KNOWN BEFORE NEEDED

The six-channel cadence that keeps you in the room when the question stops coming to you.

For twenty years, a consumer who wanted to know what rates were doing had to ask a person. That is over. The question now goes to a machine, it gets answered in four seconds, and your name is not in the answer. This playbook is about the only thing that still works — being someone they already know by the time the question exists.

ETHOS

By Dino Katsiametis

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Based on a conversation with Alec Hanson, SVP of Production for the West Division at loanDepot, on The Way with Dino Katsiametis.

START HERE

1. **Stop competing on information.** The machine answers faster and it is free. Be known before the question is asked instead.
2. **Call** every client and referral partner once a quarter, with no agenda and nothing to sell.
3. **Text** once a quarter, offset from the call, so the two land six weeks apart.
4. **Write one email a month yourself.** Not a campaign. One thing you actually thought.
5. **Send one physical piece a quarter.** It is the only channel nobody else is using.
6. **Put people in a room every ninety days.** The invitation counts even when they do not come.
7. **Show up online daily** — five to ten comments on other people's posts before you ever post your own.

> **WHY THIS MATTERS**
>
> *A loan officer Alec Hanson knows just received his first client referral from ChatGPT – a stranger in another state, sent by a machine that had never met him. That is the new front door, and it opens for whoever the machine already knows about. The advisor who is invisible for eleven months of the year does not lose a deal; they never learn the deal existed.*

It is tempting to read AI as a technology problem. It is not. It is a distribution problem wearing a technology costume.

Alec started originating in 2004, when a buyer could not find out what was for sale without a newspaper or a relationship. Every piece of information ran through a person, and being that person was the business. Every shift since — listings, rate tables, instant pre-approvals — has removed one more reason to call a human first.

AI removes the last one. Not because it is smarter than you, but because it is available at 11pm on a Tuesday and it never makes anyone feel stupid for asking a basic question.

So the job stops being *having the answer* and becomes *being the person they want the answer from*. Those were the same thing for twenty years. They are not anymore.

Alec frames the work as concentric rings: people have to know you before they can like you, and like you before they can trust you. Every play below moves someone one ring inward. None of them are new — that is the point. The game has not changed, only the places it gets played.

DO NOT CONFUSE THESE

A cadence is not a campaign

A **campaign** sends the same thing to everyone on a schedule. A **cadence** is a commitment to touch specific people at a known frequency, with content that could only have been sent to them.

The first is a system for producing volume. The second is a system for being remembered. They look identical on a calendar and they produce opposite results.

PLAY 01 · CALL

Call once a quarter, with nothing to sell

Most advisors call a past client when there is a reason — a rate drop, a birthday, a referral ask. The client can hear the reason in the first ten seconds, and everything after that is discounted.

Four calls a year to every past client and every active referral partner. No agenda. You are calling to find out how they are. If the call produces business, that is a side effect, and you did not steer toward it.

THE MOVE

A call with no ask is the only call that proves the relationship was not transactional — which is precisely the proof that makes the next ask land.

THE COMMON MISTAKE

Manufacturing a pretext. “I was just running some numbers on your loan and wanted to check in” is an ask with a costume on, and everyone can see the costume.

PRO TIP

Alec called thirty of the top producing originators in the country when he was building his network. Thirty said yes. The reason was not his title — it was that he asked for their time rather than their business.

PLAY 02 · TEXT

Text on the off-beat

A text sits in the same thread as their family. It is the most intimate channel you have access to, and the most easily abused.

One text per quarter, deliberately offset from the call. The two land roughly six weeks apart. Something specific to them — the kid's season, the move, the thing they mentioned. Never a rate. Never a link.

THE MOVE

Offsetting the channels doubles your presence without doubling your volume — eight touches a year that feel like attention rather than sixteen that feel like a system.

THE COMMON MISTAKE

Sending a text that ends in a question mark you do not want answered. If you would be annoyed to get a reply, you sent a broadcast.

SEE ALSO

The cadence underneath this

Wade Betz built a retention system on the same principle — that the people who already know you are the cheapest business you will ever get. If Plays 01 through 04 are the channels, that playbook is the operating discipline behind them.

Impossible to Forget · DinoKatsiametis.com/impossible-to-forget

PLAY 03 · EMAIL

One email a month, written by you

Email is the most degraded channel in the industry because it is the easiest one to automate. That is also why a real email now stands out more than it has in a decade.

Twelve emails a year, one-to-many, written by you. Something you noticed. Something you were wrong about. What you are seeing that they would not. Length is irrelevant; authorship is the whole thing.

THE MOVE

Automation made volume free, which made volume worthless — so the scarce signal is now evidence that a human spent time, and the reader can always tell.

THE COMMON MISTAKE

Generating it and lightly editing it. The read is not “this is well written,” it is “this person thought about something.” Generated text has no one behind it and the absence is legible.

DO NOT COPY THIS ONE

The ten-minute closing disclosure

Alec described an advisor with an engineering background who posts ten-minute walkthroughs of a closing disclosure, line by line. It sounds unwatchable. **She gets a deal a week from it**, because engineers find her and engineers want exactly that.

The lesson is not “make long technical videos.” It is that she made something only she would make, and it attracted people who think the way she thinks. Copy her method and you will produce a ten-minute video nobody asked for. **You attract your tribe, and your tribe is not hers.**

PLAY 04 · MAIL

Send something they have to hold

Physical mail is the only channel where you face no competition, because the entire industry abandoned it for cost reasons a decade ago.

One physical piece per quarter to the people who matter most. Not a postcard with your headshot. Something with a reason to exist — a book, a note, a thing that refers to a conversation you actually had.

> *"I've never seen someone open an envelope with one hand."* — *Steve Sims, Bluefishing*

THE MOVE

A screen holds a hundred competing messages; a hand holds one. Physical mail buys undivided attention, which is the only kind that produces memory.

PRO TIP

The recipient stops, puts down whatever they were holding, and gives it their whole body. No email has ever done that.

PLAY 05 · ROOM

Put people in a room every ninety days

Most advisors avoid hosting because they picture a seminar, a projector, and the humiliation of an empty room.

Something every quarter, and it should probably not be about mortgages. Alec described an advisor terrified of public speaking who, asked what he actually enjoyed, said drinking. So he runs a quarterly "think and drink" — books a bar, brings a subject matter expert for ten minutes, buys the first round. That is the whole format.

THE MOVE

Personally inviting thirty people is thirty individual conversations that would not otherwise have happened — so the invitation is the asset and the attendance is a bonus.

THE COMMON MISTAKE

Measuring the event by turnout. Twelve RSVPs and four attendees is not a failed event. Every one of the twelve now holds the thought *that person wanted me there*, and that thought does the work whether or not they showed up.

THE KIT

The 90-Day Card

One index card per relationship. Six lines. Date each one as you complete it and the whole system becomes visible in a glance.

> ***CALL*** *– no agenda* · ***TEXT*** *– six weeks off the call* · ***EMAIL*** *– on the monthly list* · ***MAIL*** *– one piece this quarter* · ***ROOM*** *– invited to the last event* · ***ONLINE*** *– commented on something of theirs this month*

A relationship with four blanks is not a relationship. It is a name in a database, and a database is not an asset.

PLAY 06 · DIGITAL

Comment before you post

Most advisors treat social media as a broadcast tower. Post, wait, resent the silence. Alec's framing inverts it: walk into it the way you would walk into a networking event.

Five to ten comments a day on other people's posts, and five to ten new connections a day. Comment first, for weeks, before you worry about your own content. Then post daily — badly at first, which is unavoidable and not a reason to stop.

THE MOVE

A comment lights up someone's phone with their own name attached — it is attention pointed outward, which is the one thing nobody else on the platform is offering.

THE COMMON MISTAKE

Waiting until the content is good. Alec made a hundred videos in a hundred days and will tell you they were garbage; the playlist is still public. He batch-filmed on Fridays with a rack of t-shirts so each one looked like a different day.

PRO TIP

You cannot get around this one with a tool. Generated comments read as generated, and the person receiving one can tell instantly that nobody looked at their post.

SEE ALSO

If Play 06 is the one you will avoid

Drew Gillett's framing is the companion to this play: pick three pillars, hold them a year, and become the familiar name in one zip code rather than a stranger in ten.

The Social Media Mayor · DinoKatsiametis.com/the-social-media-mayor

WHERE THIS BREAKS

Every play above fails identically, and it has nothing to do with execution.

It fails when the intent is wrong. If the content exists to make you look successful, if the call is a disguised ask, if the event is a lead-generation funnel with drinks — people register it immediately, and no cadence survives it. Alec's word for this was blunt: content whose heart is in the wrong place is an immediate failure regardless of production quality.

Which means the qualifying question is not, *can I keep this up?* It is, *am I doing this to be useful, or to be seen being useful?* Only one of those compounds.

FROM THE FIELD

The letter he was embarrassed to send

The biggest month of Alec's originating career came from a piece of mail he did not want to put in the post.

He was getting married in July and had a personal goal to fund ten million dollars that he had not hit. So he wrote a cover letter saying exactly that — here is my goal, I have not reached it, help me get there — and mailed it to the hundred agents he had been prospecting for six to eight months, plus the roughly ten past clients he had at the time.

He funded $13.5 million that month.

The mailer was not clever. What made it work was that he told people what he was trying to do and asked for help, in an industry where everyone performs having already made it. Nobody gets asked for help. Almost everyone says yes when they are.

THE PRINCIPLE

“You cannot become known at the moment you are needed. That work is always finished in advance.”

YOUR NEXT MOVE

One relationship. One card.

Do not build all six channels this month. Fill out a single 90-Day Card, for one person, today. The first blank you find is your next hour’s work.

YOUR NEXT MOVE

Pick one relationship. Fill out a 90-Day Card for them today — not the database, one person — and start on the first blank.

See How Ethos Advisors Do This →

ro.am/Dino/mortgageadvisor

LISTEN TO THIS EPISODE

Staying Relevant When AI Becomes the Referral Source

The Way with Dino Katsiametis · S2E05 with Alec Hanson

Tap to play on DinoKatsiametis.com →

A FINAL THOUGHT

I watched the biggest producers in my office disappear in 2008. They had enormous books and they could not learn to take an application online, and inside a year they were gone. I was ten years younger and it is the only reason I am still here.

Adapting is a muscle. It does not arrive when the market demands it – by then it has already gone. You build it now, while everything is fine.

– Dino