

Make Yourself Available to Clients

If you focus on customer service and are there for your clients, you can set yourself apart

By **Ron Appel**, national sales director, A+ Letter Service

CUSTOMER SERVICE SEEMS TO BE a dying art. As the mortgage market continues to tighten, establishing yourself as an expert in your field and being attentive to your clients' needs is crucial.

But in this time when quality customer service is most important, many clients still say that the biggest problem they have with their mortgage brokers is that they're unavailable.

Indeed, some brokers seem to want nothing to do with their clients once they take the loan application. Although it is common for brokers to turn over loan processing to their assistants or processors, alienating the clients in the process certainly is not good for business.

In the mortgage industry, referral business is like the "goose that laid the golden eggs." Clients will work to your benefit if you continue to treat them well. But a lack of customer service during the loan process will turn borrowers away from working with that mortgage company again.

In a market where homeowners refinance possibly every few years, you can lose additional potential business from clients if you don't focus on providing quality customer service. The primary way to give your clients good customer service is to be available to answer their questions and provide guidance through the loan process.

And it's not just about your current clients. Marketing for new business, whether it is through direct mail or any other medium, relies on your ability and availability to field the sales leads it produces. What sense does it make to generate incoming calls, if you are not available to handle them?

So many brokers and loan officers never seem to be available for their clients or prospects. Maybe there are times when you think that avoiding a problem with a closing will make it go

away. But in the long run, you are only alienating your clients and killing any chance of referrals from them.

The only way to resolve any problem is to address it head on. Avoiding your current clients' phone calls could mean that you also are missing a prospective client's phone call. If you are going to spend money on advertising, marketing and lead generation, make sure you are available to your clients and prospects.

It's important to have a system in place to cover all your calls, whether it's a receptionist, personal assistant or voice mail. Although a cell phone is great as your secondary form of contact, it should not be your primary form of contact. Cell-phone technology has not yet reached 100-percent reliability. Also, are you going to answer your cell phone when you're at the closing table with a client?

Ideally, you should be available to handle calls live. Many incoming prospects will not leave a message. Their response to your marketing piece often is emotional and impulsive; when they decide to make the call, they likely want to speak with someone immediately.

Make yourself available, and follow up with your clients and prospects alike. Remember, if they cannot get in touch with you, there are many other companies out there vying for their business. And when all things are equal (i.e., rate, term, etc.), the one thing that will set you apart from your competitors could be your level of customer service. **■**



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