



# One-Stop Shop Playbook

Helping You Win More Business by Bringing  
all of Leader Bank to Every Conversation

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## One-Stop Shop Playbook

As Leader Bank Loan Officers, you already differentiate yourselves through expertise, responsiveness, and trusted relationships. One of the most powerful and often underutilized advantages is that you have is the full breadth of Leader Bank behind you.

Kick Off is built around a simple idea:

### ***What's in it for you? - Get more business, make more money.***

This playbook supports that theme by showing you how to use Leader Bank's **One-Stop-Shop advantage**, bringing the right internal experts into the conversation at the right moment so you:

- **Win more deals** (stronger offers, smoother timelines, fewer surprises)
- **Generate added value for agents and referral partners** (you're not just "the mortgage person", you're the connector)
- **Deepen relationships** (more value delivered to the same client base)
- **Create a better client experience** (the client feels supported beyond the mortgage)

This booklet introduces our **One-Stop Shop approach**: leveraging complementary services across the Bank to help you win deals, protect relationships, deepen referral networks, and create better outcomes for your clients.

Think of this as a practical, LO-ready guide to spotting opportunities, starting the right conversations, and knowing exactly who to call and how to engage. When we bring the right partners into the conversation at the right time, everyone wins, especially the client.

Use this playbook as a reference before meetings, during client conversations, or when strategizing how to stand out with agents and referral partners.



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## One-Stop Shop Playbook

## How to Use This Playbook

Each section is authored by a Leader Bank business leader and answers five LO-focused questions:

1. What's in it for you as an LO
2. Client scenarios and trigger terms to listen for
3. How to refer and what to expect
4. Outbound selling use cases with agents and clients
5. Incentives, credits, or collaboration opportunities

You'll also see **Top Tip call-outs** from high-performing LOs throughout the booklet, sharing real-world advice on how they successfully build their business.

Top Tip callouts will look like this.



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## One-Stop Shop Playbook

### So, what's in it for you? How does this help you get more business, and make more money.

**Leader Insurance:** Insurance is a crucial part of every loan transaction. Leader Insurance is committed to streamlining and simplifying the process for clients, leading to faster loan closings.

**Brokerage / Business Banking:** Simply put, a line to more referrals. You will garner a deeper relationship with the brokerage from the top down, creating greater opportunities to expand their referral base by gaining favor with the broker through our elevated banking services. You go beyond someone who just receives referrals, and into a place where you can help their business.

**Securities Based Lending (SBL):** Advantages include broadening your product offering, a \$500 Referral Bonus, and a competitive advantage that a) most clients are unaware of, and b) competitor mortgage companies and most banks in the region cannot offer.

**1031 Exchange:** Your understanding of 1031 exchanges will enhance your ability to attract investor clients. As exchangers are on a strict timeline, and need to acquire replacement property within 180 days, you will have an opportunity for a loan rather quickly. Keeping them "in-house" with the exchange will hopefully extend to the new loan. The vast majority of competitors do not offer this service.

**Retail Banking:** Retail Banking gives LOs additional tools to deepen relationships, strengthen client loyalty, and increase cross-sell opportunities with every mortgage conversation. Clients who open deposit accounts (like the new Homeowner CD) tend to stay with the Bank, making future refinance, purchase, and HELOC conversations easier for you.

**Commercial Lending:** Commercial Lending is one of the strongest cross-selling engines inside Leader Bank, and one of the most underutilized by LOs. Partnering with the teams helps you deepen relationships with real estate investors and business owner clients, and create new referral pipelines.

# LeaderBank

## One-Stop Shop Playbook

### Leader Insurance

**Contributor:** Chris Verzone – VP, Sales Manager Leader Insurance

#### What's in it for the LO?

Insurance is a crucial part of every loan transaction. Leader Insurance is committed to streamlining and simplifying the process for clients, loan officers, and support team members.

- Seamless, Integrated Client Experience
- Faster Loan Closings
- Client Education
- Simplified Comparison Shopping (potential for lower premiums)
- More Policy Options
- Local Sales and Service
- One Stop Shop

When setting this up for referrals, it is important to remember that we send out a client disclosure allowing them to opt in to the insurance offering with or without the loan officer speaking to them when their disclosure package goes out.

#### Client Scenarios & Trigger Terms

##### First-Time Homebuyer

- "I've never purchased insurance before. I have no idea what coverage I need."
- "We're under contract- what insurance do I need?"
- "I haven't shopped for homeowners' insurance yet."

##### Last- Minute Closings

- "I can't get a binder from my carrier."
- "The coverage I need isn't offered by my existing insurance agent."

##### Renewal Approaching

- "My current policy renews soon."
- "My insurance premiums just went up."

##### Borrower Unsure of Coverage Requirements

- "How much coverage do I need?"
- "Do I need flood insurance?"

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## One-Stop Shop Playbook

### Leader Insurance

#### How to Refer

Binder Requests- [Binders@Leaderinsure.com](mailto:Binders@Leaderinsure.com)

Client Referrals- [Insuranceteam@Leaderinsure.com](mailto:Insuranceteam@Leaderinsure.com)

This section is also available on the URLA LOIF

<input type="checkbox"/> Eligible for Leader Insurance	<b>Eligibility</b>
Client Opt-in <input type="text"/>	Date <input type="text"/>
Premium <input type="text"/>	Product <input type="text"/>
Quote Accepted? <input type="checkbox"/>	Carrier <input type="text"/>
Current Status <input type="text"/>	Date <input type="text"/>
Client Decision <input type="text"/>	Date <input type="text"/>
<b>Request Leader Ins. Binder</b>	HO3 Binder Exp <input type="text"/>
<b>Request Consent Disclosure</b>	Date <input type="text"/>
<b>View Leader Insurance Integration Details</b>	

#### Credits, Incentives & Collaboration

Each closed referral qualifies for a \$40 referral fee. Clients purchasing a single family/investment property receive a \$250 closing cost credit.

**Where to find more information:** <https://www.leaderinsure.com>

#### Top Performer Top Tip:

When speaking with clients keep it light and listen in order to find out what the most important part is for them, you can then focus on that piece and provide value where they want it. - **Keith Happeney**



## One-Stop Shop Playbook

### Brokerage / Business Banking

**Contributor:** Eric Stevens – VP, Real Estate Brokerage Banking

#### What's in it for the LO?

Simply put – **a line to more referrals.**

The Loan Officer will garner a deeper relationship with the brokerage from the top down, creating greater opportunities to expand their referral base by gaining favor with the broker through our elevated banking services.

This has already been proven with a couple of brokerages who have started banking with Leader Bank. By providing a better level of service and benefits, they view the Bank as a whole more favorably and are more willing to bring us into their meetings and events to educate, network, and grow with their agents.

We also have opportunities to provide non-traditional MSA benefits that loan officers from IMB's cannot offer (for the right brokerage that doesn't have an exclusive MSA).

#### Client Scenarios & Trigger Terms

This depends on the audience the Loan Officer is speaking with.

**If a Realtor**, issues like delays in getting commission payments, complaints about the brokerage process for payments being "outdated", too many paper checks, not enough ACH or digital payment support from deposit through commission payment.

**If a Broker**, saying they have to "go to the bank" for ANY reason, need for a line of credit, or again delays in receiving or sending funds.



## One-Stop Shop Playbook

### Brokerage / Business Banking

#### How to Refer?

Very simple – an email introduction to me at [eric.stevens@leaderbank.com](mailto:eric.stevens@leaderbank.com)

I will do a discovery call to understand current pain points and circumstances for their banking needs and from there I typically provide a proposal, offer a demo of our platform, and then we move forward with onboarding. The process is usually a few weeks to months depending on the brokerage and time of year (spring and fall are tough due to busy market conditions).

An example intro might be: "Hi [Broker-Owner], I'd like to introduce you to Eric Stevens, our Director of Business Development for Brokerage Banking. He partners with many local real estate offices to streamline EMDs, eliminate fees, and provide hands-on support 7 days a week. He'll reach out to learn more about your workflows and see where we can help."

#### Outbound Selling Use Cases

Here are some easy ways to bring Brokerage Banking to agents, teams, and broker-owners:

- **Add value in listing-agent conversations** - "Do you see EMD delays slowing down your transactions? We have a banking solution that gives brokerages same-day EMD processing"
- **Position yourself as a partner** - "I know you're always looking to streamline your back office. We have a no-fee brokerage banking platform that eliminates wire fees, check fees, and scanner costs."
- **Recruiting & retention talking points for brokers** - "We can help you provide agents with smoother deal support and better cash-management tools"
- **Bring it into office trainings** - Share wins from other offices using Leader's brokerage platform (EMD automation, savings, better service).



## One-Stop Shop Playbook

### Brokerage / Business Banking

#### **Any applicable credits, incentives, or collaboration points**

DepositLink partnership credits – they can earn account credits on every EMD received to their Leader Bank escrow account through the DepositLink portal.

Refund of DepositLink fee (\$18 per deposit, \$36 max credit) to buyers who finance with Leader Bank.

Technology and Marketing Credits & MSA opportunities (qualifying criteria and terms are client specific).

#### **Where to find more information**

We have a marketing booklet in production and social media content is being developed.

In the meantime you can refer to our web page -

<https://www.leaderbank.com/banking-services-real-estate-broker-owners>

#### **Top Performer Top Tip:**

Always be cognizant that the agents that send you business depend on you for their livelihood. So how well you do your job, how responsive you are to their requests, how solid your pre-approvals are, will translate to more trust from selling and listing agents, offers being accepted, and in turn more income for both of them.

Just do the job better than anyone else and both selling and listing agents will want to accept the offer with you as the lender!

– **Meryl Watson**



## One-Stop Shop Playbook

### Securities Based Lending (SBL)

**Contributor:** Mike Fede – VP, Product Manager Securities Based Lending

#### What's in it for the LO?

##### **Broadens the your product offering:**

- LO positions themselves as a centralized "Loan Advisor" with a variety of solutions, the single contact point for their clients' credit needs.
- SBL has already helped several LOs rescue deals that otherwise would have been lost due to credit issues, income shortage, or funding timeline, SBL circumvents most of these issues.

##### **\$500 Referral Bonus:**

- LOs receive \$500 referral bonus for converted credit lines.

##### **Competitive Advantage:**

- SBL is a creative financing solution that a) most clients are unaware of, and b) competitor mortgage companies and most banks in the region cannot offer.

#### Client Scenarios & Trigger Terms

**Real estate purchase:** secondary homes, investment properties

**Bridge financing:** "we're buying our new house before selling our old one"

**Timing:** "I need to close quickly!" (SBL funds in 1-7 business days)

**Low/No Income:** "I'm retired so I have low income".... or .... "I'm self-employed, income is choppy"

**Liquidity:** "I don't have enough cash available for this purchase"

##### **Additional trigger terms:**

- "I have substantial investments, was planning to sell some for this purchase"
- "I was going to use Margin"
- "When I sell my investments, I will have significant capital gains"

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## **One-Stop Shop Playbook**

## **Securities Based Lending (SBL)**

### **How to Refer**

Email referrals to [PowerLine@leaderbank.com](mailto:PowerLine@leaderbank.com)

Please provide:

- LO Name
- Client Name
- Client Email Address
- Client Phone Number
- Summary of Client Situation

Client is contacted typically within 24 hours of referral.

### **Outbound Selling Use Cases**

See client scenarios and trigger terms

### **Credits, Incentives & Collaboration**

Professional Partnerships: For clients with an independent advisor relationship (RIA), LOs can create a referral partnership with those advisors leveraging SBL. LOs provide banking solutions <> RIAs provide wealth management solutions.

### **Where to find more information:**

Booklets and materials are available here

Go to the Marketing SharePoint page >  
Documents Res Lending > Marketing >  
Kick Off > 2026 > Cross Opportunities.

Or via this QR Code:





## One-Stop Shop Playbook

### Retail Banking

**Contributor:** Paola Dutschmann – VP, Retail Banking

#### What's in it for the LO?

Retail Banking gives LOs additional tools to deepen relationships, strengthen client loyalty, and increase cross-sell opportunities with every mortgage conversation.

#### Key advantages:

##### Sticky, Long-Term Client Relationships:

- Clients who open deposit accounts with Leader Bank tend to stay with the Bank, making future refinance, purchase, and HELOC conversations easier for you.

##### High-Value Deposit Products That Directly Support Homebuyers:

- Retail focuses heavily on deposits such as high-yield savings, reward checking, and especially Certificates of Deposit (CDs), all of which have been high-growth areas (significant CD and savings growth noted in internal reporting).

##### Homeowner CD = Powerful LO Acquisition Tool:

- The new 6-month Homeowner CD offers 4% APY + an additional 4% annualized bonus when the client closes their mortgage with Leader Bank in the same term, providing an effective 8% annualized return. Perfect for clients saving for down payment or needing a reason to stay engaged with your mortgage process.

##### Better Client Experience:

- Free checking, no monthly fees on savings/CD products, strong online banking, and digital tools (ZRent/ZDeposit) make us competitive and attractive.



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## One-Stop Shop Playbook

## Retail Banking

### Client Scenarios & Trigger Terms

#### Use Retail Banking when you hear:

##### Homebuyer CD's, Resi Savings or Cash Management Needs:

- "We're trying to save for a down payment."
- "Where should we park our savings while we shop?"
- "We want a safe place to earn more on our cash."
- (Perfect for Homeowner CD, High-Yield Savings, Zeugma Rewards checking.)

##### Rate-Sensitive Clients:

- "We want a guaranteed return."
- "Is there something safer than the stock market?"
- "What can I do with proceeds from a sale before we buy the next home?"
- (CDs, especially Homeowner CD at 4% APY + bonus.)

##### Clients Asking About Banking Convenience:

- "Do you have free checking?"
- "Can I avoid ATM fees?"
- "Do you have mobile banking?"
- (Yes - no monthly service charge, ATM reimbursements, mobile deposit, Zelle, etc.)

##### Investor/Landlord Clients:

- "My rental accounting is a mess."
- "Collecting rent is a pain."
- (ZRent & Zdeposit automate rent and security deposit workflows.)



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## One-Stop Shop Playbook

## Retail Banking

### How to Refer

#### Intro email to retail banking team:

"I'd like to connect you with our Retail Banking team, they can help you open a high-yield savings account or even our Homeowner CD, which is great if you're preparing for closing."

#### Referral Contacts

Referrals can be directed to any Leader Bank branch or through online account opening (noted in multiple retail banking materials).

For operational questions, clients can contact Deposit Accounts at [depositaccounts@leaderbank.com](mailto:depositaccounts@leaderbank.com) or 781-646-3900.

#### What Happens Next

- Retail team reaches out to assist with account selection (checking, savings, CD).
- If Homeowner CD is opened, they ensure the client understands the mortgage-connection bonus rules.
- For landlord products, ZRent/ZDeposit onboarding is fully digital.

### Outbound Selling Use Cases

These talking points help LOs bring Retail Banking into agent, client, and referral-partner conversations:

#### 1. Strengthen Buyer Relationships Early

"While you're shopping for a home, we can help you grow your down payment safely with our high-yield savings or even our 6-month Homeowner CD with an effective 8% annualized return if you close with us."



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## One-Stop Shop Playbook

## Retail Banking

### 2. Give Agents a Value-Add for Their Buyers

Agents love tools that reduce stress: “We offer a CD that ties directly to the mortgage process, a great resource for your clients saving for closing.”

### 3. Re-Engage Clients Who Go Cold

If a borrower pauses their home search:

“No problem, let’s open a CD or savings account to keep your funds working. This keeps you prepared for when the right home appears.”

### 4. Target Landlords/Investors

“Are your investor clients still chasing checks? Leader Bank has ZRent/ZDeposit to automate rent and security deposits.”

### 5. Build Multi-Product Households

“If you open checking or savings with us now, everything, mortgage payments, transfers, statements, stays in one place.”

## Credits, Incentives & Collaboration

While Retail Banking does not have direct LO referral bonuses, the collaboration benefits are significant:

- Increased mortgage conversion for clients who open the Homeowner CD – the bonus is mortgage-dependent, driving loyalty.
- (Bonus rules: 4% APY + 4% annualized mortgage-closing bonus, limited to initial 6-month term.)
- Stickier client retention, reducing fallout.
- Higher deposit engagement means more re-touch opportunities for future mortgages, HELOCs, and refinances.
- Digital tools (ZRent/ZDeposit) give LOs credibility with landlords, creating new warm-lead ecosystems.

## Where to find more information

- Product pages are live on [www.leaderbank.com](http://www.leaderbank.com)



# LeaderBank

## One-Stop Shop Playbook

### 1031 Exchange

**Contributor:** Jim Gudenau– VP, Digital Escrow Manager

#### What's in it for the LO?

Your understanding of 1031 exchanges will enhance your ability to attract investor clients. As exchangers are on a strict timeline, and need to acquire replacement property within 180 days, you will have an opportunity for a loan rather quickly. Keeping them “in-house” with the exchange will hopefully extend to the new loan. In most cases, the property acquired is higher in value, and will result in a larger loan amount. The vast majority of banks and mortgage companies do not have an affiliate 1031 company, differentiating us from the competition, and providing your clients with a one-stop shop.

#### Client Scenarios & Trigger Terms

Any time a client mentions they are selling an investment property, there is an opportunity to bring up 1031 exchange. They may show reluctance to sell due to capital gains. This is another great time to ask if they have considered a 1031 exchange. There may also be an opportunity if they are selling a second home/vacation homes if they rent that out as well.

#### Listen for these cues:

- “We’re selling a rental/ investment property.”
- “We’re worried about capital gains.”
- “We want to trade up/buy a bigger property.”
- “We haven’t picked the replacement yet.”
- “How fast do we need to move?”

#### How to Refer

Please send an introductory email to myself or Kayla, copy the client, and provide their name and contact information. If the property is already under contract, also provide the contact information for the closing agent and the closing date if known.



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## One-Stop Shop Playbook

## 1031 Exchange

### Outbound Selling Use Cases

I travel regularly to Boston, and am available to meet with realtors, attorneys, CPAs, etc. to discuss our 1031 services. Typically, a lunch and learn or breakfast and learn type scenario. Additionally, explain to the COIs that we should be used as a resource, and to call anytime. Being able to generally explain to clients and their advisors the tax savings they may qualify for. The earlier in the process we are brought in, the better.

### Credits, Incentives & Collaboration

Each closed referral qualifies for a \$500 referral fee. Advise your clients and COIs to mention your name if they are planning on reaching out to us directly.

**Where to find more information:** <https://www.leaderbank.com/leader-1031>

### Top Performer Top Tip:

I think each person must tackle the business using their own personality and strengths. What are you good at? What your weaknesses? Take an honest assessment and then formulate a plan to success using the tools you have.

There are many sales platforms that often make promises of huge gains in sales if you “follow these simple steps” and hold yourself accountable.

However, I disagree with broad based platforms. if it was as simple as paying X dollars and doing follow-up weekly calls with a coach once a week there would be a lot less business to spread around. – **Chris Butts**



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## One-Stop Shop Playbook

## Commercial Banking

**Contributor:** Matt Pierce – SVP, Chief Lending Officer

### What's in it for the LO?

Commercial Lending is one of the strongest cross-selling engines inside Leader Bank, and one of the most underutilized by LOs. Partnering with the Commercial Lending and Small Business Lending teams helps LOs:

### **Deepen Relationships with Real Estate Investors and Business Owner Clients.**

Many mortgage clients own businesses. Introducing them to Commercial Lending positions you as a holistic advisor, not just a mortgage contact.

- Commercial can also be your solution for real estate investors who own too many properties and no longer qualify for residential real estate financing or want to place in a LLC or Corporation/Trust due to a partnership structure. We can finance a single investment condo up to a large multi-unit apartment complex.

### **Create New Referral Pipelines.**

Business owners, franchise operators, and commercial investors and developers become long-term referral sources for both residential and commercial leads.

- We have been successful in financing spec construction projects and then also financing the end buyer of the home/condo.
- We have multiple entrepreneurs open their first business/franchise, non-profit, school, religious organization.



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## One-Stop Shop Playbook

## Commercial Banking

### Showcase Leader Bank's Competitive Differentiation.

Leader Bank is a top U.S. Small Business Administration (SBA) "Preferred" Lender in Massachusetts, with a dedicated SBA/Government Guaranteed Lending team. This is a major edge when helping clients finance expansions, acquisitions, or new projects.

Underwrite and Approve SBA deals inhouse (faster turnaround, more control on workflow, faster closings)

### Win more trust with agents and COIs.

LOs who bring commercial solutions into conversations demonstrate versatility and business savvy, which builds credibility with attorneys, CPAs, and broker owners.

### Client Scenarios & Trigger Terms

Listen for any hint that a borrower owns or is starting a business, invests in commercial property, or needs capital. Good triggers include:

#### CRE / Business Expansion or Growth Needs

- "We're opening a second location."
- "We're taking on more staff."
- "We've outgrown our current space."
- "We are paying too much in rent"
- "We want to place the property in an LLC"

Leader Bank's commercial SBA team originated 58 small business loans totaling nearly \$41 million in 2025, showing strong appetite for growth-oriented deals.



## One-Stop Shop Playbook

### Commercial Banking

#### Financing for Equipment, Buildouts, or Working Capital

- “We need funds for equipment.”
- “Our cash flow is uneven.”
- “We need working capital for a Purchase Order.”
- “We can’t get quick answers from our current bank.”

The team specializes in custom, competitive loan products tailored to business needs.

#### Commercial Real Estate Needs

- “We’re thinking of buying an Apartment Building/Mixed Used/Office/Retail space.”
- “Our lease is up, should we buy instead?”
- “How can my business buy a building with the least amount down (i.e. SBA 504 Program)”

#### SBA or Government backed Funding Interest

- “We’ve heard SBA loans have good terms.”
- “Our bank said they don’t do SBA.”

Leader Bank is consistently one of MA’s top SBA 7(a) lenders for banks under \$5B in assets and was recently named the #1 Lender in MA to the Manufacturing Industry in 2025.

#### Community Focused or Small Local Business Owners

- “We want to grow locally but need a partner bank.”
- “We finance and support many non-profits in our community”
- “We support affordable housing programs in Massachusetts to help support affordable rents and first-time home buyers in the markets we can lend in.



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## One-Stop Shop Playbook

## Commercial Banking

### How to Refer

Referrals are straightforward and highly welcomed by Commercial Banking: You can email [commercialreferrals@leaderbank.com](mailto:commercialreferrals@leaderbank.com)

### Intro Email

"Hi [Client], I'd like to introduce you to our Commercial Banking team. They specialize in helping small businesses access capital, expand, and operate more efficiently. They'll reach out to learn a bit more and explore how we can support your goals."

### Where to Direct Referrals

Commercial related inquiries are supported by the Commercial Lending team; operational follow up for existing commercial loans is handled via: [CommercialLoanservicing@leaderbank.com](mailto:CommercialLoanservicing@leaderbank.com)

### What Happens Next

A Commercial Relationship Manager contacts the client.

They review needs (SBA, CRE, equipment financing, LOCs, etc.). The team structures options based on business goals and a Term Sheet is presented to the client.

Once accepted, underwriting is assigned to perform the formal underwriting / approval process.



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## One-Stop Shop Playbook

## Commercial Banking

### Outbound Selling Use Cases

#### **Business Owner Mortgage Clients**

When a borrower mentions owning or starting a business, use: “Did you know Leader Bank is one of the top SBA lenders in the state? I can introduce you to our Commercial team, they’re fantastic at helping small businesses grow.”

#### **Realtor & Attorney Partnerships**

Offer value to their investor and business owner clients: “If you have clients who are expanding a business or buying commercial property, we have an excellent Commercial Lending group that works fast and locally.”

#### **Networking Events**

Use Commercial Banking success stories (ex: financing for local businesses like Wicked Bagel expanding to new locations). Find them here:

<https://www.leaderbank.com/business/commercial-client-success-stories>

#### **Builder / Developer / Investor Conversations**

Highlight custom financing for construction, acquisition, or renovation of commercial sites.

#### **Portfolio Strengthening for High Value Clients**

Clients with multiple properties or business interests appreciate being connected to a Bank that supports all aspects of their financial ecosystem.



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## One-Stop Shop Playbook

## Commercial Banking

### Credits, Incentives & Collaboration

The referring LO will receive a 15-basis point referral fee on the a commercial/SBA loan once closed based on the total loan amount. On top of that, the collaboration benefits are substantial:

- New inbound referral channels from business owner clients, their employees, and their professional networks.
- Long-term business relationships that become high value mortgage, HELOC, and deposit clients.
- Cross department support (SBA, CRE lending, credit analysts, relationship managers) that helps you deliver more holistic financial solutions.
- Strong internal teamwork culture makes joint client meetings easy and high impact.

### Where to find more information:

<https://www.leaderbank.com/business/commercial-mortgages>

### Top Performer Top Tip:

Never point fingers or blame, find a solution and take the high road. Clients / Agents / Closing Attorney's will recognize this which in turn will help you build long term relationships and trust. – **Dave Conti**



## One-Stop Shop Playbook

The most successful Loan Officers don't try to do everything themselves, they know when and how to bring the right partners into the room. This playbook is designed to help you do just that.

When we operate as One Leader Bank, our clients feel the difference, our referral partners notice the value, and you gain a competitive edge that's hard to match.

### Put This Playbook to Work

#### 1 . Pick One Partner to Start With

Don't try to use everything at once. Choose one business line that fits your current pipeline (insurance, 1031, business banking, etc.) and focus on spotting those opportunities consistently over the next few weeks.

#### 2. Listen for Triggers - Then Pause the Conversation

When you hear a trigger term, slow the conversation down and acknowledge it: "That's a great point, this is exactly where we can bring in another specialist at Leader to help."

You don't need to solve everything yourself. Your value is knowing when to pull in the right expert.

#### 3. Make the Warm Intro the Default

Use warm introductions whenever possible, email, text, or live handoff. Set expectations clearly so the client knows what happens next and why the connection benefits them.

#### 4. Build One External Value-Add

Use one of these resources as a talking point with agents or referral partners:

- An insurance or 1031 "gotchas" conversation
- An investor or small-business lunch-and-learn
- A simple script like: "We help clients think beyond just the mortgage."



## One-Stop Shop Playbook

### 5. Capture What Works

When something lands well with a client or agent, write it down:

- What was the trigger?
- Who did you loop in?
- What made it effective?

These real-world examples become future Top Tips that help the entire team.

### 6. Share and Ask

If you're unsure whether something is a fit, ask. These partners are here to support you. A quick internal question often saves time, strengthens the relationship, and leads to better outcomes.

Access a digital version of this document:

