



INSIDE THE MIND OF A TOP PRODUCER—**DANIEL ARIAS**

by CASEY CUNNINGHAM

IN EACH OF MY TOP PRODUCER INTERVIEWS, I ASK A VARIETY OF QUESTIONS—including, “What is your customer service strategy?” and “Do you have an assistant or other team members helping you?” In this month’s interview, I

spoke with Daniel Arias, a senior loan officer with Calabasas, California-based Skyline Home Loans. When I asked him the same questions, it was clear these two in particular were the ones he was most excited to talk about.

Being a people person, Arias has always worked in customer service-oriented positions. Unlike many loan officers, he did not just fall into the job. He worked part-time at a bank and learned that being a loan officer was a good fit for him; he loves it.

Born in Guadalajara, Mexico, and raised in Los Angeles, he grew up in a family of educators, making him somewhat of the “black sheep” of the family when he went into banking. Holding the title of the third-highest-producing loan officer at Skyline Home Loans, and with loan production of more than \$26 million (64 units) in 2014 and more than \$47 million (106 units) year-to-date, it is easy to see why he decided not to follow his family into the teaching profession.

Because he is on pace to double his production, he was an obvious choice for this month’s top producer column.

So what is he doing exactly?

He doesn’t use any unique marketing techniques. He says, “My name has just spread as someone who is reliable.”

He adds that he has created deep-rooted relationships and consistently stays on top of each and every relationship, whether it’s with a referral partner or a



Daniel Arias

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past customer.

He partners mostly with Realtors® and because of his dedication to creating meaningful relationships, he regularly keeps in contact with about 40 of them. Of the 40, he has about 10 who send him business on a consistent basis.

In order to keep up with all of his relationships, he says he sets a goal to write five letters every day—which can be a thank-you, happy birthday or just a “hello” letter. He also makes five calls a day when he first gets to his office. He says this is an easy, daily task that takes 20–25 minutes, but always gets a large return.

Because he is so intent on creating relationships with his referral sources and customers, I asked him how he takes his loan applications. His answer: He always encourages his buyers to meet in person, especially if they are first-time homebuyers, so he can set expectations and build rapport to make the process easier for them. On the other hand, he says he understands

most of his clients are busy, so he usually takes about 50 percent of his applications online or over the phone.

During the application process, he has a team of three who help him—including someone who does data entry, a pipeline manager who oversees the application and gives updates to everyone involved, and a closer who coordinates the loan.

When I asked him about his team, it was obvious how passionate he is about the importance of having them. He said his team is “a direct reflection of why I’ve become a top producer.” If anyone is struggling with the decision to hire help, he says the return on investment has always exceeded the risk for him.

So now that he is a top producer, I asked Arias to name a few other things that helped elevate him to where he is today. One thing he has been adamant about is always answering the phone. Even if he is in a meeting, he will always answer his phone to let people know they are important

and he will call them back.

I even experienced this myself! I was pleasantly surprised when I called Arias. He answered, greeted me and said he was in a lunch meeting—but asked if I had a question he could give me a quick answer to or if he could call me back within the hour. I felt exactly how he means for his customers to feel when he answers the phone. Even though he was busy, his attention made a huge difference because it demonstrated how much he truly cares. Such a small action can really make an impact.

Another thing he has done to elevate his career is find a mentor. He has always watched and learned from the most successful people at his company, he says, because “success leaves clues.” He could see exactly what they did to be the best and he implemented those tasks as a part of his daily routine.

Arias also says being a top producer takes a lot of work. In order to be at the top, you have to make sacrifices—such as being the first one in the office and the last one to leave.

It sounds like he puts in a lot of effort, so I asked him what his typical work week was like. He says he works about 70 hours each week. Furthermore, he is so determined to provide exceptional service that if a client ever has to ask about the status of his or her loan, Arias feels like he has failed. For him, it is all about the client, and if something takes more time in order to get it right, he is more than happy to take the time.

To wrap up our conversation, I asked Arias what his greatest advice was for other loan officers who want to improve their production. He summarized with these words: “Come in with a great attitude, shadow a top producer and dedicate the time—because big sacrifices equal big rewards.”

Arias has proven in his 10 years of being a loan officer that keeping your eye on the prize and doing whatever it takes to get there will propel you to become a top producer.

This column only covers a fraction of our discussion. To hear my entire interview with Daniel Arias, go to www.mrc.xinnix.com and join our free Member Resource Center.

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