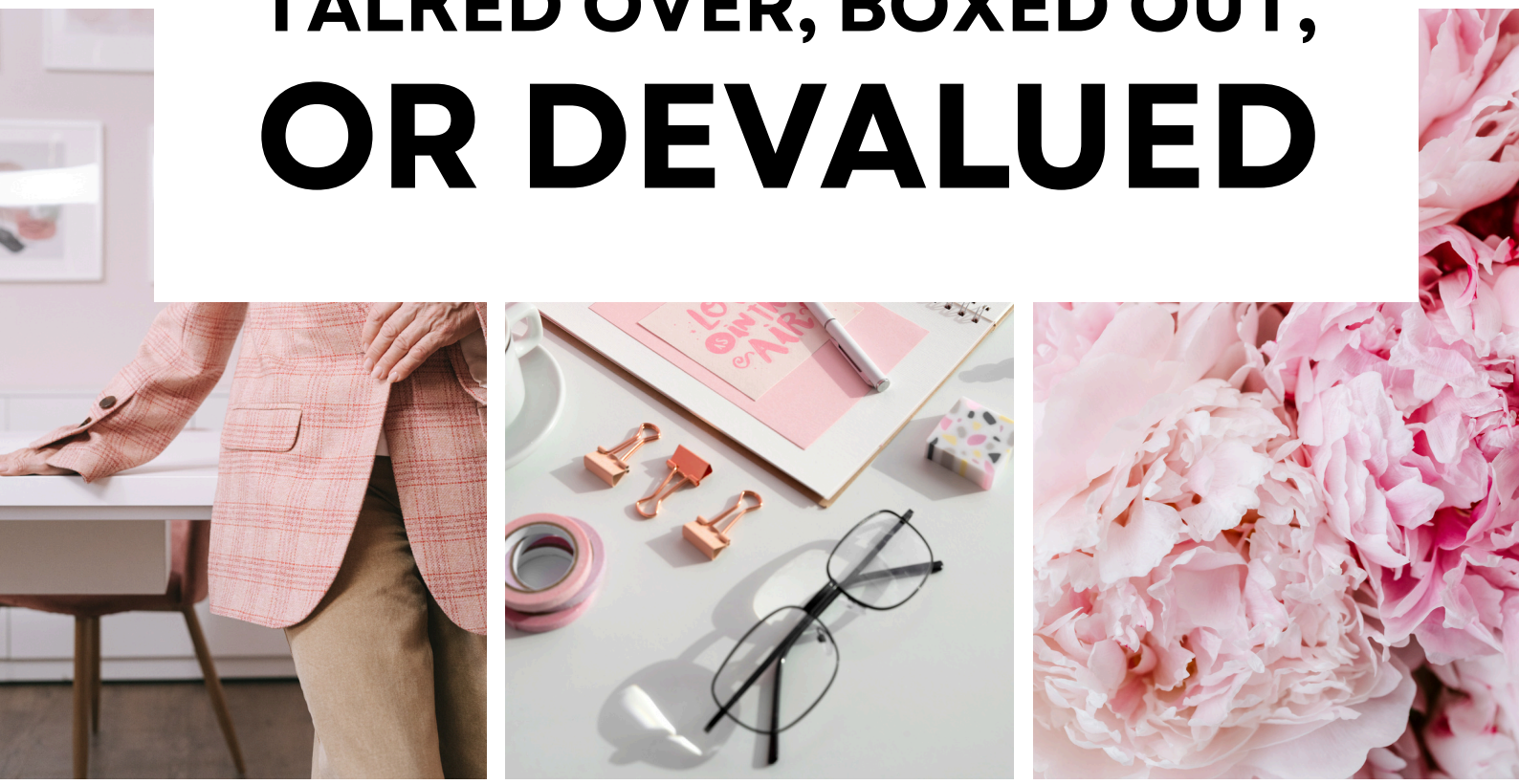


HOW TO NAVIGATE THE MORTGAGE INDUSTRY WITHOUT BEING

TALKED OVER, BOXED OUT, OR DEVALUED



STAYING CALM, IN CONTROL, AND RESPECTED IN HIGH-STAKES CONVERSATIONS

BY CHERYL BRAUNSCHWEIGER | MORTGAGE GIRLFRIENDS

PREFACE:
THE ABUNDANCE SHIFT

REJECTION IS PROTECTION



And if you've ever sat in a meeting where someone talked right over you like you weren't in the room, or watched a Realtor partner their business to someone with less experience and a louder voice, you already know this feeling has a name. It's not imposter syndrome. It's what happens when talented women operate without the right language, the right community, or the right framework to hold their ground.





I BET YOU'RE A BIT LIKE ME.

You've felt that pit in your stomach when a client you spent hours educating, hours building trust with, running scenarios for, hand-holding through their fears, walks out the door for a digital giant and a 0.125% rate difference.

- **IT STINGS.**
- **IT FEELS PERSONAL.**
- **IT FEELS LIKE FAILURE.**



Here's what I want you to understand before you read another word: a fast "no" is always better than a slow "maybe" drowning in uncertainty. Every client who leaves is simply making room for the one who will recognize exactly what you bring to the table. Every room that talked over you was practice for the room where you run the conversation.

You are not a calculator with a personality. You are not a rate-shopper's last stop. You are the anchor of the transaction, the professional whose expertise is the only reason everyone else in the deal gets paid at all.

The reason most women in mortgage struggle isn't a lack of talent, ambition, or work ethic. It's a lack of the specific language patterns required to hold composure when the pressure is high. It's the absence of a community that understands exactly what you're navigating, the balancing act, the self-doubt, the loneliness of being one of the few women in the room.

That's what this guide is. And it's what Mortgage Girlfriends was built for.

THIS IS YOUR FIELD MANUAL. YOUR EDGE. LET'S GET INTO IT.







PART ONE:

THE THREE PROBLEMS

01



PROBLEM Nº1:

STOP BEING TALKED OVER



THE ANCILLARY TRAP

You know the meeting. The Realtor takes over. The more senior colleague talks around you like you're background noise. Your insights get skipped, your questions get steamrolled, and by the end of it you're nodding along to a conversation you were never actually invited into.

It happens. And it happens for one reason: they see you as a service provider, not a strategic partner.

This is one of the most common frustrations inside the Mortgage Girlfriends community. Women who are exceptionally skilled, deeply knowledgeable, and genuinely great at their jobs, finding themselves invisible in rooms they should be leading.

Here's the shift that changes everything.

Your role is not to find the money. Your role is to provide the certainty that makes the entire transaction possible, including the certainty that the Realtor actually receives their commission check. Without you doing your job with precision, nobody gets paid.

Nobody gets keys. Nobody gets a closing photo.

When you're talked over, it's a signal. The power dynamic in the room is oriented around price, and you need to pivot it toward process.
You are not "the loan person." You are the professional who ensures the deal closes when everything gets complicated.

That's not ancillary. That's essential.

And when you have a community of women around you who reflect that truth back to you, who remind you of your worth on the hard days, it stops feeling like an argument you have to win. It becomes something you simply know.

PROBLEM Nº2:

DON'T GET BOXED OUT



We are in the middle of an incentive war, and you are competing against billion-dollar marketing budgets.
Digital lenders have mastered the art of optics: flashy cash perks, "lowest rate guaranteed" banners, and a checkout-cart experience designed to make borrowing feel as easy as ordering a pizza. Your clients see it. They screenshot it. They text it to you at 9pm asking if you can match it.

Here's the truth they don't tell you in that sleek digital experience: optics are easy. Execution is hard.
The lowest rate means nothing if the loan doesn't close on time. The biggest cash incentive means nothing if the appraisal comes in low and there's no one with real expertise to call. The slickest app means nothing at 4pm on a Friday when something unexpected surfaces in the file and the client is spiraling.

Most clients don't actually want the lowest rate. They want the keys.

This is exactly the kind of strategic reframe the Mortgage Girlfriends community practices together, because knowing it intellectually and being able to say it calmly in the moment are two completely different things. That's what community gives you: the reps.

When you compete on rate, you are a commodity. When you compete on certainty, on the promise that you will get them to the closing table no matter what, you become an essential advisor. Those are two completely different conversations, and only one of them you can win.
The shift: stop playing the rate game entirely. Move the conversation from what the loan costs to what it costs to get it wrong.



PROBLEM №3:

STOP BEING DEVALUED

THE COMMODITY CYCLE

You did everything right. You ran the scenarios. You educated the client. You answered every question, responded to every text, and built genuine trust over weeks of relationship-building.

And then, at the 11th hour, they shop your quote. It's one of the most demoralizing experiences in this business, not because you lost the deal, but because it signals that everything you invested didn't land as value. It landed as a transaction.

Nobody should have to navigate that alone. And inside Mortgage Girlfriends, nobody does. When moments like this happen, you have a room full of women who've been there, who can help you diagnose what happened, adjust the approach, and come back stronger.

But more importantly, this guide will help you stop it from happening in the first place.
This happens when the client hasn't internalized the cost of getting it wrong. When your expertise is invisible to them, the only thing left to compare is the number on the page.

Your job, from the very first conversation, is to make your expertise the most valuable asset in the room. Not your rate. Not your company. Not your processing speed. Your judgment, your relationships, your ability to solve problems before they become crises.
When a client understands what's actually at stake, a $30-per-month difference stops feeling like savings. It starts feeling like a gamble.

PART TWO:

THE LANGUAGE OF AUTHORITY

02

THE WORD THAT'S QUIETLY COSTING

YOU CREDIBILITY

Professional authority isn't built in grand gestures. It's built in the smallest details of how you speak, the words you choose when the pressure is on and someone is pushing back.

One of the most common ways we quietly erode our own influence is a word we use every single day: "but."

In conversation, "but" doesn't just add a contrasting thought. It erases everything that came before it. The moment your client hears "but," their brain stops processing your acknowledgment and braces for the dismissal.
"I understand your concern, but our service is really better." What the client hears: Your concern doesn't matter

Now try this instead: *"I understand the rate is your top priority, and that's exactly why I want to show you the math on the total cost over five years."*







Same information. Completely different energy. The word "and" bridges their concern directly to your expertise without creating defensiveness. It says: I heard you, and here's where that leads us.
This is the kind of small, high-impact shift that Mortgage Girlfriends members practice together, in our monthly power calls, in our private community, in the real conversations we debrief with each other. Because knowing the theory is one thing. Having a community where you can practice it until it's automatic is another thing entirely.
Swap "but" for "and." Do it for one week. Watch what changes.

THE CURIOSITY APPROACH

QUESTIONS THAT MOVE THE ROOM







These aren't manipulative tactics. They're respect in language form. They communicate that you're curious, confident, and not threatened by the conversation.

That combination, curiosity plus composure, is exactly what separates the professional who gets talked over from the one who runs the room.
And it's exactly the kind of practical, implementable strategy you'll find in the Mortgage Girlfriends community every single week.

The most powerful tool in a high-stakes conversation isn't a statistic, a pitch, or a perfectly rehearsed rebuttal. It's a question that opens a door. Questions that begin with "Help me understand..." or "Could it be possible..." or "Just out of curiosity..." do something remarkable: they invite the other person into a conversation instead of backing them into a corner.

When someone feels like they're being sold to, they resist. When someone feels like they're being heard and then gently guided, they lean in.

PART THREE:

THE SITUATIONAL PLAYBOOK

03



SCENARIO:

BEING TALKED OVER

You're in a meeting and someone is running right over your expertise. Here's how you re-enter the conversation with authority, not volume.

"Help me understand, what has your experience been with lenders who over-promise on a rate but then struggle to hit a closing date when a file gets complex?"

What this does: It shifts the conversation to professional track record. It signals that you know what can go wrong. It positions you as someone thinking three moves ahead. And it does all of that without a single defensive word. You don't raise your voice. You raise the stakes of the conversation.



SCENARIO:

BEING BOXED OUT BY AN ONLINE LENDER

Your client is dangling a digital lender's cash incentive in front of you. Don't explain. Ask.

"Could it be possible that the cash incentive you're seeing online is actually a trade-off for the certainty that your earnest money is protected if something gets complicated ten days before closing?"

What this does: It doesn't attack the competitor. It introduces a question the client hasn't thought to ask. It reframes the comparison from rate vs. rate to risk vs. certainty, a conversation you can always win.
Let the question do the work. Then let the silence sit.

SCENARIO:

THE 11TH HOUR RATE SHOP





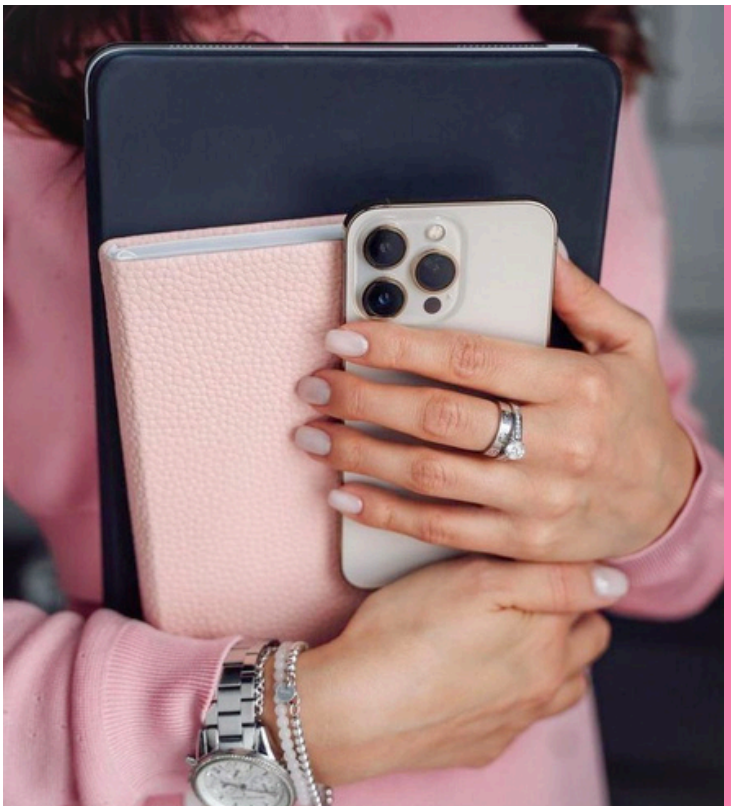
Your client is wavering. They've found something cheaper and they want to know if you can match it. Don't negotiate. Clarify.

"Just out of curiosity, is the $30 a month in savings what matters most to you right now, or is it the certainty that you're actually moving boxes into that house on Friday?"

What this does: It puts the real decision on the table. Not rate versus rate, but what the client is actually trying to accomplish. When you name what they really want, the $30 a month stops looking like a decision at all.

THE QUIET CLIENT

THE FOLLOW-UP THAT DOESN'T FEEL DESPERATE



A client goes quiet. The silence is deafening and the instinct is to send a ***"just checking in!"*** message that signals you're nervous.

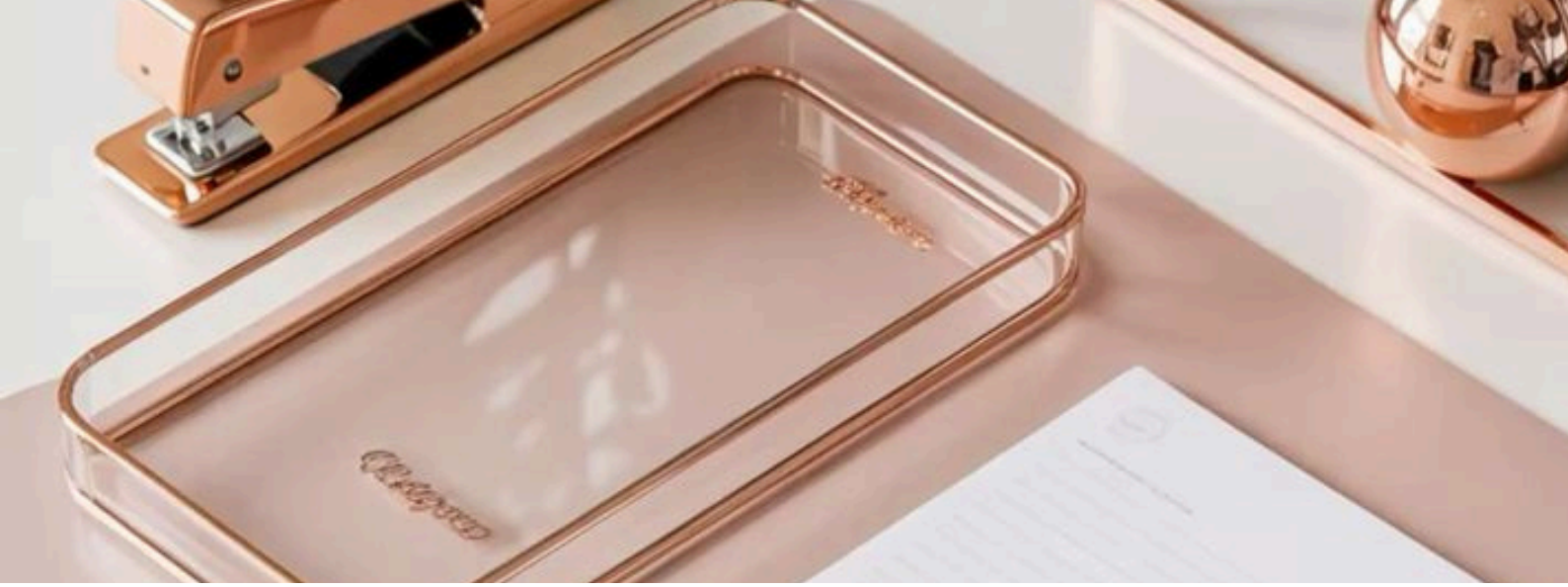
DON'T. INSTEAD:

"I'm guessing you haven't had a chance to look through those scenarios yet?"
That's it. That's the whole message.

What this does: It gives the client permission to re-engage without embarrassment. It assumes positive intent. It removes the awkwardness of non-response and replaces it with an easy on-ramp. And it demonstrates that you're calm and in control, not anxious and chasing.

Clients respond to calm. Calm communicates confidence. Confidence communicates competence. This is exactly the kind of thing the Mortgage Girlfriends community role-plays together, because the first time you try a new approach should never be live, in front of a client, with a deal on the line.





LEADING THE NEXT STEP

NEVER LEAVE A CONVERSATION WITHOUT A DIRECTION



A professional never ends a conversation by letting it drift. The moment you close without a defined next step, you hand the momentum to uncertainty, and uncertainty is where deals die.

Here's how you lead it:

"What happens next is I'm going to send over the comparison scenarios, and then we'll get on a quick five-minute call to walk through them together. Would Thursday afternoon or Friday morning work better for you?"

What this does: It removes the "I need to think about it" stall by making the next step feel effortless. The client doesn't have to decide whether to move forward, they just have to pick a time.

Always offer two options. Always make both of them reasonable. Always be the one who defines what happens next.

PART FOUR:

THE HONEST TRUTH

04

INFORMATION IS NOT

EXECUTION

Here is the thing nobody says out loud:
You can find scripts anywhere. You can spend your weekends watching videos, collecting PDFs, filling notebooks with frameworks and formulas. You can become the most educated person in every room you walk into.

AND YOU CAN STILL BE THE ONE WHO GETS TALKED OVER.

Information is not the problem. Most women in this industry don't lack knowledge. They lack a place to practice. A space to rehearse hard conversations before they happen live, in front of a client, with money on the table. A community of women who understand the specific weight of being female in a male-dominated field, who get the balancing act, the self-doubt, the exhaustion of constantly having to prove what you already know.

The mortgage industry has made incredible strides in welcoming women. But let's be honest: it can still feel lonely. It can feel overwhelming. It can feel like you're navigating something most people around you don't fully understand.

That's the gap Mortgage Girlfriends was built to close.

Knowledge without a support system is just a library.
Libraries don't close loans.
Community does.

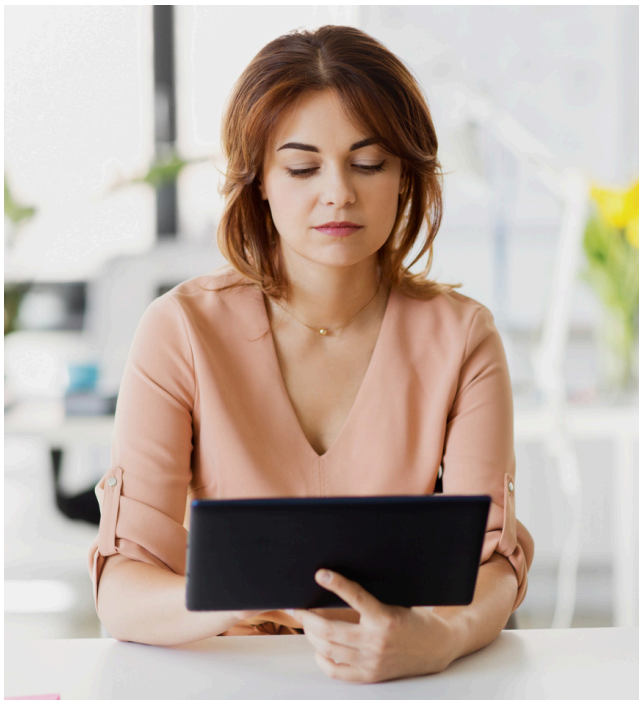
THE INVISIBLE SCRIPT

THE ONE NOBODY GAVE YOU PERMISSION TO THROW AWAY

Have you ever sat in a meeting and mentally rehearsed your point five times, not to get the facts right, but to make sure you didn't sound "too much"?

Too aggressive. Too emotional. Too direct. Too confident.

From the moment most women enter the workforce, there's an unspoken script handed to us. Be the empathy anchor. Manage the relationship tension. Read the room so evervone else doesn't have to. Keep the peace, soften the edges, and above all, don't take up too much space.



There's a real cost to following that script. When you're spending cognitive energy calibrating how you're coming across, you have less presence in the conversation. Less authority in the room. Less energy for the actual work.









You've heard the term "imposter syndrome" so many times it's started to feel like a diagnosis. But here's a reframe worth sitting with: is it imposter syndrome, or is it a completely reasonable response to an environment that has historically sent the signal that you don't fully belong?

Stop pathologizing your awareness. Start channeling it.



The professional who earns the most respect isn't the one who took up the least space. It's the one who showed up with clarity, held their ground with composure, and made every conversation better because she was in it.

STOP PERFORMING SMALLNESS. START PERFORMING EXCELLENCE. THOSE ARE TWO VERY DIFFERENT SHOWS, AND ONLY ONE OF THEM BUILDS THE CAREER YOU CAME HERE FOR.

STOP NAVIGATING ALONE. START LEADING TOGETHER.



HI, I'M CHERYL.

I joined Mortgage Girlfriends because I know exactly what it feels like to search for your place in this industry–to be talented and driven and still feel like an outsider. Over time, I discovered my calling and ability to lead this incredible community as its CEO and Chief Girlfriend, helping it grow into a space where women are empowered, supported, and celebrated.

Mortgage Girlfriends exists on three principles:

- ***Education.***
- ***Empowerment.***
- ***Acceptance.***

It's a space where you are not just tolerated in a male-dominated industry, you are celebrated in a community that was built specifically for you.

The difference between a lender who gets boxed out and one who gets brought in is rarely the rate. It's the clarity they bring to every conversation. The composure they hold when things get difficult. The confidence that comes not just from knowing what to say, but from having a community behind them that built that confidence, brick by brick, together.

Imagine the next time a high-stakes conversation starts. The client is wavering. The Realtor is testing you. The competitor is dangling something shiny.

AND YOU'RE NOT NERVOUS. YOU'RE READY.

That is the Mortgage Girlfriends difference. And it's waiting for you.
Click below to learn everything about membership and find your people.

LEARN MORE ABOUT MORTGAGE GIRLFRIENDS