BRICK AFTER BRICK

How to build the kind of trust that keeps a client for 30 years, one call, one promise and one conversation at a time.

Mike Miklaus has been doing loans for over 50 years, and he still closes more business than most advisors half his age. No gadgets. No AI. He builds trust the same way every time, and he can tell you exactly how. This is his method, plus the parts I added from my own years doing it, play by play.

By Dino Katsiametis

Founder & CEO, Ethos Lending · Host, The Way with Dino Katsiametis

Based on a conversation with Mike Miklaus, Owner & Broker at Integrity Mortgage, on The Way with Dino Katsiametis.

START HERE — THE SHORT VERSION

1. **Get honest about yourself first.** Ask three people what they see in you that you cannot see.
2. **Reflect, then respond.** Decide the outcome you want before you pick up the phone.
3. **Stop saying "I'll try."** Your yes has to be yes to you before anyone else can trust it.
4. **Make the Lonely Lender call.** Own the silence, ask what is new, then stop talking.
5. **Never say no. Say not now.** Then walk with the buyer as long as it takes.
6. **Promise the date you can keep.** Ask which date they need before you name one.
7. **Count conversations, not closings.** Fifty real ones a week. The escrows take care of themselves.
8. **Do not be invisible.** Find the 30 people who matter, lead with value, and speak one to many.

> **WHY THIS MATTERS**
>
> *AI will change almost everything about how a loan gets done. It will not change why a client picks you. Every CRM on the market promises to "drip value" on your database, and every client can feel the difference between a drip and a phone call. Mike has served thousands of families over 50 years on one rule: be relational, not transactional. One single mom he walked with for three years has sent him five or six clients since. That is what one brick turns into.*

Mike Miklaus is the Owner & Broker of Integrity Mortgage. He quoted his first FHA loan before most of us were born, and he still keeps the factor book in his desk drawer for the day the computers go down. He is a man of faith, a husband, a father of eight and a grandfather. When his kids were in Little League he became an umpire because the games needed one, took lessons when everyone said he was terrible, and worked his way up to triple-A baseball. He is also the author of The Alignment Advantage.

I will be honest with you. When Mike first reached out, my instinct was that he would be a nice guy and not relevant. I was wrong. He does more business than most of the advisors listening to this, and he does it with habits that have not changed in five decades because people have not changed either.

Here it is, play by play.

PLAY 01 · THE MIRROR

Get honest about yourself before you ask anyone to trust you

Context. Mike's master class starts in a place most sales training skips: clarity. You cannot build trust with other people until you know who you are, and you cannot know who you are from the inside alone. There are things other people see in you that you cannot see in yourself. If you never ask, those things run your business without your permission.

Action. Pick three people who have worked a file with you from start to finish. A realtor partner, a processor, a past client. Ask each of them one question, and do not defend yourself when they answer:

> *"When you work with me, what do you see that I probably do not see in myself? Good or bad. I want the real answer."*

Write down what they say. Then look for the thing all three said. That is the thing to work on.

THE MOVE

Authenticity is not a personality. It is the result of honest feedback you actually used. A client can tell when you know yourself, because you stop performing and start listening.

THE COMMON MISTAKE

Letting anyone's judgment of you count. Mike is careful here. Feedback from people who have never been where you want to go is not feedback. It is a weight. Ask the people who have earned the right.

PRO TIP

Motivation does not last. You leave a seminar fired up and 20 minutes later you are hoping to get your notes transcribed. Disciplines last, and they start with habits. Build one habit from the feedback, not a resolution.

PLAY 02 · THE PAUSE

Reflect, then respond

Context. Something happens on every file. Rates move. An underwriter finds a discrepancy. A buyer loses a job. Mike's second pillar is intention: the thing that happens is not the outcome. Your response is. If you react, your emotions drive the call and you do not like where it ends. If you reflect first, you choose the outcome you are aiming for, and then you make the call.

Action. Before any hard call, stop for two minutes. Write one line: what do I want this client or partner to believe about me when we hang up? Then make the call today. Not tomorrow. Here is how Mike opens the one nobody wants to make, the one where the loan has a problem:

> *"We have an issue here that we need to solve before we can move forward. Here is what it is, here is what I have already done, and here is what I need from you."*

THE MOVE

A tough phone call today is tougher tomorrow. It never gets easier. The pause is to choose your response, not to delay it.

THE COMMON MISTAKE

Sitting on bad news. Mike's example: a denial comes in on Wednesday, you say nothing, and on Friday your realtor partner calls to remove contingencies. You did not just lose the file. You taught that partner you cannot be trusted, and that story travels faster than any good one you will ever tell.

PRO TIP

Bad news spreads farther and faster than good news. That is why clickbait is always negative. Assume everything you do on a file will be repeated, and act like it.

PLAY 03 · YOUR YES

Trust yourself before you ask anyone else to

Context. Mike's third pillar is discipline, and he defines it in one line: your yes has to be yes to you, and your no has to be no to you. If you keep telling yourself you will make the calls and then do not, you are lying to yourself, and that tears at the same fabric of trust you are asking clients to rely on. You cannot lead others to a level of discipline you do not have in yourself.

Action. Audit your language for a week. Every time you hear yourself say "I'll try to," stop and replace it with the truth. Mike's own example: a business mixer at a cigar lounge. He is not a cigar guy and he is not going. So he does not say "I'll try to come by." He says no. Then do the same thing with your database.

> *"I'm not going to make it tonight. But I would like to catch up. Can we do coffee Thursday?"*

THE MOVE

Every small yes you keep is a deposit in your own account. Every "I'll try" you break is a withdrawal. Clients can tell which account you are running on before you say a word.

THE COMMON MISTAKE

Saying "I had an awesome 30-day escrow, so they should remember me for 30 years." They will not. Staying in front of people is a discipline, not a feeling, and the advisor who says "I can't believe they went with someone else" usually cannot tell you the last time they called.

PRO TIP

Rules can be broken. Standards cannot. Decide which of your habits are standards, write them down, and stop negotiating with yourself about them.

PLAY 04 · THE LONELY LENDER CALL

Own the silence, then stop talking

Context. Everyone falls off their habits. Mike has, more than once in 50 years. The difference is what he does when he catches it. Most advisors look at a client they have not called in a year and decide it is too late. Mike picks up the phone.

Action. Open your database. Find the client you have not spoken to in the longest time. Call them, and say this, almost word for word:

> *"Hey, it's Mike. I don't blame you if you don't remember me. I'm your lonely lender out here who totally dropped the ball and hasn't called you in about a year. I was looking at my notes and I couldn't believe it. What's new with you?"*

Then be quiet. Let them talk. They will tell you how they have been, and most of them will be shocked you called at all.

THE MOVE

The worst outcome of the call is that they do not use you. That is already the outcome if you never call. Owning the silence costs you nothing and turns a lapsed name into a live conversation.

THE COMMON MISTAKE

Covering the gap with a newsletter. Mike hates the phrase "drip value." Nobody wants to be dripped on. A relationship needs a conversation, and a conversation needs your voice.

PRO TIP

It is not their job to remember you. It is your job to make sure they never forget you. For the full retention system behind that line, see Impossible to Forget.

PLAY 05 · NEVER NO, NOT NOW

Serve the buyer who is not ready

Context. Mike's fourth pillar is service, and his definition is simple. If you are worried about the commission first, you do not belong in this business, because you will make a decision that helps you at the expense of the client. Two true stories, no names. A buyer in tech got his pre-approval letter, wrote an offer on a house his wife could not unsee, and four days later was laid off. A single mom needed three years to square her life away before she could buy.

Action. When circumstances change, say the hard thing and then stay. Here is what Mike said to the buyer who lost his job:

> *"Don't hang on too tight to a thing you don't already possess. I don't want you to buy the house. I want you to be successful enjoying living in the house. Let me issue a decline letter and get you out of the contract before your contingency period ends. Let's find employment first. And I'm going to walk alongside you as long as it takes."*

And here is the line for anyone whose credit or finances are not ready yet:

> *"I will never tell you no. But I have to tell you not now, because you need to do these things first."*

Then give them the things. Then check in. The single mom's closing was the biggest celebration Mike has ever seen at a signing table, and she still calls him as often as he calls her.

THE MOVE

A no ends the relationship. A not-now starts one. The buyer you walk with for three years becomes the raving fan who sends you six more. Be relational, not transactional.

THE COMMON MISTAKE

Letting a buyer hold onto a house they cannot afford because you do not want to be the one who says it. That is not service. That is protecting your commission with their future.

PRO TIP

With first-time buyers, ask the question before the numbers: "What would it mean to you to own a home?" Write down the answer. When they get asked for the 543rd piece of paper and want to quit, that answer is what you bring them back to. For the full first conversation, see The Perfect Consultation.

PLAY 06 · THE PROMISE

Name the date you can keep

Context. Mike's fifth pillar is trust itself, and he says the big lie in this industry lives in one place: follow-through. Advisors overpromise and underdeliver because it feels good in the moment. The client remembers the miss, not the moment.

Action. Before you promise a delivery date, ask the client which date they actually need. Mike's script for a total cost analysis:

> *"If I get this to you by Monday, will that work? Or are you trying to shop this weekend?"*

If they need it for the weekend, you say "before I go home tonight you will have it," and you mean it, even if it is the last thing you do at 6:00 on Friday. Then call to confirm they have it and walk them through it. If they are fine with Monday and you finish Friday, that is a bonus they did not expect.

THE MOVE

A promise sets the scoreboard. Ask first and you set it where you can win. Guess first and you set it where you can only lose.

THE COMMON MISTAKE

Promising "tomorrow" to sound fast, then going quiet when tomorrow comes.

PRO TIP

When a client says they can get a better rate somewhere else, do not argue. Mike's answer: "You're absolutely right. I'm never the cheapest in town. I never have been. What I can tell you is I will get you the best possible terms in the time frame you have, and I'd like to be on this journey with you." Trust is the product. Rate is the price.

PLAY 07 · THE PITCH COUNTER

Count conversations, not closings

Context. I asked Mike for a gadget. He held up a $5 pitch counter. Click it every time you have a meaningful conversation with a person. Not an email. Not a drip. A conversation. Then look at the number at the end of the day and the end of the week.

Action. Set a goal of 50 meaningful conversations a week. Past clients, partners, new leads, anyone where a real exchange happened. Track it with a counter, a tally on paper, or a column in your CRM, but track it by hand so you feel each one. At the end of the week, the number is your scorecard. Not the pipeline.

> THE MOVE
>
> Closings are a lagging number. Conversations are the leading one. Hit 50 and the escrows take care of themselves. Miss it and no amount of closing skill will save the month.

> THE COMMON MISTAKE
>
> Measuring the week by what funded. That number was decided 60 days ago. The only number you can change this week is how many people you actually talked to.

> PRO TIP
>
> Mike still calls, even the clients who will not pick up. He has learned to talk-to-text for the ones who refuse the phone. The medium can change. The rule that a relationship needs a conversation does not.

PLAY 08 · DON'T BE INVISIBLE

Be the advisor people already know

Context. Two mortgage advisors in the same town. One is very knowledgeable. The other is very well known. The well-known one does more business every time, because the knowledgeable one is invisible. Mike's sixth pillar is legacy, and his point is that we live in a microwave society but a crock pot world. Reputation takes time, so you cannot afford to start late.

Action. Build it in three parts.

1. **Find your 30.** In a market with 300 realtors, about 30 are doing the transactions. Use the tools you have now to find them, plus the financial planners, CPAs and probate attorneys who send business. Those 30 are the list.
2. **Lead with value.** Before you ask for a meeting, send them something useful about their business. Something that helps them close more. Earn the warm call so you never have to make the cold one.
3. **Speak one to many.** Build one talk and give it everywhere. Rotary, Kiwanis, Lions, your church, a men's group, anywhere a room will have you. Join the groups you would join if you were not looking for business, because like attracts like.

> **THE MOVE**
>
> Visibility compounds. Every room you speak in and every partner you help makes the next conversation warmer. Donuts to the real estate office is a 1970s play. Being the person the room already knows is not.

> **THE COMMON MISTAKE**
>
> Waiting until you feel ready to be seen. You cannot play this game from the stands. It is a full-contact sport.

> **PRO TIP**
>
> Measure yourself by families served, not dollars. Mike has never counted it any other way. The dollars follow the families, and the families follow the advisor they can see.

THE BRICK KIT

Everything above in one box. Lift the structure. Write your own words.

1. **The feedback question.** “When you work with me, what do you see that I probably do not see in myself?”
2. **The hard-news opener.** “We have an issue we need to solve before we can move forward. Here is what it is, here is what I have done, here is what I need.”
3. **The Lonely Lender call.** “It’s [Name]. I don’t blame you if you don’t remember me. I’m your lonely lender who dropped the ball. What’s new with you?” Then stop talking.
4. **The not-now line.** “I will never tell you no. But I have to tell you not now, because you need to do these things first.”
5. **The promise question.** “If I get this to you by [day], will that work? Or do you need it sooner?”
6. **The better-rate answer.** “You’re absolutely right. I’m never the cheapest. I will get you the best possible terms in the time frame you have, and I’d like to be on this journey with you.”
7. **The first-time buyer question.** “What would it mean to you to own a home?”
8. **The counter.** Fifty meaningful conversations a week. Tracked by hand.

THE MOVE

The structure never changes, so the client learns the rhythm. The words are yours, so the client hears a person.

DO NOT CONFUSE THESE

A drip vs. a conversation. A drip is something your CRM does to a client. A conversation is something you do with one. Only one of them builds trust, and the client can tell which is which in one line.

A no vs. a not now. A no is a verdict. A not now is a plan with a date you have not written yet. Give the plan.

Knowledgeable vs. known. Knowledge is the price of entry. Being known is what gets you the call. The best advisor nobody has heard of does less business than the decent one everybody has.

A rule vs. a standard. A rule is something you break when the week gets hard. A standard is something you do not negotiate with yourself about. Your call habits should be standards.

FROM THE FIELD

The Million Dollar Drop

I asked Mike the question I ask every guest. I drop you in Kentucky. You know nobody. You have your wisdom and nothing else: no database, no referral partners, no money to buy business. You cannot come home to your wife, kids or grandkids until you have made $1 million doing loans. What do you do?

He did not hesitate, and the first thing out of his mouth was AI. After 50 years in the business, his first move was to get on a platform that could surface the most influential realtors, financial planners, CPAs and probate attorneys in the market, because in a town with 300 agents, maybe 30 are doing the deals, and those 30 are the list. Then he would run a campaign of value, sending each of them something that would help them grow, until the call stopped being cold.

The second thing was a keynote. He would write one talk, “Can you imagine a boy from California wanting to live in Kentucky?”, and give it at every Rotary, Kiwanis, Lions club, church and men’s group that would have him. Business to business and business to consumer, at the same time, because he wanted to get home.

The oldest guy in the industry answered a question about starting from zero with the newest tools and the oldest play there is: be seen, lead with value, have the conversations. The tools changed. The method never did.

THE PRINCIPLE

“Trust is built brick after brick, and lost in one.”

YOUR NEXT MOVE

One call. Today.

Open your database. Sort by last contact. Find the client at the bottom, the one you have not talked to in the longest time. Call them:

> *"Hey, it's [Name]. I don't blame you if you don't remember me. I'm your lonely lender who dropped the ball and hasn't called in way too long. What's new with you?"*

Then stop talking.

> **THE MOVE**
>
> The call you are avoiding is the first brick. It is tougher tomorrow than it is today, and the worst outcome is the one you already have.

YOUR NEXT MOVE

When you hang up, click the counter. That is one. Forty-nine to go this week.

See How Ethos Advisors Do This →

ro.am/Dino/mortgageadvisor

LISTEN TO THIS EPISODE

Brick After Brick: Over 50 Years of Trust with Mike Miklaus

The Way with Dino Katsiametis · S2E15



https://DinoKatsiametis.com/podcast/s2e15-mike-miklaus/

A FINAL THOUGHT

I almost did not have Mike on. I looked at how long he had been in the business and assumed he would be a nice conversation and nothing I could use. Then we talked, and I liked him in about a minute, and somewhere in the second minute I realized he was doing more business than most of the people I was worried about being relevant to.

Nothing he does is new. That is the point. The four things that go into a loan have not changed in nearly 200 years, and neither has the way a person decides who to trust. Every gadget you buy sits on top of that. Without it, you have nothing.

He laid his first brick over 50 years ago. He is still laying them. Lay yours today.

— Dino

ETHOS LENDING

Empower · Equip · Educate
Ethos Lending, Inc. · NMLS #1533336 · Equal Housing Lender
Views expressed are the individual's own and do not represent their employer.

#WhoCanWeServeToday