

THE DIRECT-TO-CONSUMER ENGINE

THE DTC ENGINE BLUEPRINT

DTC

The whole system on paper. Where the leads come from, what answers them in under sixty seconds, exactly what it says, how long it keeps going, and how to walk into a realtor office carrying buyers instead of a business card.

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READ THIS FIRST

THE LEADS AREN'T WEAK. THE FOLLOW-UP IS.

I ran a branch. Every week my loan officers told me the leads were junk. So I pulled the same junk leads off the same list and called them myself, and I closed them. I wasn't smarter than my team and I wasn't a better salesperson. I just called them back. Fast, and again, and again. That was the whole secret, and it is the only thing this document is about.

What follows is the system on paper. Every stage works by hand. That is deliberate, because you should be able to run this on Monday with nothing but your phone and your CRM before you spend a dollar automating any of it.

THE RULES, AND THEY'RE NOT OPTIONAL

- You are the licensed professional. Everything in here is a starting point that you review, adapt to your company's policy, and own before it reaches a borrower.
- Consent is law. An opt-out stops everything, on every channel, immediately, and it is never a preference setting.
- Never quote a rate you cannot lock, and never put an approval odds number in writing.
- If your company has a marketing or AI policy, it wins over every page in here. If it does not have one, this is a good week to ask why.
- Nothing in this blueprint is a promise about your results. It is what the system does when you run it.

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THE WHOLE THING AT A GLANCE

THE ENGINE ON ONE PAGE

Six stages. Every one feeds the next. Break any link and the whole thing leaks, which is why most loan officers who buy leads still lose them.

01 THE TRAFFIC

A direct-to-consumer ad puts your offer in front of real buyers. The lead is exclusive and it is yours.

02 THE FIRST 60 SECONDS

Something answers before anybody else can. Not in five minutes. Not when you get to it.

03 THE QUALIFYING CONVERSATION

Six questions in a fixed order, so you learn what you need without an interrogation.

04 THE BOOKED APPLICATION

Only a conversation worth having lands on your calendar, and it lands with context attached.

05 THE CADENCE

Eight touches over thirty days, then monthly. Nothing goes cold because somebody got busy.

06 THE FLIP

Pre-approved buyers in hand, you stop asking agents for referrals and start bringing them business.

THE HONEST PART

You can run every stage of this by hand. People did it that way for thirty years. The catch is that doing it by hand means answering a form fill at 9:41 on a Tuesday night, and doing it again on the eleventh touch six weeks later when you have forgotten who they are. That is the only reason automation enters this conversation at all.

WHERE IT BREAKS, IN ORDER OF HOW OFTEN

01 **Nobody answers fast.** The lead sits until somebody has a free minute, and by then it is somebody else's borrower.

02 **The follow-up stops at two.** Everyone believes in eight touches. Almost nobody runs eight.

03 **The calendar fills with junk.** No qualifying step, so half the bookings should never have been booked.

04 **The database never gets worked.** The cheapest leads you own, and they sit there for eighteen months.

STAGE 1

THE TRAFFIC

TJ covered the build on the training. This page is the standard the traffic has to meet before any of the rest of this blueprint is worth running.

WHAT A GOOD LEAD LOOKS LIKE

- 01 Exclusive.** Sold to you and nobody else. If it went to three other lenders the moment it submitted, you are not running a follow-up system, you are running a footrace.

- 02 Direct to consumer.** The borrower raised their hand for you, not for a comparison table.

- 03 Buyer intent, stated.** Price range, timeline, and whether they are working with an agent. If the form does not ask, the conversation has to.

- 04 Yours to contact.** Consent captured at the form, in writing, with the language your compliance team signed off on.

THE THING THAT KILLS GOOD TRAFFIC

Turning ads on before the follow-up works. Every lead that comes in during that window is money you spent to prove you cannot answer the phone. Build stages two through five first, then spend. That order is not a preference, it is the whole argument of this document.

FOUR QUESTIONS FOR ANY LEAD SOURCE, BEFORE YOU SPEND

- 01 Is it exclusive, in writing?** Not "mostly" and not "we limit it." In the contract or it is shared.

- 02 What consent language did they agree to?** Ask to see the actual form. If the vendor cannot show it, walk.

- 03 How old is the lead when I get it?** Minutes matter. A lead delivered in a nightly batch is already cold.

- 04 What is my cost per booked application?** Not cost per lead. Make them answer the one that matters.

STAGE 2

THE FIRST 60 SECONDS

It is not about being fast. It is about being **first**. The first real response usually wins the borrower, and every minute after that costs you.

PURCHASE LEAD, FRESH OFF THE FORM

Hey [First name], it's [Your name] with [Company]. Saw you were looking at options for a purchase. Are you already out looking at homes, or still figuring out the number you can work with?

One question, and it is the one that sorts them. No rate talk, no application link, no paragraph about your process.

DOWN PAYMENT ASSISTANCE LEAD

Hey [First name], [Your name] here. You asked about down payment help. Quick one so I point you at the right program: are you buying in the next couple months, or is this more of a this-year plan?

Timeline first. The program menu depends on it and you cannot recommend anything until you know.

AGED LEAD YOU ARE RE-TOUCHING

Hey [First name], it's [Your name]. We talked back in [month] about a purchase. No pitch, just curious whether you ended up buying or whether it's still on the list.

Give them a clean way to say it did not happen. Most of them will, and that is the opening.

NEVER IN THE FIRST MESSAGE

A rate. An application link. The word "just." Your headshot. Anything that reads like it went to a list. You are trying to start a conversation, not close one.

WHAT EVERY MINUTE COSTS YOU

Reach a lead inside five minutes and you are many times more likely to qualify them than at thirty. The industry average first contact is measured in DAYS. You do not have to be perfect here, you only have to be faster than the four other people who bought a lead from the same pool. If the honest answer is that nobody at your shop is answering at 9pm, that is the gap, and it is the entire reason the rest of this document exists.

STAGE 3

THE QUALIFYING CONVERSATION

Six questions, in this order. The order matters more than the wording, because each answer earns the right to ask the next one.

- 01** **Buying or refinancing?** Everything downstream forks here. Ask it first even when you think you know.

- 02** **What's the timeline?** Thirty days and next spring are different conversations. This is the single most useful field you will capture.

- 03** **Are you working with an agent?** If no, you just found the flip in stage six. If yes, you found a referral partner.

- 04** **Have you been pre-approved anywhere?** Tells you whether you are first, second, or cleaning up someone's mess.

- 05** **Rough price range?** Not a budget interrogation. You need the shape of the file, not the last dollar.

- 06** **Anything you already know is going to be tricky?** Self-employed, a past late, a job change. People will tell you if you ask plainly.

TWO RULES THAT KEEP THIS FROM FEELING LIKE A FORM

One question per message. Stacking three questions gets you one answer and two ignored. **Never restate their answer back to them.** "Great, so you're looking in the 400s!" is what a script sounds like. Just ask the next thing.

WHAT TO DO WITH EACH ANSWER

- **Timeline inside 60 days.** Book the application now, while you are in the conversation.

- **Timeline 3 to 6 months.** Do not force a booking. Put them on the cadence and give them something useful.

- **No agent yet.** Flag it. That borrower is the currency for the realtor flip in stage six.

- **Already pre-approved elsewhere.** Offer the second-opinion read on their estimate, not a pitch.

- **Something tricky named.** Route to a real conversation with you today, not to an application link.

OBJECTIONS, WORD FOR WORD

These are not clever reframes. They are honest answers that keep the conversation alive and keep you out of trouble.

"WHAT'S YOUR RATE?"

Honest answer is that any number I give you right now is a guess, and guesses are how people end up disappointed at closing. Rate depends on your credit, the loan amount, and the property. Give me ten minutes and I'll show you your actual number instead of a teaser.

Never quote a rate you cannot lock. This answer is compliant, it is true, and it converts better than a number.

"I'M JUST LOOKING."

Good, that's the right time to talk to me. The worst version of this is finding the house first and then figuring out financing under a deadline. Nothing to commit to. What would you want to know before you started looking seriously?

Agree with them first. Arguing with "just looking" is how you become the thing they avoid.

"I ALREADY HAVE A LENDER."

Makes sense, most people do by this point. I'm not going to try to talk you out of them. If it's useful, I'm happy to be the second opinion when the estimate shows up, no charge and no pressure. Want me to send you the three things to check on it?

You are not taking the deal today. You are becoming the person they call when something feels off, and something usually does.

"JUST SEND ME SOME INFO."

Happy to. So I send the right thing instead of a brochure, are you closer to buying in the next couple of months or is this more of a next-year plan? Then I will send exactly what fits that.

"Send me info" is usually a polite exit. One qualifying question turns it back into a conversation without arguing, and what you send afterwards is actually useful.

STAGE 4

THE BOOKED APPLICATION

The only thing that should hit your calendar is a conversation worth having. Everything before this stage exists to filter for that.

WHAT EARNS A SLOT

- 01 A stated timeline inside your working window.
- 02 A price range you can actually finance.
- 03 Enough of the tricky part surfaced that you will not be blindsided.
- 04 An actual yes to a specific time, not "sometime this week."

THE SHOW-UP PATTERN

Confirm immediately, remind the night before, remind ninety minutes out. Three touches, every booking, no exceptions. A no-show is almost never a lost lead, it is an unconfirmed one. And when somebody does miss, the message is "looks like today got away from you, want me to grab the same time tomorrow?", not silence and a mental note.

BRING THE CONTEXT WITH YOU

Whatever your CRM is, the six answers from stage three should be sitting in front of you when you open the call. Walking into a booked application and asking question one again undoes everything the system just did for you.

WHEN THEY MISS IT ANYWAY

- 01 **Same day.** "Looks like today got away from you. Want the same time tomorrow?" Never guilt, never silence.
- 02 **Next day.** Call once, at a different time of day than the booking they missed.
- 03 **Day three.** Offer two specific times instead of asking when works. Choices convert, open questions stall.
- 04 **After that.** Back onto the cadence. A no-show is not a no, it is a Tuesday that went sideways.

STAGE 5

THE CADENCE THAT NEVER QUILTS

It takes about six attempts to reach most of your leads. Forty-four percent of loan officers stop after one. That gap is the cheapest pipeline you will ever build.

- D0** **Inside 60 seconds.** The opener from stage two.

- D0** **Four hours later, if quiet.** One different angle, never a repeat of the first message.

- D1** **Next morning.** A call. Leave a real voicemail, twelve seconds, say why you called.

- D3** **Something useful.** A program note, an explainer, anything that is not “checking in.”

- D7** **The direct one.** “Still worth a conversation, or should I get out of your inbox?”

- D14** **Second call.** Different time of day than the first one.

- D21** **The permission close.** “I’ll stop reaching out unless you tell me otherwise. Want me to check back in the spring?”

- D30** **Move to monthly.** They are not dead, they are early. Monthly beats forgotten forever.

THE RULE THAT MAKES IT LEGAL AND THE RULE THAT MAKES IT WORK

Stop means stop, everywhere, immediately. An opt-out is not a channel preference. **And never send the same message twice.** Eight touches that say the same thing eight ways is harassment. Eight touches that each offer something different is service.

THE VOICEMAIL, SINCE MOST OF THESE GO TO ONE

Twelve seconds. Your name, your company, the one specific reason you called, and that you will text as well. Then actually text, because the text is what gets answered. Do not leave the same voicemail twice, and never leave one that says only “give me a call back” with no reason attached. Mix the channels too: text, call, email, and back again. Eight touches on one channel reads as one person who will not take a hint.

THE REVIVAL

Your database is the only lead source you have already paid for. Most loan officers have eighteen months of it sitting untouched.

PULL THESE FOUR LISTS FIRST

- 01** **Pre-approved, never closed.** They were ready once. Something moved. Highest intent in your whole database.
- 02** **Applications started, never finished.** They typed real information into a form. That is not a cold lead.
- 03** **Closed 24+ months ago.** Equity moved, life moved. This is your refi and HELOC list.
- 04** **Denied for something fixable.** Credit, seasoning, a job change. Timeline is the whole question.

THE REVIVAL MESSAGE THAT WORKS

Hey [First name], it's [Your name]. You and I talked about a [purchase / refi] back in [month]. No pitch here, I'm just cleaning up my list. Did you end up getting it done, or is it still out there?

"I'm cleaning up my list" gives them a graceful exit, and the ones who do not take it are telling you something.

DO THIS MONTHLY, NOT ONCE

A one-time database blast is a stunt. The same four filters, run every month against a rolling window, is a channel. Put it on the calendar the way you would a closing.

THREE LISTS TO LEAVE ALONE

- 01** **Anyone who opted out.** Ever, on any channel. This is not a judgment call and it is not a preference setting.
- 02** **Anyone who asked you to stop in words.** "Take me off your list" counts even if they never hit a button.
- 03** **Leads whose consent you cannot prove.** If you cannot show where they agreed, they are not a list, they are a risk.

STAGE 6

THE REALTOR FLIP

Once you own the lead flow, the entire relationship with agents inverts. You stop asking for referrals and start showing up with buyers.

WORD FOR WORD

Hey [Name], I'm not here to ask you for referrals. I've got three buyers who are already pre-approved and looking in your area right now. One of them's at [price range], ready in the next [timeline]. I need an agent I trust to take care of them. Are you taking new buyers this month?

You never ask for anything. You lead with what you already have, and the dynamic turns over in one sentence.

HOW TO RUN THE MEETING

- 01** **Bring real buyers or do not go.** This works exactly once if the buyers are imaginary.
- 02** **Names off, details on.** Price range, timeline, area, financing type. Never a name before an introduction.
- 03** **Hand one over first.** Give before you ask, in the first meeting, with no strings named.
- 04** **Then say what you need.** Communication, honest expectations, and their buyers pre-approved by you.

WHY IT WORKS

Every other loan officer walks into that office asking. You are the only one walking in carrying. That is the entire trick and it does not wear off, because the supply is a system, not a favor.

WHEN THEY SAY NO

Some will. Say "no problem" and mean it, then ask one question: who do they know who IS taking new buyers right now. An agent who cannot take your buyer will almost always hand you the name of one who can, because passing on a live buyer costs them nothing and earns them a favor. You walked in with something valuable, so even the no ends with you holding a name you did not have.

THE PART NOBODY SETS UP

THE SCOREBOARD

Here is something worth knowing: most loan officer CRMs do not record the two numbers that decide whether any of this paid off.

THE TWO MISSING FIELDS

Pull your own CRM up and check whether your opportunities carry a **deal value** and whether anybody actually marks them **won or lost**. In a lot of accounts both are empty. Which means the pipeline can look busy for a year and still not tell you what a lead is worth or what your close rate is. Fix those two fields before you optimize anything else, because without them you are tuning in the dark.

THEN TRACK THESE FIVE

- 01** **Time to first contact.** Median, not average, and measured in minutes. This is the number that moves everything else.

- 02** **Touches before contact.** If your answer is under three, you are quitting early.

- 03** **Contact to booked.** The health of your qualifying conversation.

- 04** **Booked to showed.** Under 70% means your confirm-and-remind pattern is broken, not your leads.

- 05** **Cost per booked application.** Not cost per lead. Cost per lead flatters everybody.

ONE HONEST WARNING

Watch the daily rate, not the monthly total. A month can look fine while the last ten days quietly went to zero. Monthly bars hide exactly the thing you most need to catch.

THE FIFTEEN-MINUTE WEEKLY REVIEW

- 01** Pull median time to first contact for the week. Is it going down or up?

- 02** Count leads with fewer than three touches. That number is money you already spent and abandoned.

- 03** Check booked-to-showed. If it slipped, your reminders broke, not your leads.

- 04** Read two full conversations end to end. Numbers tell you what, transcripts tell you why.

STOP READING, START BUILDING

YOUR FIRST 14 DAYS

In order. Do not skip ahead to the ads, that is the mistake this whole document exists to prevent.

- D1** Add deal value and a won/lost field to your CRM. Backfill the last ninety days if you can stand it.
- D2** Write your three opening messages from stage two in your own words. Say them out loud first.
- D3** Write the six qualifying questions into whatever you use, in that order, one per field.
- D4** Write your three objection answers. Practice them on somebody who will push back.
- D5** Build the confirm, night-before, ninety-minute reminder pattern on your calendar.
- D7** Build the eight-touch cadence. Actual messages, not placeholders.
- D10** Pull the four revival lists. Send to the smallest one first as a test.
- D12** Book two agent meetings using the flip script, with real buyers in hand.
- D14** Measure your median time to first contact. Write the number down. That is your baseline.

THEN, AND ONLY THEN

Turn on traffic. Every stage above works without spending a dollar on ads, and every one of them makes the ads worth more when you do. Spending first is how good leads get wasted proving a broken follow-up is broken.

WEEKS THREE AND FOUR

- W3** Run the weekly review for the first time. Compare against your day-14 baseline.
- W3** Fix the single worst number. One thing, not five. The worst number is almost always speed.
- W4** Turn on a small amount of traffic. Small enough that a broken week costs you a dinner, not a mortgage payment.
- W4** Book two more agent meetings. The flip compounds, and it only works if you keep showing up with buyers.

APPENDIX

HOW AN AGENT PROMPT IS BUILT

This is the structure behind every AI agent worth talking to. Five parts, in this order. Get the order wrong and the bot wanders.

- 01 Role.** Who the agent is, who it works for, and the one thing it is NOT allowed to be. The hard limit belongs here, at the top, not buried later.
- 02 Goal.** One outcome, stated concretely, with a fallback when the answer is no. "Help the customer" is not a goal. "Book a 10 to 15 minute call, offer three slots, never sooner than three hours out" is a goal.
- 03 Rules.** Numbered, each one absolute. Tone, disclosure, language, what it must refuse, what happens when somebody asks you to stop. This is where compliance actually lives.
- 04 Conversation flow.** The order of operations. Introduce, qualify one question at a time, collect contact details, and only then ask for the meeting.
- 05 Context.** Why this agent exists and what good looks like. This is the part that stops it sounding like every other bot.

FIVE WAYS THESE GO WRONG

- × **Three questions in one message.** You get one answer and two ignored.
- × **Asking for the meeting too early.** Gate it behind two or three real exchanges.
- × **No opt-out rule.** The single most common hole, and the most expensive one.
- × **No hard limit.** If you never write down what it cannot say, it will eventually say it.
- × **Merge fields nobody tested.** Send yourself one real message before you send a thousand.

APPENDIX

THE WORKED EXAMPLE

This is the skeleton of a prompt that has been demoed for years. The copy is a starting point. The structure is the lesson.

ROLE

You are named Ellie, the assistant for [YOUR NAME], a mortgage professional with [COMPANY]. You specialize in [YOUR PROGRAMS]. You are not a licensed Loan Officer and cannot under any circumstances quote an interest rate.

The refusal sits in the first three lines. That placement is deliberate.

GOAL

Schedule a 10 to 15 minute introductory call. Offer three time slots, no more than five days out and never sooner than three hours out. If the lead declines, direct them to the application at [YOUR LINK].

One outcome, one fallback, and the constraints written as numbers rather than adjectives.

RULES, THE ONES THAT CARRY WEIGHT

Ask one question at a time. Respond in the language the lead uses. Never give legal or technical advice, offer a human instead. Do not book on federal holidays. If the lead asks to stop, opt them out immediately on every channel and confirm it. Disclose that you are an AI assistant per [YOUR STATE AND COMPANY POLICY].

The opt-out rule and the disclosure rule are the two most likely to be missing. Write both.

TWO BUGS FOUND IN THIS EXACT PROMPT, THIS WEEK

The live version introduced the bot as **Edit** instead of Ellie in its own example line, and carried two malformed merge fields that had been rendering blank. Both had been in there a long time. Read your prompt out loud before you trust it, and send yourself one real message before you send a thousand.

YOU'VE GOT THE BLUEPRINT. HERE'S WHAT'S NEXT.

TWO DOORS, AND ONE OF THEM IS FREE.

Everything in this document works whether or not you ever spend a dollar with me. That was the deal and I meant it. But there is a difference between having the plan and having it running, so here are both ways forward.

FREE, AND IT STAYS FREE

JOIN AUTOMATEDLO

A few hundred loan officers building this stuff in the open. Free GoHighLevel training, the recordings, and live CRM office hours every Wednesday at noon Central. Bring a deal, share your screen, leave with it working.



AUTOMATEDLO.COM

LIMITED SLOTS

HAVE US BUILD IT FOR YOU

The ads, the sixty-second response, the qualifying flows, the cadence, the calendar, wired into your own account and running. Done for you, start to finish. We take a small number of these at a time.



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