



# **Jett Title invests in YOU!**

## **Syllabus of Professional Education Classes**

**M. Monroe Jett**



## **Top 10 Realtor Mistakes & How to Avoid Them** **How Top Producers Ensure Smooth Closings & Gain More Referrals**

**Benefits:** More professional, effective & productive agents, earning greater revenue.

**Intended audience:** All Realtors - From most experienced to the least

**Audience size:** Intimate group to an entire ballroom

**Length:** 1 hour (up to 1.5 hours if lots of questions)

**Format:** PowerPoint, projector large screen/wall

**Materials:** Handouts of all screen-shots with lines for note-taking

**Summary:** The most popular class I teach, it continually gets tons of questions and is acclaimed as "fantastic" by the most experienced of my attendees. Critically important and relevant content shared in an enthusiastic & engaging manner. Learn how top-producers ensure consistently-smooth closings and gain more referrals as a result. Uncover pit-falls that Realtors frequently step into, regardless of their experience! Separate yourself from average or even "good" Realtor and become a true professional. Learn how to get specific problems solved, set expectations, how/when to share bad news, what title insurance is & when it's most needed, how the HUD approval process works (which is different from the understanding of a majority of Realtors), and learn what lenders need from you that even the most experienced Realtors typically don't know about.

Learn critical & specific components/techniques of communication with your clients that will a) deflate crisis and b) have them sending you referrals as long as they live. Gain confidence, which gets communicated to your clients, putting them at ease. Learn how to professionally demonstrate your expertise in order to win client confidence, and more.

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## **Closing 101 - Learn a closing from front to back, get all the details behind the docs, & reasons why. Know what to expect and gain valuable confidence that will project to your clients.**

**Benefits:** Better informed, productive, confident and professional agents.

**Intended audience:** Realtors who have attended less than 50 closings.

**Audience size:** 1 up to a small group of 6-10.

**Length:** 1 hour

**Format:** A sit-down, informal discussion where attendees are led through a closing from A to Z. Filling in all the blanks, starting with a very effective HUD explanation thru to how to ask for referrals from your clients at the closing's conclusion.

**Materials:** Attendees bring pads for note-taking

**Summary:** Monroe will sit down with your lesser-experienced Realtors, 1-on-1 or in a small group to go thru a closing front to back, in a non-threatening environment where Realtors can ask all the questions they've been afraid to ask...but desperately want/need to know. Learn how to effectively and quickly read a HUD, why certain docs are required and included, how to prepare easily and properly set client expectations, where the most important 10 minutes of the closing is, how to help it go extra smoothly; and, lastly, how to ask for referrals at a closing's conclusion.

All shared in an engaging manner. Knowledge gained from 25-years of experience with real estate transactions as both a lender (local bank president and loan officer) and as a title company owner.

When your agents have confidence, they no longer communicate worry or doubt to their clients & prospective clients. Instead, they win more clients and see more of those through to the closing table...meaning more commission earned per agent in your office.

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## How to read a Closing Disclosure (CD)

Learn to prevent the common, recurring errors made by seasoned & new Realtors. Eliminate inconvenience and frustration for your clients. Perform better, look sharper, be more confident & an all-around better professional...in front of clients, to earn more referrals.

**Benefits:** Increased professionalism. More referrals, and, therefore, income, for your agency. Better representatives of your agency. Better-informed agents who create a smooth-closing environment by not missing critical data of preliminary CD's they've received prior to closing, unlike many Realtors who miss this info. regularly, causing needless delays and complications in their closings.

**Intended audience:** All Realtors - From most experienced to the least

**Audience size:** Intimate group to an entire ballroom

**Length:** 30 minutes

**Format:** Interactive presentation where questions are encouraged.

**Materials:** Handouts of a CD from an actual closing for note-taking.

**Summary:** Many Realtors cannot read a new CD and, at least, miss out on some of the most important information on it. Go through a CD completely answering all the questions that Realtors ever wanted to ask. Learn a simple, easy-to-remember technique that you will never forget. De-mystifying the most commonly-held Realtor misconceptions about tax pro-rations, pre-pays, seller-paid closing cost negotiated amounts vs. allowable seller-paid-closing-costs & what to do with any excess on seller-side, what all the pages are for, and more.

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## **Title Insurance Made Easy - What you need to know that most Realtors in KY don't, which will make you stand apart, in the eyes of your clients.**

**Benefits:** Your agents will become aware of risky situations & warn their clients, adding considerably more value than the average "good" Realtor. Understand and gain confidence in knowing more about this slice of your job, instead of allowing it to remain a mystery. Easily erase the commonly held Realtor mis-perceptions & misinformation that one hears repeated frequently. Become excellent at your job...for your clients.

**Intended audience:** All Realtors - From most experienced to the least

**Audience size:** Intimate group to an entire ballroom

**Length:** 30 minutes

**Format:** Interactive presentation where questions are encouraged.

**Materials:** Handouts for take-home and for note-taking.

**Summary:** A class in high-demand. You will learn what most Realtor's in KY don't know and make yourself stand tall against your competitors: What title insurance is, why we have it in the U.S; Why Lender's TI is required by Lenders; Owner's TI vs. Lender's TI; What's the actual risk to buyers; KY's lawsuit incidence rate due to title defects; The 6 common purchase-situations in which buying Owners TI is a must.

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## Who has to attend closing?

**Dower and Curtesy Made Easy, Spousal Rights to Real Estate - Do you believe the commonly repeated statement "It takes 1 to buy and 2 to sell"? If so, you HAVE TO take this class, because it is NOT TRUE 90% of the time. Misinforming your clients as to who needs to attend the closing is a recipe for disaster. It causes inconvenience & frustration for your clients and those of the other Realtor, which damages your reputation with your clientele and your fellow Realtors - we work in a small community - word spreads.**

**Benefits:** Protect your reputation among your referral sources (clients) and among your fellow Realtors. Ensure smooth closings. Ensure excellent and accurate client service which will boost your appeal to clients, other Realtors and your broker.

**Intended audience:** All Realtors - From most experienced to the least

**Audience size:** Intimate group to an entire ballroom

**Length:** 20-30 minutes

**Format:** Interactive presentation where questions are encouraged.

**Materials:** Handouts for take-home and for note-taking.

**Summary:** Excellent and critical data that is unfortunately & frequently gotten wrong by Realtors of every experience level. Learn a simple principal that will help you to never make this mistake (again). Learn what these rights are and why they exist. How and why they affect purchases, sales and refinances. See the actual Kentucky Revised Statute and walk away knowing you've got it right...and always will.

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**Service Excellence** - Everyone claims to have good service, but out of those organizations that actually do, few understand what it takes to provide service excellence. Learn how to easily stand apart from your competitors and build a greater amount of respect from your clients, peers and competitors...as they see you get referrals over & over, instead of them.

**Benefits:** Gain or a higher level of professionalism, or fine-tune your established level with valuable new information, from a different perspective. Learn to handle the unhappy client who has succumbed to the emotional pressure of negotiating and closing a purchase/sale. Learn techniques that are absolute truths, but are overlooked by the "good" realtor. Become great.

**Intended audience:** All Realtors - From most experienced to the least

**Audience size:** Intimate group to an entire ballroom

**Length:** 45 minutes, (up to 60 minutes if lots of questions.)

**Format:** Interactive presentation where questions are encouraged.

**Materials:** Handouts for take-home and for note-taking.

**Summary:** There are nine points in this curriculum that has taken 25 years to assemble. From some of the best and most respected teachers in the betterment industry, comes this collection of key points that will help separate yourself easily from other agents who just don't "get" it. Make yourself and your office stronger with this armor, which will stand to test of time. Monroe teaches this to his staff on a recurring basis; has taught it to the MBA membership and to local lenders.

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# Top 10 Loan Officer Mistakes made with Realtors & Settlement Agents...and How to Avoid Them

How Top Producing LOs

- a) Consistently Build Up Realtor Referral Volume; and
- b) Ensure Smooth Closings

**Benefits:** Become the LO that realtors love to work with.

**Intended audience:** All Loan Officers - From most experienced to the least

**Audience size:** Intimate group to an entire ballroom

**Length:** 1 hour

**Format:** PowerPoint, projector large screen/wall

**Materials:** Handouts of all screen-shots with lines for note-taking

**Summary:** Learn the absolute number one reason Realtors love their favorite loan officers, and how you can make yourself into such an attractive target for Realtor referrals. Critically important and relevant content shared in an enthusiastic & engaging manner. Learn specifically how top-producers go above & beyond to build their base of referral partners.

Ensure consistently-smooth closings by uncovering pit-falls that LOs frequently step into, regardless of their experience. Separate yourself from average or even "good" LO and become a true professional. Learn how to get specific problems solved, set appropriate expectations, how to & when to share bad news, what title insurance is & when it's really needed.

Learn critical & specific components/techniques of communication with your clients that will a) deflate crises and b) have Realtors sending you referrals on an increasing basis. Gain confidence and learn how to professionally demonstrate your expertise in order to win Realtor & client confidence

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## Presenter's Biographical Information

### M. Monroe Jett

Monroe is a 26-year veteran of the real estate industry. He heads Jett Title, a full-service title company that closes **residential and commercial** real estate transactions in **every county of Kentucky**. Clients include the U.S. Govt., KY Govt., banks, mortgage companies, out-of-town & out-of-state title companies & law firms. Jett Title provides its clients with Service Excellence, based entirely on our mission statement. Monroe is the only settlement agent in KY that has been on both sides of the closing table as a lender and as a title agent. This combination of experience and professionalism offers Jett Title's clientele a unique skill set that is and highly effective and pleasing.

#### Contact information

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at the corner of Richmond Rd. & New Cr.

#### Email

**Monroe@JettTitle.com** - call me for  
anything you need, any time: day, night,  
weekend, holiday

**Orders@JettTitle.com:** Jennifer - Send  
contracts, seller payoff info, commissions

**Docs@JettTitle.com:** Kennetha - Send CD  
numbers and info, changes & approvals

#### Current Leadership

University of Kentucky guest instructor, Real Estate course, College of B&E

Member - American Land Title Assoc., LBAR, YRB and HBAL

Board Member - Bank of the Bluegrass & Trust Co.

Fundraiser, Youth For Christ

#### Past Leadership

Chairman, Youth For Christ, 13yr board member

President-elect and board member of the Kentucky Land Title Assoc.

Board Member - Mortgage Bankers Assoc. of the Bluegrass, 7-yrs

Past-chair, Affiliate Relations Committee, 4-yrs

Past-chair, Education Committee, 3-yrs

Educational presenter to the KY Dept. of Financial Institutions and KY Dept. of Ins

Title Process instructor for the leading loan-officer C.E. provider in Kentucky

Annual lecturer at University of Kentucky & Transylvania University, finance course, 7yrs

Board member of the Community Bankers of Kentucky, 5yrs

Member of the Independent Community Bankers Assoc. of America's PAC., 3yrs

President, Loan Officer & Marketing Director, Bank of the Bluegrass & Trust Co., 15yrs

#### Education

The Baylor School, Chattanooga, TN - boarding, college-preparatory school; Diploma

University of Kentucky, Bachelor's Degree, marketing major

State Banking School - KY School of Banking at UofL; Diploma, 2 year school

Graduate School of Banking - GSB of the South at LSU; Diploma, 3-year school