# UNLOCK POTENTIAL 2025



# THINGS TO KNOW

#### **MAIN EVENT HUB:**

www.churchillmortgage.com/unlock-your-potential

#### **MORNING AND AFTERNOON SESSIONS:**

Get started at: www.churchillmortgage.com/unlock-your-potential

#### **MID-DAY BREAKOUT SESSIONS:**

Access the Ring Central link in your Outlook calendarfor the sessions assigned to you.

The online chat feature will be enabled in all sessions.

All sessions are being recorded.

#### **YOUR SALES RALLY CONTACTS:**

**Tech Issues:** ITSupport@churchillmortgage.com

**Event Questions:** CMCmarketing@churchillmortgage.com

PAB Questions: ProductionAdvisoryBoard@churchillmortgage.com



# WELCOME TO UNLOCK YOUR POTENTIAL

# CHECK OUT YOUR NEW PERSONALIZED WEB PAGE!



Share this with your customers to have all their resources right at their fingertips. They'll have direct links to:

- Digital Business Card
- MyChurchill Customer Portal and Submit an Application
- Mortgage Calculators

- Map of Where You're Licensed
- Schedule an Appointment
- Checklist and Resources with Your Contact Information

#### YOUR CHANCE TO WIN BIG

There will be prizes raffled off to those who pay attention! We'll be sharing secret numbers throughout the Unlock Your Potential two-day event. Collect them all to crack the code and enter our drawing here: www.churchillmortgage.com/unlock-your-potential.

The grand prize includes travel gift cards for your next adventure in addition to other fun prizes. Don't miss your shot—every number gets you closer to unlocking the ultimate reward!

Winners will be drawn at the end of the event on January 8th.

# TUESDAY, JANUARY 7

## WELCOME DAY 1

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# **Shaping the Future**

Mike Hardwick

## **MORNING**

Keynote Speaker	6
Cindy Ertman	

## LUNCH

Breakout Session	8 - 19
Production Advisory Board	

## **AFTERNOON TOUCH BASE**

Realtor Panel - Moderated by	20
Michael Brown and Whitney Blessington	
Judy Williams, Christie Wilson, and Brian Cournoyer	

## **DAY 1 CLOSING STATEMENTS**

# WEDNESDAY, JANUARY 8

#### **WELCOME DAY 2**

Welcome
Jordan Heatherly

**Mindset & Markets**Mike Hardy

## MORNING

**Questions**Jordan Heatherly

Keynote Speaker
Jennie Allen

#### **LUNCH**

**Breakout Session**Production Advisory Board

## **AFTERNOON TOUCH BASE**

**Q&A Panel**Production Advisory Board

**Prize Drawings** 

**EVENT CONCLUDES** 

1

22

24

8-19

# UNLOCK POTENTIAL SPOTLIGHT SESSION



# KELLY LEE Senior Vice President—National Production

Kelly oversees Churchill's loan originators and is an excellent recruiter and talent developer. Prior to joining Churchill, he held numerous leadership and production positions over his 27-year tenure within the mortgage and financial industries. Kelly is a native or Oregon and is married with one son.

# MATT CLARKE President and Chief Operations Officer

Matt is a seasoned veteran of the financial industry with expertise in financial management, business development, operational management, strategic planning, banking, process development, mergers/acquisitions, and risk management. Matt and his wife, Susan, are proud parents of three sons (Seth, Ethan and Logan) and a daughter (Ella).





MIKE HARDWICK

**Founder and CEO** 

Mike founded Churchill Mortgage in 1992. He has a wealth of experience in the banking, financing, and real estate industries. Mike is a lifelong resident of the Nashville area, is a proud father of two daughters and two sons, and is married to his wonderful wife, Kathalleyne.

# NO POINTS AT THE 50 YARD LINE

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# UNLOCK POTENTIAL REYNOTE SPEAKER



# **CINDY ERTMAN**

Cindy Ertman is the CEO and Founder of The Defining Difference®, a success-driven coaching and training company dedicated to empowering mortgage professionals to create a defining impact in their lives and businesses. With a focus on mastering bold and intentional choices, Cindy helps leaders unlock the potential to achieve remarkable growth, resilience, and fulfillment.

After being honored for five consecutive years as one of the Top 100 Most Influential Mortgage Executives in America by Mortgage Executive Magazine and celebrated as one of the Top 100 Mortgage Loan

Originators in the U.S. by Mortgage Originator Magazine for over a decade, Cindy has shifted her focus toward guiding others on their own paths to success. Her work is not just about building careers—it's about building lives that are rich in purpose, connection, and impact.

Cindy's reach extends beyond the mortgage world; she has shared the stage with influential leaders like Tony Robbins, Darren Hardy, Magic Johnson, Jack Canfield, Les Brown, and former President George Bush, inspiring thousands with her insights and passion.



@cindyertman



Cindy Ertman



Cindy Ertman

# CINDY ERTMAN: WORK-LIFE BALANCE

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# UNLOCK POTENTIAL BREAKOUT SESSIONS

Live Breakout Sessions will be held each day of the event. You will attend ONE Breakout Session each day. The Ring Central link to your daily Breakout Session will be on your Outlook calendar.

If you do not have a link to a Breakout Session for January 7 and/or January 8 on your calendar, please reach out to cmcmarketing@churchillmortgage.com for assistance.

All Breakout Sessions will be recorded and sent out after the event.

#### **Breakout Session A**

Building Your Business Plan: Keys to Growth and Profitability

Christina McCollum and Jordan Heatherly

#### **Breakout Session B**

**Breaking the Code: Gaining Trust Through Value** 

Matt Ricci and Kevin Sprague

#### **Breakout Session C**

From Chaos to Cohesion: Lessons on Time Management and Team Building

Seth Bellas and Andrew Wagner

## **Breakout Session D**

Why Not How

Seth Vanderwey and Michelle Ham

#### **Breakout Session E**

The Non-QM Advantage: Serving Unique Borrower Needs

Michael Brown



# CHRISTINA McCOLLUM

Christina McCollum has been a loan officer for nearing 22 years, beginning her career shortly prior to earning her bachelor's degree in psychology from Washington State University.

A dedicated professional, she balances her role with her family life, working alongside her husband and sister while raising her five boys. Christina is the founder, creator, and instructor of the NextGen Training Program, sharing her expertise and passion for teaching.

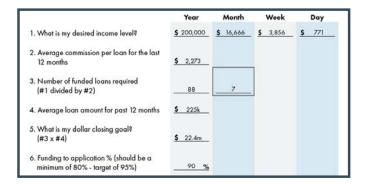
Christina is a member of the Production Advisory Board at Churchill and her insights have been featured on top national publications. She is also a top producer at Churchill Mortgage, achieving recognition in the President's Club, Chairman's Club, and Founder's Club over the past five years.

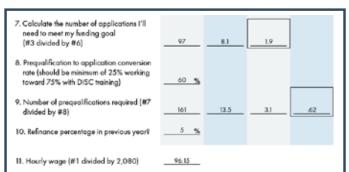
# **JORDAN HEATHERLY**

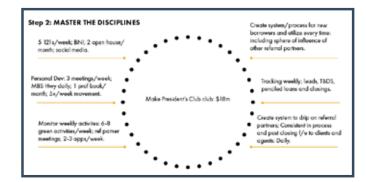
Jordan has worked at Churchill Mortgage for over eight years now and is a seven-time President's Club award winner and a two-time Chairman's Club award winner. He enjoys serving locally Cul2vate, a hunger and faith based non-profit and is on the board of the Sertoma Club of Nashville. Most importantly, Jordan just became a first-time father to Bowen!

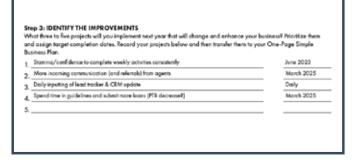


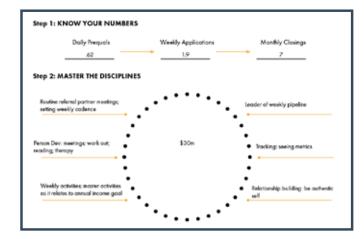
# **BUILDING YOUR BUSINESS PLAN WORKSHEET EXAMPLE**











roject list Adding teammate in 2025	Torget Date June 2025
Increase personal tracking record by 80%	August 2025
Moster database use- prior client referrals	March 2025
Deepen referral partner relationships	October 2025
Identify and prioritize money-making activities	Jenuary 2025

# **BUILDING YOUR BUSINESS PLAN: KEYS TO GROWTH AND PROFITABILITY**

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#### **BONUS CONTENT**



**Loan Officer Business Plan PDF** 



Realtor **Business Plan PDF** 



# **MATT RICCI**

Matt is a husband, father, and coach with over 20 years' experience in residential real estate with over \$1 billion in lifetime fundings. He has actively served Churchill's clients for over 14 years (first as an ELP and officially joining Churchill in 2019).

Matt has been recognized as a member of the President's Club, Chairman's Club, and Founder's Club, current Chairman of the Production Advisory Board, and member of the Churchill Foundation Employee Advisory Board.

He graduated summa cum laude from Bryant University with an MBA focusing on business development and finance.

# **KEVIN SPRAGUE**

Kevin Sprague, a current member of the Production Advisory Board, is a dedicated loan officer with eight years of experience in the housing finance industry, working alongside the Mike Hardy and Rick Mount Team.

Kevin's passion is helping clients make a great decision with their financing options and accomplish the American dream of homeownership.



Before lending, Kevin was the 2015 Scholar Athlete of the Year at UC Riverside, graduating with honors while competing on the Division 1 baseball team. He has been married to his wife, Ciara, for almost seven years and loves spending time with their two young sons, Owen and Miles.

# **BREAKING THE CODE: GAINING TRUST THROUGH VALUE**

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## **BONUS CONTENT**



**Scripting:** Exactly What to Say



Value: When You Add Value to People It Will Transform Your Life



**Trust:** The Power of Trust



The Science of Influence



# **SETH BELLAS**

Seth is a dedicated professional with over a decade of experience in the mortgage industry. He has built a reputation for excellence, earning The President's Club award five times and The Chairman's Club award three times over the past eight years. Seth is a member of the Production Advisory Board at Churchill and his insights have been featured on top national publications.

Beyond his professional achievements, Seth is a husband and father of two who values education, connection, growth, empowerment, problem-solving, and service. He finds joy in playing soccer, reading, traveling, and discovering new music. Guided by a purpose-driven philosophy, his ultimate goal is to leave people better off for every encounter.

# **ANDREW WAGNER**

Andrew, a current member of the Production Advisory Board, began his career in the mortgage industry as a loan officer in 2017. He has consistently been a high performer achieving several awards during his career originating over \$400M in production. Andrew's extensive knowledge of the Churchill programs enables him to successfully guide clients through the mortgage financing process, while delivering the best possible customer service.



He particularly enjoys helping first-time home buyers achieve their dream of homeownership.

# FROM CHAOS TO COHESION: LESSONS ON TIME MANAGEMENT AND TEAM BUILDING

#### **QUESTIONS TO ANSWER:**

What does a typical week look like for each of you?
How do you handle incoming calls/emails?
What are your top 3 priorities every week?
How do you know if you're winning?
If you could go back and start all over, how would you do it?
How many loans should you plan on closing for each staff member?
What is your first hire?
When do you hire?
What does your team look like now?
How do you train team members?



# **SETH VANDERWEY**

Seth Vanderwey, a current member of the Production Advisory Board, might be the only loan officer at Churchill Mortgage taller than Jordan Heatherly. He's made almost 10 years of mistakes in lending, and now all that wisdom is on his side and YOURS! He is so grateful to be at Churchill! Seth is a husband, father of four, and always up for an adventure.

# **MICHELLE HAM**

Michelle, a current member of the Production Advisory Board, has worked at Churchill for a total of 10 years. She is a "boomerang" and has been back for five years. She lives in Dallas with Britt, her amazing husband of 29 years and is a mom of four (Jack, Dylan, Bennett, and Ella). They spend their weekends and evenings at wrestling tournaments, gymnastics meets, and football games. Michelle loves pickle ball, camp gladiator, and being a part of Watermark Church. She loves working with the best team and partners ever!



# WHY NOT HOW

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# **BONUS CONTENT**



**Putting Down Your Bricks** John Delony



# **MICHAEL BROWN**

With a degree in economics and finance, Michael began his career in the mortgage industry in 1994. Since joining Churchill Mortgage in September 2007, he has consistently led a top-producing team, helping countless clients achieve their homeownership goals. Michael is a current member of the Production Advisory Board. Outside of work, Michael enjoys spending time with his family. He has an amazing wife, three children, and two grandchildren.

Michael's dedication to both his profession and personal life reflects a commitment to excellence and building lasting relationships.

"Little progress is better than no progress at all. Success comes in taking many small steps. If you stumble in a small step, it rarely matters. Don't gift wrap the garbage. Let little failures go."

John C. Maxwell

# THE NON-QM ADVANTAGE: SERVING UNIQUE BORROWER NEEDS

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# UNLOCK POTENTIAL REALTOR PANEL



**CHRISTIE WILSON**President & CEO of Wilson Group Real Estate

Christie is a Real Estate Broker and Owner of a full-service boutique real estate firm with 90+ agents, specializing in residential and commercial sales in addition to a full-service property management division.



JUDY WILLIAMS
Realtor®

Judy works with Onward Real Estate and offers personalized real estate services. She specializes in listing and selling luxury homes in the Middle Tennessee area.



BRIAN COURNOYER
Realtor®

Brian is an affiliate broker for Compass and is uniquely positioned in two of the hottest cities in America: New York and Nashville. He specializes in fine living and luxury residential real estate, as well as raw land, land development, warehousing, and leasing for commercial real estate.

## **MODERATORS**



WHITNEY BLESSINGTON
Chief Marketing Officer



MICHAEL BROWN
Senior Home Loan Specialist

# **REALTOR PANEL: 2025 OUTLOOK AND INNOVATIVE STRATEGIES**

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# UNLOCK POTENTIAL SPOTLIGHT SESSION



# **MIKE HARDY**

**Managing Partner** 

With Churchill Mortgage, Mike and his partner Rick Mount are responsible for the California marketplace. In addition, he is also a Certified Performance Coach helping Realtors® and mortgage professionals with personal and financial growth. Outside of work, Mike is also an accomplished athlete and has completed 10 marathons.

"Do not follow where the path may lead. Go instead where there is no path and leave a trail."

Ralph Waldo Emerson

# **MINDSET AND MARKETS**

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# UNLOCK POTENTIAL KEYNOTE SPEAKER



# JENNIE ALLEN

Jennie is a passionate leader following God's call on her life to catalyze a generation to live what they believe. Jennie is the New York Times' best-selling author of Untangle Your Emotions, Find Your People and Get Out of Your Head. She has a masters in Biblical Studies from Dallas Theological Seminary and lives in Dallas, Texas, with her husband, Zac, and their four children.

Through her writing and teaching,

Jennie seeks to convey a simple yet profound truth: God sees you, loves you, and invites you to play your part in His unfolding story. She has witnessed firsthand the miraculous work of Jesus when people fully surrender to Him.



@jennieallen



Jennie Allen



@jennieallen



@jenniesallen

# JENNIE ALLEN: STOP THE SPIRAL

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## **BONUS CONTENT**



gather25.com

ADDITIONAL NOTES	

# MARKETING TO CLIENTS: CONVERSATIONS THAT CONVERT

Helping clients isn't just about getting them a loan—it's about showing them how Churchill Mortgage can make their lives better.

Use these talking points to show clients how we're different, how we can help them reach their goals, and why working with Churchill means smarter decisions and peace of mind.

#### **TOP REASONS TO REFINANCE**

- "What if you could lower your monthly payments today?" Rates might have changed since you got your mortgage—let's explore how much you could save.
- 2. "Do you want to pay off your mortgage sooner?" Refinancing to a shorter term can help you own your home outright faster, reduce overall interest, and help you save money in the long run.
- "Need extra cash for big goals?" Tap into your home's equity to help fund renovations, consolidate debt, or even start a dream project.
- 4. "Worried about rate changes?" Let's talk about locking in a fixed rate for stability and peace of mind
- 5. "Is it time to drop PMI?" If your home has gained value, you may no longer need private mortgage insurance—let's check!

#### **TOP REASONS TO PURCHASE**

- 1. "Are you ready to stop renting?" Let's turn those monthly payments into equity for your future. Stop paying your landlord's mortgage!
- 2. "This could be the right time to buy!" Getting in now might save you from higher rates or home prices later.
- 3. "Picture yourself in your dream home."
  Owning your own space means personalizing it however you want—no landlord rules!
- 4. "Looking for financial advantages?" Homeownership can help you build wealth and even provide tax advantages in some cases—let's discuss what applies to you.
- 5. "Do you want long-term stability?" A fixed mortgage ensures your housing costs stay predictable over time.

#### TOP REASONS TO WORK WITH CHURCHILL MORTGAGE

- Your Goals, Your Mortgage: Everyone's financial goals are different, so we customize our approach to meet your needs.
- 2. We Set You Up for Success: Unlike companies that treat clients like just another number, we're here to ensure your financial health and success—not just close your loan.
- 3. Achieve Debt Freedom with a Smarter Mortgage Plan: We help you pay off your home faster, save thousands in interest, and guide you toward long-term financial freedom.
- 4. More Power as a Buyer: With Churchill's Certified Home Buyer program, you can stand out in competitive markets, position yourself like a cash buyer, and secure rate caps for added flexibility.

- 5. Clear and Simple Process: Transparency is key. You'll get a Homeownership Strategy Plan to track your progress, pinpoint savings opportunities, and confidently navigate the home-buying process.
- 6. Feel at Peace Knowing We've Got Your Back: With quick closings, ongoing market updates, and expert guidance, you can rest assured that you're in good hands no matter how your situation changes.
- 7. We're with You for Life: You'll receive ongoing support and advice for years to come. With over 30 years of experience and more than 100,000 happy customers, we know how to make homeownership a journey of confidence and peace.

