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Your First 90 Days After a Mortgage Move

A practical plan for handoffs, referral continuity and the first production review

Producing loan officers and branch leaders

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Contents

03 The first Monday after the move

05 Before day one, rehearse the first file

07 Give referral partners an answer they can use

09 Week one belongs to the operating rhythm

11 Days 8 to 30, watch the handoffs

13 Days 31 to 60, find the source of a slow start

15 Coach the way you would want to be coached

17 Days 61 to 90, review the promise against the experience

19 Your 30/60/90 operating plan

21 Printable action sheet

The people, companies and figures in the case are fictional. Use the examples to examine your own decisions.

CHAPTER 01

The first Monday after the move

Alex had made the move after a careful comparison. The new branch had a named support lead and a plan for bringing the first few files in. On Monday morning a referral partner asked for an update on a buyer who needed an answer by noon. Alex knew who to call at the former lender. Here, the onboarding checklist said “scenario desk.”

Alex sent a message to the general inbox and waited. The branch manager checked in that afternoon and asked how the first day was going. Alex said, “Good so far.” It was easier to say that than admit that a basic question had taken the better part of a day.

Ask the better check-in question. Terry tried again the next morning. “What took longer than you expected yesterday?” Alex mentioned the inbox. Terry opened the job aid and saw the problem. The document said where to send ordinary scenarios, but urgent requests went through a different path. They updated Alex’s one-page reference and agreed to try it on a fictional request. A question about a specific moment gave Alex permission to describe something a general “how’s it going” had missed.

The first Monday after the move

This fictional case begins after the decision. The offer has been accepted. The work now is to build a dependable routine, protect trust with referral partners, and catch problems early enough to fix them.

On a blank page, write the three situations in which you can least afford to be improvising during your first week. One could be an urgent product question. Another could be an access issue. A third might be an agent who needs a dependable update. Next to each one, write the name and backup of the person you would call.

Your first-week rehearsal. Pick one scenario where you owe a referral partner an answer quickly. Say what you know, what you still need, and when you'll send an update. Find the support contact in the tools you will actually use. Then try again with the primary contact unavailable. If the backup is hard to find during a quiet rehearsal, put it on the onboarding agenda. Keep the result where you'll see it when you need it.

Save the answer where you work. Put the primary name, backup and update channel in a note you can reach in a few seconds. Check it with your manager when coverage changes. A rehearsal is only useful if the answer stays findable.

CHAPTER 02

Before day one, rehearse the first file

The manager, Terry, had a detailed onboarding calendar. Alex asked to add a fifteen-minute exercise. “Can we walk through a fictional purchase file from the first call to the handoff? I want to see what I’m responsible for at each point.”

They found two gaps. Alex had access to the training environment but hadn’t tested access to a tool used in daily work. Terry knew who covered urgent product questions but hadn’t included the name in the calendar. Neither gap required a new program. Both mattered enough to catch before a live file.

Watch the handoff from both sides. Alex knew how to submit a scenario and believed the request was complete. The receiving specialist expected two details that weren’t in the exercise. Terry asked the specialist to describe what a complete handoff looked like. Alex ran the same example again and got confirmation the request had reached the right person. That gave them an observable pass condition. The next producer could now practice the same step without needing someone to explain it from memory.

Before day one, rehearse the first file

Ask the onboarding lead to name what “ready” looks like. Check access, the support path, the update cadence, and the escalation route. Use a fictional example. Record the first action you take, the first person who takes over, and the signal that the handoff worked.

Separate paperwork and training completion from practical readiness. A checked box can mean you watched a demonstration. A rehearsal shows whether you can find the right tool and person at the moment you need them. Put unresolved items on the pre-start agenda with an owner and a date.

Check access with a job to do. Login success tells you that a credential works. Give yourself a task such as finding the current procedure, identifying who owns a request, or drafting an update from a fictional file. Mark where you had to ask for help. Assign each open step to either the new producer or the support team. A short note that says “can enter the tool, cannot locate the queue owner” is more actionable than a single checkbox labeled systems.

CHAPTER 03

Give referral partners an answer they can use

A longtime agent called Alex and asked, “Is anything going to be different for us?” Alex could have said the platform was better. The agent’s main concern was much simpler. She wanted to know whether she’d still get a reliable update before calling a buyer.

Alex said, “For new files, I’ll explain the process and how I’ll keep you informed. The update rhythm is something I want to protect. What do you need to know first to feel comfortable sending a new introduction?” The agent asked to see how Alex would explain the first week to a buyer.

Keep the promise in your control. The agent asked, “Can you guarantee I’ll hear something by noon?” Alex responded, “I can call at noon and tell you what’s confirmed and what’s still open. If something changes sooner, I’ll let you know.” Terry liked the distinction. Alex could keep the update commitment while learning how quickly the team could resolve the underlying scenario. The agent could make a decision about what to tell the buyer based on a reliable next contact.

Give referral partners an answer they can use

Plan your communication around the recipient’s concern. A referral partner may want to know who owns updates. A colleague may need to know who handles a handoff. A client may need an answer that must come from an authorized person.

Use approved channels and follow the applicable instructions for any active file, record, or contact information. Rehearse with fictional details. Then write a short message for a future referral that names what you can commit to and asks what the partner needs to verify. Keep a list of questions you need someone else to answer.

Draft three updates. Write the first for a referral partner who wants to understand the new process. Write the second for a teammate waiting for a decision. Write the third for a manager who needs to resolve an internal handoff. In each, give the reader one thing they know now and one thing they can expect next. Check whether any commitment depends on somebody you haven’t spoken to. If it does, identify who can confirm it and when.

CHAPTER 04

Week one belongs to the operating rhythm

Alex’s calendar filled up with training. Friday arrived and three referral conversations had been pushed to the following week. Terry asked whether they should free up time by cutting one training session. Alex proposed a different change. “Let’s pair the training with the first tasks I need to perform, and keep two short windows for partner calls.”

They reordered the week. Alex practiced the scenario desk handoff in the morning and used it with supervision that afternoon. The next day’s partner call had a specific topic. Alex could explain how a new purchase file would move through the team and where updates would come from.

Change the calendar before it fills. Alex and Terry chose Monday and Wednesday for 25-minute partner windows. The first call had a specific purpose: confirm whether the agent understood the new update rhythm. The second followed up on a promise from an earlier conversation. When another training session appeared, Alex moved one block to Friday and kept both commitments. That small choice was easier to repeat than a long burst of business development after the training schedule finally cleared.

Week one belongs to the operating rhythm

Use a first-week calendar with three types of time. Set blocks for learning by doing, short conversations with referral partners, and a brief support check. A calendar full of platform walkthroughs can look productive while leaving little time to keep relationships warm.

At the end of each day, note one thing you can now do without help, one thing you still need to learn, and one commitment you owe someone. Terry only needed five minutes to review that list. It caught Alex’s support issue earlier than a monthly check-in could.

Use the end-of-day log. Divide a sheet into “I can repeat it,” “I need help” and “I owe someone.” For every help item, note the next file type or situation where it will matter. For every commitment, add the time the other person expects it. Carry forward only items that still require action. Terry could review five lines in a short meeting. Alex could use the same sheet to prepare for the following morning without rebuilding the entire week.

CHAPTER 05

Days 8 to 30, watch the handoffs

By the second week, Alex had several files moving through different stages. A slow response felt like another platform problem. Terry asked Alex to bring two examples to the check-in. One case had stalled because the intake lacked a key detail. The other had gone to the wrong queue after the team’s coverage changed.

They made two fixes. Alex added the missing detail to the intake checklist. Terry put the current queue owner and backup where producers could find them. The cases looked similar at first, and each needed a different person to act.

Two slow files, two different repairs. In the first case, the intake was delayed four hours because Alex hadn’t included an example of the question to resolve. In the second, the message had the detail but sat overnight in a queue assigned to a person who was out. Terry had Alex rehearse the first submission and had operations name a backup for the second. They measured the next occurrence of each type separately. A single average turnaround time would have hidden the difference.

Days 8 to 30, watch the handoffs

Track a few handoffs you can review without pulling client details into a separate system. Note the stage, expected owner, actual owner, and how long the next action waited. Where a handoff failed, write what would have prevented it.

Use the distinction between a process issue, a training issue, and a capacity issue. A process issue needs clearer ownership. A training issue needs guided practice. A capacity issue needs time, staffing, or sequencing. If you choose the wrong fix, you may spend a week coaching somebody who already knows what to do.

Create a repair card. Record the triggering event, what should have happened, what did happen, and who can make it easier the next time. Set a recheck date. If the problem repeats, compare the two cases before assuming the first repair failed. The symptoms may match while the causes differ. Try one case from your own work using initials or a fictional example, and write down a repair the owner can complete within a week.

Repeat the same check on a new example. If your repair was a better intake prompt, ask a teammate to use it on a different fictional file. See whether it still leads to a complete request without coaching.

CHAPTER 06

Days 31 to 60, find the source of a slow start

Alex had planned for eight submissions in the second month and was tracking toward five. Terry started with the referrals, then traced the steps forward. Partner conversations had resumed, but introductions were slower than expected. The submission process itself was working better.

Alex called a partner who had been quiet. The partner said she wasn’t sure what had changed and had waited to see how the first transaction went. Alex asked which part of the process she wanted to see. They agreed to talk through a fictional example together. Terry kept the next coaching conversation focused on rebuilding confidence with partners.

Trace the shortfall. In an illustrative month, eight introductions became five submissions. The original plan assumed twelve introductions and eight submissions. At roughly the same conversion, the submission gap mainly reflected fewer introductions. That tells Alex to understand why partners had paused. If twelve introductions had produced five submissions instead, the team would ask what was happening during discovery, intake or follow-up. The same total can call for different coaching.

Days 31 to 60, find the source of a slow start

Compare the plan and actual results by stage. Look at partner conversations, introductions, applications or submissions, and fundings over comparable windows. If the gap starts upstream, find out what is keeping people from taking the next step. If it starts after submission, review the handoff and file mix.

Pick one correction to try for the next two weeks. Record the action, owner, and leading result you expect to see. Alex measured whether the conversation produced a clearer next step with each partner. The funding totals would take longer to show the result.

Make the next two weeks testable. Alex chose four partner conversations and offered a clear walkthrough to anyone who wanted it. The expected result was agreement on how an introduction would work, not an immediate funding. Terry asked Alex to record the question each person still had. At the next meeting they could compare progress against the chosen action. Write one stage you need to learn about, what you'll try, and what result would make you keep doing it.

CHAPTER 07

Coach the way you would want to be coached

Terry asked, “What are you doing yourself that you thought we’d handle?” Alex said a good chunk of every afternoon was going to finding out whether a request had been assigned. Terry had been seeing an improving volume report and hadn’t seen that work.

They agreed on a temporary change. For one week, the support lead would confirm receipt and assignment on the relevant requests. Alex would report where a status still needed a follow-up. At the next check-in, the team would decide which parts of the change should become normal practice.

Use a direct but fair coaching opener. “I’m spending thirty minutes a day checking ownership,” Alex said. “Here are two recent examples. Can we look at where that ownership should be visible?” Terry asked Alex to demonstrate the process on a practice file. They found a screen that showed status but buried the name. The manager arranged a short walkthrough and raised the design issue with the team. Both could see why Alex had been asking repeatedly.

Coach the way you would want to be coached

Try a short manager conversation with a specific example. “This week I followed up three times to confirm who owned a request. I’d like to agree on where I can see ownership and when I should ask for help.” Add an example and an effect. Give the manager something they can act on.

As a leader, ask what has become easier, what still takes unexpected time, and what the producer is reluctant to raise. A new hire who is trying to make a good impression may need permission to say a process is confusing.

Choose the next observation. At the next coaching meeting, ask for an example after the change. If Alex could find the owner without sending a message, that was progress. If the screen showed a name but the person was unavailable, the next problem was coverage. Ask the producer how often the issue still interrupts their day and whether it affects any commitment to a partner. Coach the behavior and improve the system based on what each person can actually control.

CHAPTER 08

Days 61 to 90, review the promise against the experience

By the third month, Alex could describe the support process without opening the checklist. One referral partner had returned to a regular rhythm. The other wanted a little more time. The month was improving, and some of the early production assumptions were still too optimistic.

Terry and Alex pulled up their original reasons for making the move. They compared the promised support, the time Alex had gained for development, and the business that had come back. One promise had been fulfilled. One needed a clearer owner. One result would take another quarter to measure.

Put the original expectation back on the table. Alex had expected to reclaim two hours per week for referrals. A quick calendar review showed about an hour gained so far. Terry asked what still used the rest. Much of it went to learning scenarios outside Alex’s usual file mix. They agreed to keep measuring the time and schedule a specialist review. The ninety-day meeting became a chance to tune the operation, even though the first plan had been optimistic.

Days 61 to 90, review the promise against the experience

Use the ninety-day review to compare observable results with the expectations you set. Ask which commitment is now routine, which needs attention, and which will take longer to evaluate. Record a date for the remaining review.

Include a service example and a growth example. An improvement that shows up as one fewer daily interruption may matter before it appears in production. A growth conversation that leads nowhere may teach you why a partner was hesitant. Look for evidence that tells you what to do next.

Review one good outcome and one gap. For each, write the evidence and the next implication. A good outcome might be a partner receiving a reliable update during a deadline change. A gap might be an unresolved ownership question that affects two products. Identify which early expectation it connects to. If the metric takes longer to settle, set a later review date and choose what signal you can monitor in the meantime.

CHAPTER 09

Your 30/60/90 operating plan

Before day one, list the access and support requirements. Give each an owner and backup. For days 1 to 30, choose the first file you'll rehearse and the referral conversations you want to have. For days 31 to 60, pick the pipeline stage you'll track and the weekly coaching question you'll use. For days 61 to 90, decide how you'll compare the original promises to the experience.

Write one trigger for escalation. "If the same support question has no owner twice, I'll bring two examples to the next check-in" is specific enough to act on.

Work a full example. A fictional producer plans for two rehearsed file types by day ten, a check-in with three referral partners by day thirty, and one diagnosis of a slow stage by day sixty. At day ninety the producer and manager will compare the stated coverage with what actually happened on urgent requests. Add the owner and date to each item. For the first-file rehearsal, name exactly which teammate can confirm readiness and who will do it if that person is away.

Your 30/60/90 operating plan

At each milestone, record the behavior you want to repeat and the problem you're prepared to work on. Name who can help. Put the next check on the calendar before leaving the meeting.

Alex's first Monday felt slow because the path to a simple answer was unclear. By day ninety, Alex and Terry had a shared way to surface that kind of problem. A transition plan is valuable because it gives both people a place to put what they're learning while the business is still moving.

Close the plan with a conversation. "If I have to chase the same update twice, what's the best way to flag it?" The manager answers with a person and a process. Then ask what the manager would like you to report at the first review. Use the answers to agree on the first meeting agenda. Save a copy of the plan and refer to it at each checkpoint. Treat changes as decisions to record so both sides know what they are now working toward.

Set the first checkpoint before starting. Agree on the first issue you would flag and the first win you would report. Both should be things you can see before a month of production numbers arrives. Ask your manager to bring one observation from the people supporting the handoffs.

PUT IT TO WORK

Your action sheet

Pre-start readiness and backups

Days 1–30 priorities and first-file rehearsal

Days 31–60 pipeline review and correction

Days 61–90 promise and experience review

Escalation trigger, owner and date

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