. If it's not, if you're not talking at the moment or, or rambling on a long sentence to try and block what's actually happening in your household. But, you know, right now, I mean there's people in the mortgage industry that I've been talking to just to, you know, regular work, you know, regular business. Just trying to keep things moving on with clients and prospects and talking to others in the industry about what's going on. And you know, I had someone who said, Hey, sorry, I'm cooking right now. And it's just because he's trying to work as much as he possibly can in the midst of also having three kids at home cause there was no school and you have others who are whispering because their kid's sleeping, you know, fell asleep on the sofa or whatever and it's right next to where the desk is.

Speaker 1: (24:31)

I mean, it's just, it's more acceptable right now, you know, kind of to your point, you fast forward a little bit and one theme that we've talked about for a while has been, you know, yes you want to leverage technology, it's digital mortgage era, all this other stuff, but that's not going to replace the loan officer. There's always going to be that human touch that needs to take place. And you know, this was really just humanizing it even more because I mean, yeah, if I am taking a video application with someone as a consumer, right, and I see my loan officer on video and I see their kid or the dog running in the background or come in or something like that, Hey that's fine. You know, you're working, you're working just like me. I'd argue that it probably helps your chance of converting that customer. Cause there's any, there's an emotional tie that starts to come into it rationally.

Speaker 2: (25:18)

Well yeah. I talked a little bit to Alec about this as well about geocoding of distribution of leads because we used to find when I was a nation star that if we could, and this back when we had our branch come their network at the time that if we, if I could drive a lead in a local area to a retail loan officer, our chance of converting that lead went up 15%. That face to face app was huge. And I think the face to face is a key thing that again, kind of consumer direct models haven't really been thinking about. But I think that's a huge opportunity to consider and I think we'll get there. I'm hopeful that this type of thing is going to happen because of people getting used to this type of thing.

Speaker 2: (25:57)

Now I don't know how many loan officers are on video calls now with, you know, their branch managers. But I would imagine they're having some meetings like this where they're asked to be on a webcam. So hopefully they're getting used to, I thought it was interesting. I've actually just started doing this. I have this cool with it. For those that are watching the video of the podcast, I

have this little holder here where I put my phone into it and Alec told me to put my phone like this and just sit it there. And during the day when I'm on a conference call, I'll just sit there where I can see myself talking to it. And just having that here now makes me feel more comfortable when looking in the camera or looking, you know, through a video call. Just having this phone sit here and stare at me and you can see me talking and then I'll talk into these types of things.

Speaker 2: (26:41)

Alec used to have, um, you used to drive time with Alec the himself driving into work and I've watched a lot of them now and they're hilarious and, you know, but I can totally understand, you know, I think he's done it like 300 times now. 278 times I think. Or he's recorded himself just driving to work and talking and getting used to it. And I think that's, that's where this is going. I'm hopeful. I think it would be really cool to see it take off because of this type of force scenario where people now have to work remotely and get in front of the camera.

Speaker 1: (27:13)

For those of you who don't know Alec Hanson, definitely recommend following him, connecting with them on LinkedIn. He's at Loan Depot. He puts out some great content, big advocate for the loan officers and branding themselves, and I agree you, you have the branding from the loan officer, which a lot of people have talked about. To your point, this is forcing people to use zoom or whichever video conferencing it is because I'm sure teams are still having their daily huddles to get the day started or to cap off the day or just to catch up on loans in the pipeline and what's going on. Might as well turn that video on yourself with your consumers and see a, see how it works. I had a personal experience shopping for a mortgage. We'll get into that in another episode.

Speaker 1: (27:58)

But the piece that connected me most with the loan officer that I ultimately ended up choosing is, her and I connected really well. She's been texting me, how's everything going? You know, what's new with you? You guys get in safe. I mean, just that personal touch we've already created that I'm not walking away from a loan with her. You know, there's a different level of connection there. And that's great. And I know that I'm not just another number, so having that video content with the consumer can certainly help because it helps humanize that relationship. But, um, well look, I mean we can, we can talk all day long. I think that's cool. Quite a good episode here that we have. I appreciate you joining. We'll certainly have to have you back on and um, you know, unless there's anything else, that you want to cap things off with feel free to jump in.

Speaker 2: (28:51)

No, I think that's good. I mean, again, I think today's a Friday afternoon you know, we still have a whole weekend in front of us and a lot could change between now and then, but for now, I mean, end of the day you have customers in your pipeline, lenders have customers in the pipeline. You need to have a great customer experience. You know, you've done such a good job. A lot of these lenders have done so well over the last couple of years, right? Since, um,

things have settled down, if you will. And you know, a lot of companies have worked really hard on their brand and customer experience and surveys and all this stuff. The last thing you want to do is screw it up with a poor experience because of this type of overflow type of situation or this type of thing.

Speaker 2: (29:29)

I think those lenders who are the most successful are the ones who are gonna, you know, kill it during this time. And, and meaning that from a customer experience, like a number of closed loans, but really from you know, being empathetic to customers and understanding the situations are in and making it a good experience for them. And I think those are the lenders who are going to come out of this on top. And those who aren't able to are gonna, you know, see a damaged reputation, I think out of it. So I'll end on that and you know, hope we have a great week next week.

Speaker 1: (30:01)

Yeah, definitely. Let's let's get through the weekend here. For anyone who's interested in knowing more about Jornaya, you can go to [jornaya.com](http://jornaya.com), we also published not too long ago, a page [jornada.com/aim-report](http://jornada.com/aim-report). And what that can do is tell you how many of your customers are actively in market so you can reach out and engage with them on a very high level. It's a really cool report, really easy to work with. You just upload your contacts into that report and it'll kick out. What percentage are shopping, are they shopping for refinance, home purchase, home equity, reverse mortgage, other verticals we're in such as insurance. Um, so please go to [jornada.com/aim-report](http://jornada.com/aim-report) if you'd like to connect with me. LinkedIn is the best. Mike Eshelman and Scott, where can they connect with you?

Speaker 2: (30:55)

Yeah, so LinkedIn is a great spot as well. I'm on LinkedIn quite a bit. However, I'd recommend people reach out to my website or go to my website's [www.dashordot.sdp-solutions.com](http://www.dashordot.sdp-solutions.com). On there, I have all my podcasts. So, you'll see behind me your lead management masterminds podcast. Just recorded, just released my 10th episode and have a number 11 coming out next week. Yeah, thanks. And, anyway, so that's all on the website. You can listen to it there from the website. You can find the podcast on YouTube,, any of the major podcast sites. I also have a blog. I have upcoming speaking engagements. I also have a community that I built on Slack for administrators of different lead management systems. So if you're interested then get in there. We could talk back and forth around ideas and these types of things. So [SDP-solutions.com](http://SDP-solutions.com) as a place to go. LinkedIn is also great.

Speaker 1: (31:49)

Perfect. Sounds good. Thank you very much, Scott. And thank you everyone for giving it a listen. Have a good one. Thanks Mike.