

Additional Information about the Program

Thank you for your interest in Sofia Capital Ventures Commercial Lending Apprenticeship Program. The purpose of this program is to give you in-depth knowledge and experience in every aspect of the commercial mortgage industry so that you will become a “Commercial Lending Expert.” The goal of the program is to empower you to earn a 7-figure income as a commercial mortgage intermediary and to potentially prepare you for business ownership at the same time.

As a self-employed professional, you wear many hats. First of all, you are the “technician.” You perform the work; you make the product or offer the service to the customer. Secondly, as your own boss, you must also “manage” the work. This means making sure things are done on time and handled appropriately, followed-up on, and that new sales activity is always initiated. Lastly, you are the “entrepreneur.” You own the “means of production,” i.e. your own business. You are the provider of resources - financing, equipment, and labor. And lastly, you must also develop the systems that you as the manager will implement.

If this sounds like a lot, it is! The challenge of every successful entrepreneur is to juggle these distinct roles until he or she can hire other people to fulfill them.

Now, let’s add personality and psychological makeup to the mix and discover that different types of people have different solutions to making it all work. Some people are natural-born go-getters. They are always on top of their to-do list and aggressively move from task to task and inspiring others to do the same. Other people are good at connecting and interacting with others. They can spend a lot of time schmoozing with other people, building relationships that will pay them in spades along the way. Then there are systems-oriented people, who are great at putting everything in order, and detail-oriented people who can fine-tooth comb through everything and make sure it all works.

You will notice in the above very rough descriptions, the four basic personality types of the DISC profile. ([READ MORE](#)) One of the interesting things about the DISC profile is a particular set of traits known as the “millionaire’s hook,” the combination of a very directive personality and tremendous attention to detail. This trait has made more millionaires than any other combination of personality characteristics.

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I took this long detour to let you know that I really do know my stuff! The first thing to look for in an Apprenticeship Program is someone who has been there, done that, and has the ability to break it down for you in a way that works for *you*.

I've taught hundreds, if not thousands of college students, taught experiential education to hundreds of teachers, and trained hundreds of real estate students in my own boot camps. I've consulted, coached and trained to numerous entrepreneurs, raised millions of dollars in start-up funding and financed 8-figures worth of real estate deals. Check out my [personal website](#) to learn more about me.

Now, about the program. Here's some of what you're going to do.

I. Learn the fundamentals of commercial mortgage brokerage - become a great technician!

- Six recorded lessons plus a bonus, with LIVE discussion of each lesson.
- Ongoing training and support throughout the year

II. Business systems! I will share with you every form, system, checklist, and procedure that I have developed to successfully run Sofia Capital Ventures, including:

- Non-disclosures and confidentiality agreements
- Loan intake forms
- Fee agreements
- Underwriting checklists
- Status Boards
- Lender Boards
- Document handling
- And much, much more.

III. Marketing: the art and science of selling. In commercial mortgage brokerage we have a unique situation in that we don't have actual control over who will buy from us. The qualification and loan approval process is in the hands of the actual lender. However, with enough knowledge of the lenders' underwriting criteria, a good broker can "sell" the borrower on the deal the broker knows they can qualify for, vs. the one they say they want. You will have and learn:

- A targeted, custom marketing plan designed around your location, range, interests, relationships and desires.
- Proven prospecting and lead-generating strategies

- Marketing flyers - customized to you
- The loan intake process - how to quickly assess a deal
- Pre-underwriting and pre-qualifying the borrower
- Getting an exclusive fee agreement
- Presenting the borrower with the best deal he/she can qualify for
- Helping the borrower understand and accept a lender's offer
- Keep the borrower enrolled during underwriting and get to the close

IV. Personal Growth Skills. *"The same level of thinking that got you to where you are today will not take you to the level you want to achieve tomorrow."* You will learn to stretch and to become comfortable doing so. You will identify:

- Personal motivators and driving forces
- 10-year, 3-year and 1-year goals
- A personal financial plan
- Tools to translate your personal plan into concrete, specific actions steps
- And most importantly, be held accountable to the process

V. Business Management Skills:

- Team building and leadership
- Interpersonal communication that produces win-win
- Client management

VI. Access to private Commercial Lenders! One key to our success has been getting to know our lenders and representing their strengths and capability to the marketplace. We do not shop deals! We offer loan programs to borrowers. You will have:

- Unlimited access to the lender board
- Access to lender forms and underwriting guidelines
- Introductory calls with each lender Sofia Capital Ventures represents

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Program Mechanics:

Month 1:

- Monday call - orient the week. (45 minutes)
- Wednesday call - lessons/coaching/Q&A (45 minutes)



Commercial Mortgage Lending Apprenticeship

- Friday call - accountability & feedback. (30 minutes)
- Unlimited email and deal calls as needed

Months 2-3: We'll shorten the Monday/Friday calls to 20-30 minutes and keep the Wednesdays the same.

Months 4-6: Monday/Friday 15 minutes; everything else the same.

Months 7-12 (optional): Weekly orientation call 30-minutes. Feedback by email; unlimited access for marketing and deal flow.

Your Investment:

1. Commit yourself to learn!
2. Commit yourself to achieve your goals!
3. Financial investment: \$2,100 for the full 12 months. (Payment plans available.)

ROI Potential:

1. Earn income as a commercial loan officer: starting at 35% of the Company's commission (unlimited potential - the average commercial mortgage in the U.S. is \$11 million and a typical broker commission to SCV is 1-2%)
2. Business ownership (net office): Close at least 2 deals in six (6) months and earn up to an 80% share of total commission in your semi-independent "net office".

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Apprentice positions will be filled on a first-come, first-served basis. If you're ready to apply, please complete the attached Application and email it back to me ASAP.

If you're still not sure if this is the right program for you, give me a call (760) 809-6236.