
THE PORTABLE SECOND BRAIN

How to put who you are in a folder you own, so any AI knows you on day one and you can switch tools without losing a thing.

Everything you have taught your AI lives inside an app you do not own. The day a better model ships, or the one you use gets worse, you start over. Luke Shankula built his whole business inside one AI and could not move when the time came. This is the fix he built: four plain files, one rule the model reads first, and a check that keeps the machine honest.



By Dino Katsiametis

Founder & CEO, Ethos Lending · Host, The Way Podcast

Based on a conversation with Luke Shankula, Founder of Loans On Demand and Creator of Direct Authority AI, on The Way with Dino Katsiametis.

START HERE

A portable second brain is a folder you own, holding who you are, what the AI has learned about you, what you are working on, and the rules it must read first. Any AI reads it. None of them own it.

1. Make one folder, on your desktop or in your cloud drive. This is where your context lives from now on.
2. Build four plain text files: soul, memory, now, agent.
3. Let the AI interview you. Talk, don't type. Save the answers as your soul file.
4. Write the agent file first: the three to five rules every model obeys before it does anything.
5. Put your guardrails in the folder: no NPI, no trigger terms, your brand kit.
6. Have a second model tear apart what the first one wrote.
7. Read every word before it goes out. Two questions: Does it sound like me? Do I agree with it?

WHY THIS MATTERS

Luke Shankula has used AI every working day since 2023. He built his content, his emails and his client systems inside one model, and when a better one came out he could not take any of it with him. His word for it was prison. He now pays for two models at about \$200 a month each, and both read the same folder, because the folder is the only part he controls. If your AI shut down tomorrow, or just got worse, what would you lose?

PLAY 01 · WHERE IT LIVES

Decide where your context lives

Context. Somebody in my office told me she can't switch AI tools. "It knows me." She has never uploaded a thing about herself. The model has built a picture of her from a year of chats, and that picture lives on their server, in their format, under their terms. She does not own it. She cannot read it. She cannot move it.

Action. Make one folder. Name it anything. Put it on your desktop or in your cloud drive, wherever you will find it. From today, everything the AI needs to know about you goes in that folder, not in the chat. When you open a new tool, the first thing you do is point it at the folder.

THE MOVE

Context you can open, read, copy and move is context you own. The model's memory is a feature of their product. Your folder is an asset of your business.

COMMON MISTAKE

Trusting "it knows me" as proof the work is done. The model knowing you is the problem, not the solution, because everything it knows is locked where you cannot reach it.

DO NOT CONFUSE THESE

The model's memory is what the AI has built about you on its own, inside its app. You can nudge it, but you do not control it and you cannot take it with you.

Your second brain is what you wrote down, in files you own. The model reads it. The model does not own it.

The first makes you loyal to a tool. The second makes every tool loyal to you.

PLAY 02 · THE FOUR FILES

Build the four files

Context. Luke's version has four files. They are plain text, the kind any program can open. Markdown is the common format, and the file names below are the ones he uses, but the names do not matter. The split does.

Action. Create these four files inside the folder.

- **soul.md** — Who you are. What you do. What you are about. Your business, your market, your clients, how you talk. The stable part of you.
- **memory.md** — What the AI has learned about you over time. Preferences, corrections, things you told it once and do not want to repeat.
- **now.md** — The projects you are working on this week. What is live, what is next, where the files are.
- **agent.md** — The rules. What the AI must read and do before it does anything else. Play 04 is about this one.

Keep them short at the start. They grow.

THE MOVE

Splitting who you are from what you are doing this week lets the stable part stay stable and the changing part change. You update the now file every Monday. You touch the soul file twice a year.

PRO TIP

It is not one folder forever. Luke's is a system of folders that keeps growing. Start with one and four files. Add a folder when a project earns it.

PLAY 03 · THE INTERVIEW

Let the AI interview you

Context. Luke built this process to fix one problem: advisor content that sounded like AI instead of the advisor. His fix was to have the AI interview the advisor before it wrote a word. He calls it the Write Like Me interview. The side effect was better context for everything else, not just the writing.

Action. Open your AI. Press the voice button. Do not type. Say this:

“I am building a second brain so you can write like me and work like me. Interview me. Ask about my personal life first, then my business. Keep asking until you have enough to write in my voice and know how I think. Then turn everything I said into one document.”

Answer out loud. Take as long as it takes. When it is done, save the document as your soul file.

THE MOVE

When we type, we get formal. When we talk, we sound like ourselves. The version of you that belongs on file is the one that talks, because that is the one your clients already know.

PRO TIP

Run the personal interview and the business interview as two sittings. People run out of honesty faster than they run out of facts, and the personal answers are the ones that make the content sound human.

COMMON MISTAKE

Rushing it. Luke's advice: spend as much time as you can, because it strengthens the output of everything you do after and speeds all of it up. No more guessing.

PLAY 04 · THE AGENT FILE

Write the agent file first

Context. This is the file most people miss, and it is the one that does the most work. Before a modern AI does anything, it looks for a file of instructions and reads that first. Luke calls it the agent file. If you have used custom instructions inside a project, this is the same idea, except it travels.

Action. Write three to five rules. Start with these:

- 1. Before you do anything, read soul.md, memory.md and now.md in this folder.*
- 2. Before you write any social post or email, read soul.md again and match that voice.*
- 3. Never use these words: [your banned list].*
- 4. Challenge me when my assumptions are wrong. Do not just go along with what I say.*
- 5. Before you change anything, think through what else it touches and tell me first.*

Save it as agent.md. Every model you point at the folder reads it before it starts.

THE MOVE

A rule written in the file the model reads first is obeyed on every platform, every time. A rule typed into a prompt lasts one chat.

COMMON MISTAKE

Stuffing the agent file with everything. It is a map, not a library. It tells the model where to look and what to never do. The content lives in the other three files.

PRO TIP

Luke put one line in his: never ask me whether it is late and I should take a break. Tomorrow's annoyance is today's rule. Add them as they come up.

PLAY 05 · GUARDRAILS

Put your guardrails in the brain

Context. An advisor's second brain has two jobs the marketer's version does not. It has to keep you compliant, and it has to keep client data out of a public model. Luke said it plainly: if you are paying for your own ChatGPT or Claude, do not put anything in there you do not want leaked. No date of birth, no Social, no credit report, probably not an appraisal.

Action. Add a compliance file to the folder, and reference it from the agent file.

THE ADVISOR GUARDRAIL KIT

Three short files. Lift them whole.

compliance.md — Never ask for or store NPI or PII. If I paste a credit report, a Social Security number or a date of birth, stop and tell me to remove it. Any rate must carry an APR. Any payment must carry the disclosures.

no-trigger-terms.md — Do not write about rates, credit scores or down payments in marketing. Tell stories instead. If I ask for a rate post, push back once.

brand-kit.md — My logo file, my colors, my fonts, my tagline, my NMLS line. Use them on anything branded without being asked.

THE MOVE

Compliance that lives in the folder travels with you to every model. Compliance that lives in your head takes the day off.

PRO TIP

Luke's point on trigger terms goes past compliance. Lead with rates and you attract the lowest common denominator. Lead with stories and you attract the clients you wanted anyway.

DON'T COPY THIS ONE

Luke lets his tools read his entire desktop, not just the folder. It works for him because he keeps no sensitive data on that machine. You do. Give the AI the folder. Do not give it the computer.

PLAY 06 · THE CHECK

Make one model check the other

Context. The second brain makes the AI know you. It does not make the AI right. Luke's rule from his first appearance on the show still stands: do not trust AI. It tells you what you want to hear. It makes you feel smarter than you are. He watched a man insist he had discovered a new math formula because his AI kept agreeing with him.

Action. Before anything important goes out, hand it to a different model with this prompt:

“You are an adversarial reviewer. Here is something another AI wrote for me. Find what is wrong, weak or unsupported. Do not be polite. Give me references for anything you claim.”

Use Chat to challenge Claude. Use Claude to challenge Chat. Both read the same folder, so both know who you are. Only one of them wrote the draft.

THE MOVE

A model is a mirror. It predicts what you want and hands it back. A second model with the same context and no stake in the draft is the closest thing to a second opinion the machine can give you.

COMMON MISTAKE

Thinking “challenge me” in the prompt fixes it. It helps. It does not fix it. Luke's warning: it is built to do what you asked as fast as possible, and it does not care if it breaks seventeen things on the way. Still get sources. Still find the expert.

THE PRINCIPLE

“The model will agree with you all day. Make a second one disagree.”

PLAY 07 · THE READ

Read every word before it goes out

Context. This is my rule, and I will keep it after every other tool changes. Everything we put out from this podcast, the playbook, the blog, the newsletter, gets read by me before it ships. Last week a draft said a guest answered a question in six words. I counted as I read. Five.

Action. Before anything leaves your hands, read it start to finish and ask two questions.

1. Does it sound like me?
2. Do I agree with it?

If the answer to either one is no, it does not go. Fix it or kill it. Do not ship it because it reads well.

THE MOVE

The model can match your voice and still miss your meaning, because it does not know what you think. The two questions are the only check for the one thing the folder cannot hold.

PRO TIP

Even if the AI version sounds better than what you would say, be more authentic. Authentic is about to become one of the most important words in this business. If you cannot be authentic, you are going to get lost in the beautiful mess AI is about to make.

PLAY 08 · THIS WEEK

Put the brain to work this week

Context. A second brain nobody uses is a folder. Luke gave two places an advisor feels it first: the client experience and the marketing. Most people who get a mortgage have an experience that is, if not bad, unremarkable. Luke's numbers: only about 15% of broker clients come back, against closer to 80 or 90% at the big retail shops. The gap is not the rate. It is what they remember.

Action. Pick one of these and build it this week.

- **The recap email.** Record your agent and client calls with a tool that transcribes them. Add a rule to the agent file: after a call, write a recap with next steps in my voice. You walk to your car and the email is drafted. Luke's client used to say "I'll follow up" and forget what he promised. Now the follow-up writes itself.
- **A video for every stage.** You, not an avatar. Pre-approval, under contract, clear to close. Have the AI script them from your soul file and edit them. The brand kit handles the look.
- **The gap audit.** Paste your current client process into the AI and ask: where does this go quiet, where does the client have to chase me, and what would make this remarkable?

THE MOVE

The brain pays off where context used to be retyped. Every recap, script and audit starts from who you are instead of from a blank box.

PRO TIP

Luke's friend David Kakish closed close to \$60 million in his first two years, and people keep asking for his secret sauce. His answer is that there is none. He creates an experience that is memorable, and memorable is what makes you referable. The brain does not replace that. It makes it repeatable.

FROM THE FIELD

The two DNA documents

I had all my context in one model. When I started setting up a second assistant, it felt like it knew me before I had done anything. Then I realized how much it still did not know.

So I went back to the model that had everything and asked for two DNA documents: one for who Dino is personally, and one for who Dino is in business, with everything about Ethos Lending in it. I fed those to the new assistant, and it caught up in a day.

Here is what I am doing next, and it is straight out of Luke's playbook. I am asking the second model to write the same two documents from what it knows. Then I am having both models cross-reference each other and build one better version. That version goes in the folder. From then on, every tool reads the same file before it does anything for me.

I did a year of work to teach one model who I am. I am not doing that twice.

WHERE THIS CONNECTS

The folder is the context you hold about yourself. There is a second kind: the context AI builds about you from the open web. **The Signal Stack** is about that, and about making every profile say the same thing.

<https://DinoKatsiametis.com/signal-stack/>

And once the AI knows you and the web agrees, **Known Before Needed** is about being the advisor the client has already met before they ever search. <https://DinoKatsiametis.com/known-before-needed/>

THE PRINCIPLE

*“What the model remembers belongs to the model.
What the folder holds belongs to you.”*

Your Next Move

Do not build all four files this week. Build the folder and run the interview. That is the whole ask. The other three files write themselves once the soul file exists.

YOUR NEXT MOVE

Build the folder. Run the interview. Then let's talk about what the rest of your business looks like with it.

See How Ethos Advisors Do This →

ro.am/Dino/mortgageadvisor

LISTEN TO THIS EPISODE



The Portable Second Brain — Luke Shankula

The Way with Dino Katsiametis · S2E13 with Luke Shankula



Tap to play on DinoKatsiametis.com →

A FINAL THOUGHT

I type about twenty words a day now. The rest I say out loud, and the machine writes it down. That only works because the machine knows who is talking. Put that in a folder you own, and it will still know next year, whatever tool you are holding.

— Dino

ETHOS
LENDING

Empower · Equip · Educate

Ethos Lending, Inc. · NMLS #1533336 · Equal Housing Lender

Based on a conversation with Luke Shankula, Founder of Loans On Demand and Creator of Direct Authority AI, on The Way with Dino Katsiametis. Views expressed are the individual's own and do not represent their employer.

[#WhoCanWeServeToday](#)