



SURVIVOR:

7 ESSENTIAL ELEMENTS
FOR THIS YEAR
(AND BEYOND)

edited for size 9-26-2023



Mortgage rates reach highest level since 2008



By Anna Bahney, CNN Business

Published 10:24 AM EDT, Thu September 8, 2022



The Wall Street Journal economic pain

Existing Home Sales

Year-Over-Year, by Region



Current Mortgage Rates

30 Year Fixed Rate

Inflation

MONEYWATCH >

Mortgage rates just hit 7.09%, the highest since 2002. Will they ever come down?

NASDAQ COMPOSITE INDEX (NASDAQ)

10,652.40

▼ -420.91 (-3.80%)

THE EXCHANGE

30-year fi percent

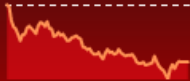
Homebuyers

S&P 500

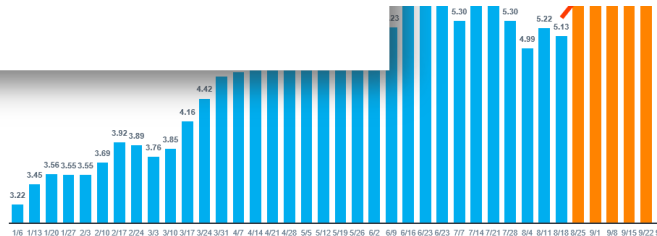
(SP500)

3,639.66

▼ -104.86 (-2.80%)

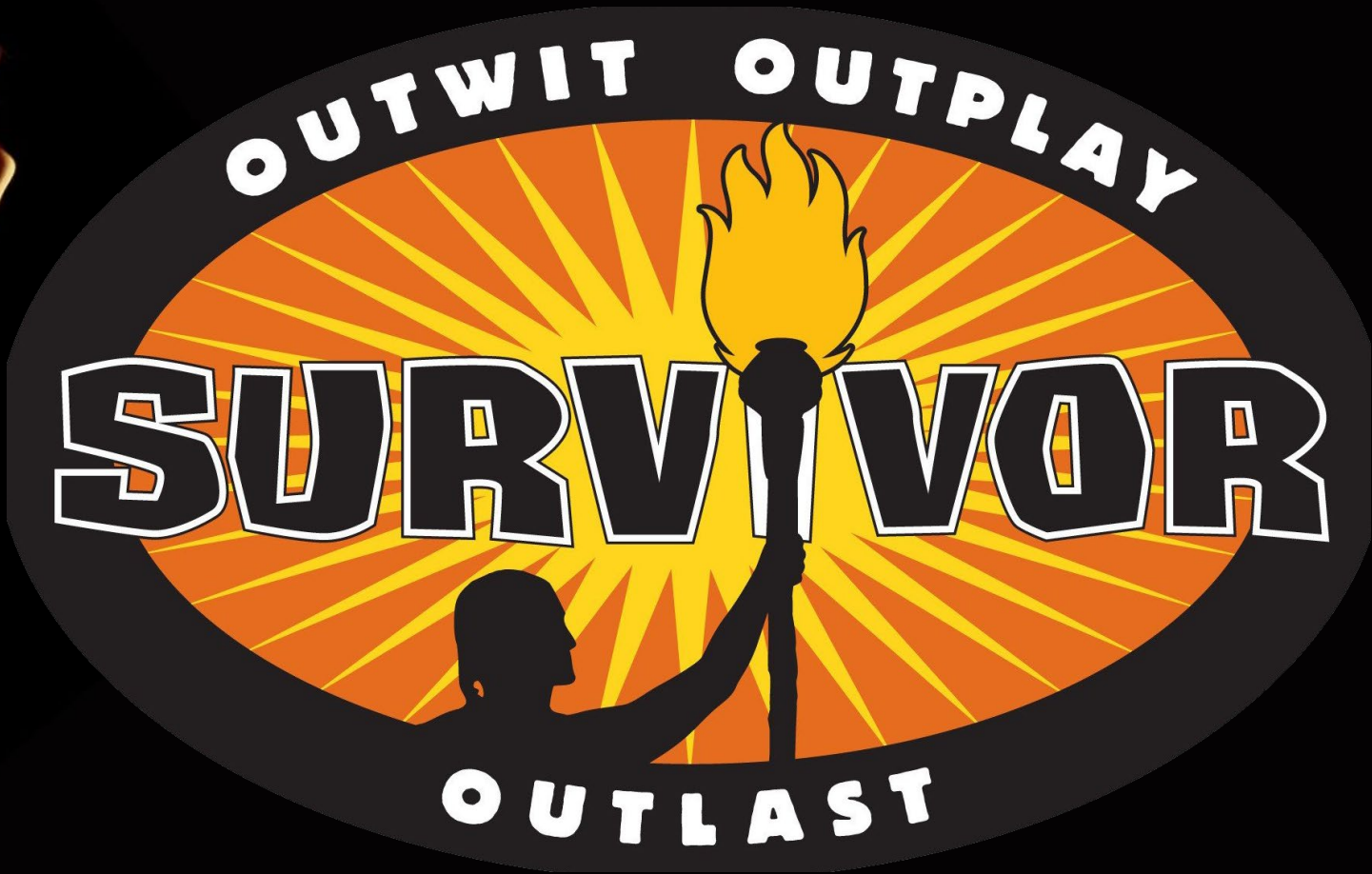


recession



NAKED AND
AFRAID

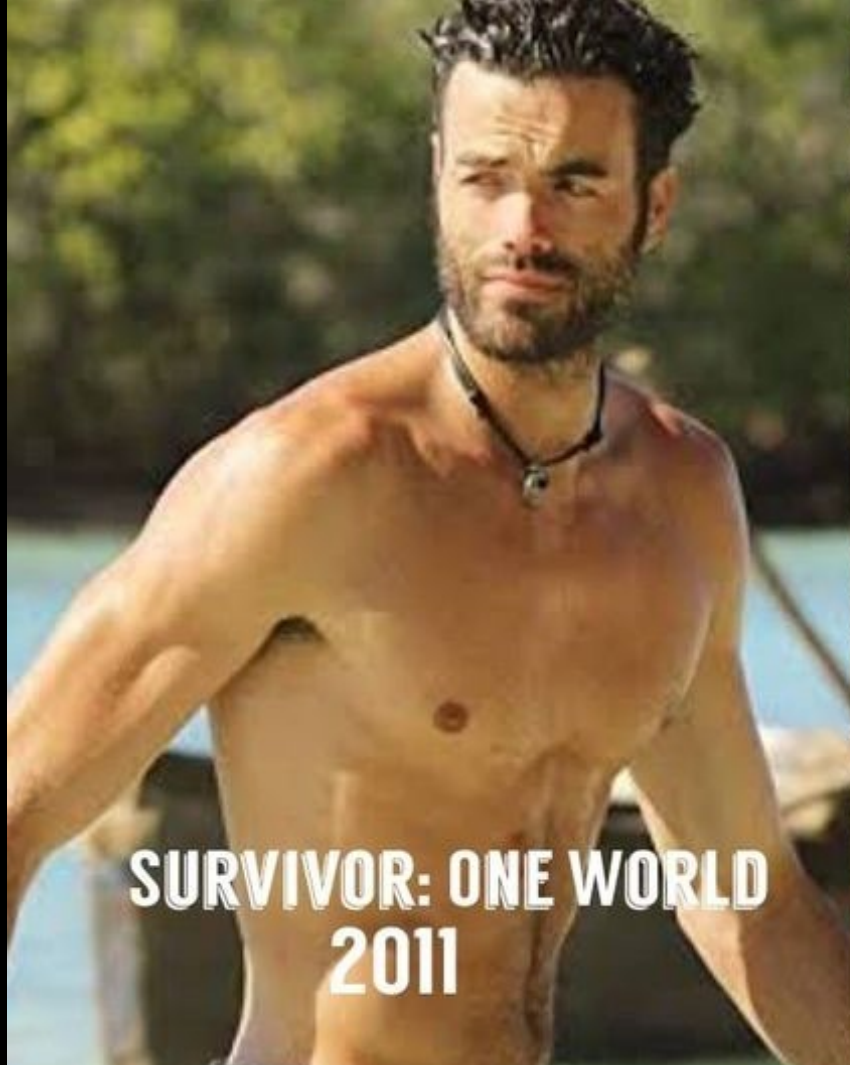
The image features the title 'NAKED AND AFRAID' in large, 3D, weathered concrete letters. The letters are arranged in two rows: 'NAKED' on top and 'AFRAID' on the bottom, with the word 'AND' in smaller letters positioned between them. The background is a dramatic sunset or sunrise with a bright orange and yellow glow at the horizon, transitioning to a darker, cloudy sky above. The overall mood is intense and suspenseful.



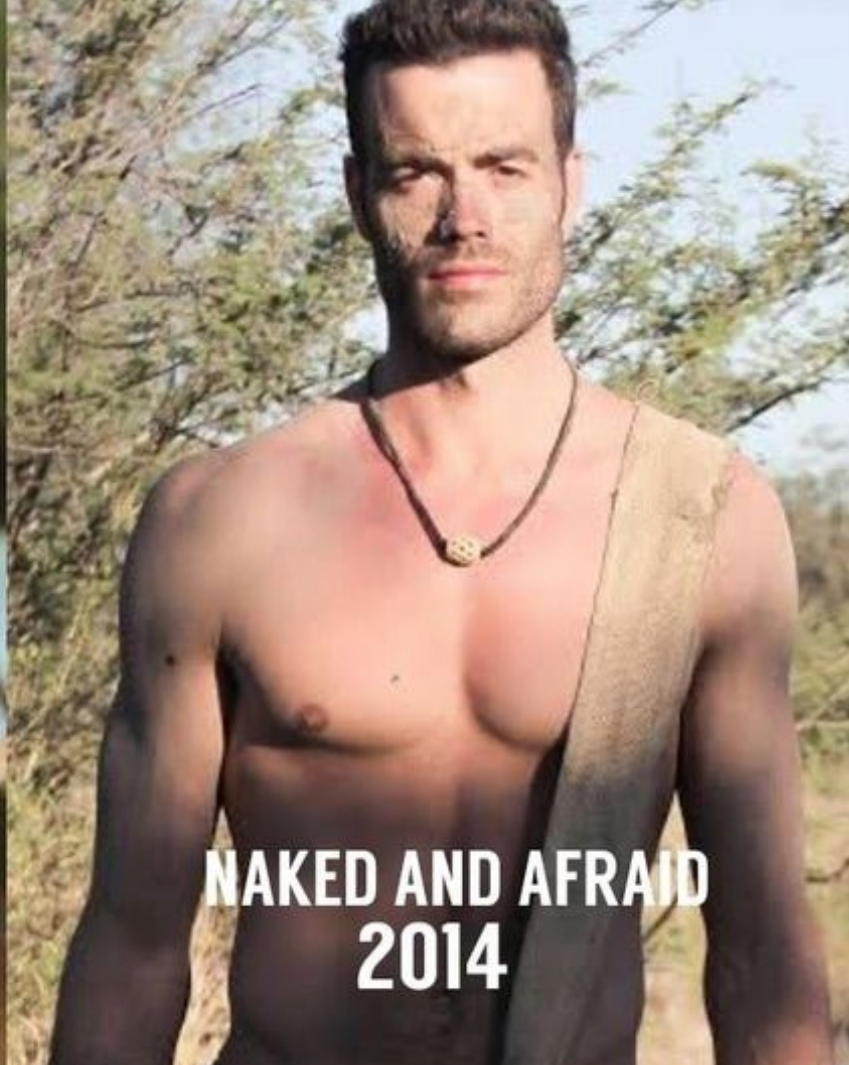
OUTWIT OUTPLAY

SURVIVOR

OUTLAST



**SURVIVOR: ONE WORLD
2011**



**NAKED AND AFRAID
2014**



Michael Jefferson

Mortgage Loan Officer

Everett, Washington, United States · Co

110 connections



3 mutual connections: Jeff Hruska, Brad Rachal, and 1 other

[Message](#)

[Pending](#)

[More](#)



Michael Jefferson

Loan Officer
NMLS# 784438

[2915 Hewitt Ave., Everett, WA 98201](#)

mjefferson@guildmortgage.net

[Directions](#)

Phone: (425) 610-3422

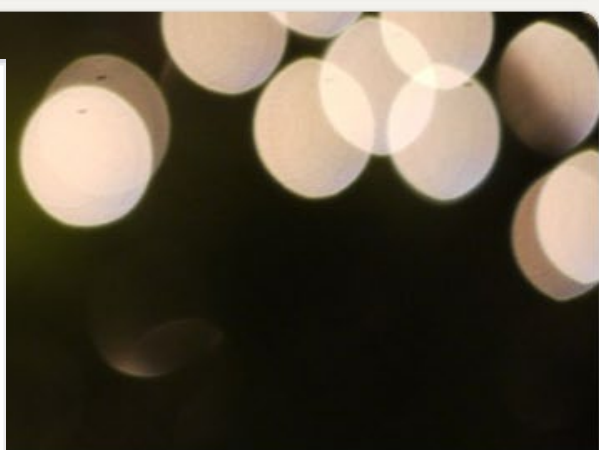
Mobile: (425) 238-7296

Fax: (425) 458-2398

Branch: (425) 610-3400



[APPLY NOW](#)



Guild Mortgage Company



[Central Washington University](#)

Guild mortgage

THIS PRESENTATION HAS BEEN RATED

PG-13

FOR A SLIGHT BIT OF CENSORED “TELEVISION NUDITY”



EVOLVE · ADAPT · THRIVE

NAVIGATING THE LENDING TRANSFORMATION



SURVIVOR:

7 ESSENTIAL ELEMENTS



I: STOP

STOP AND **S**TAY CALM

THINK AND **T**AKE A BREATH

OBSERVE AND **O**WN WHERE YOU ARE

PREPARE TO **P**ROCEED



**HAVE YOU TAKEN TIME
TO INTENTIONALLY
STOP?**



2. PLAN

WHERE ARE YOU RIGHT NOW?

KNOW YOUR NUMBERS

WHERE DO YOU WANT TO GO?

SET CLEAR GOALS

HOW WILL YOU GET THERE?

ACTION PLAN & ACCOUNTABILITY

**"Everyone has a plan 'till they
get punched in the mouth." -
Mike Tyson**





**DO YOU HAVE A CLEAR
WRITTEN PLAN?**

DREAMATION- Whatever the mind can conceive
believe it can achieve!!!

I am a professional speaker and trainer
I earn in excess of \$500,000 per year
I always have \$200,000 in the bank
I have 10 successful cassette albums
~~I am 100% debt free~~
I have only HEALTHY habits
I have a strong marketing network
I speak 100 times per year
I own a 5,000 square foot home with high
ceilings, a large yard, pool, spa, 5 bedrooms
and a tennis court with an ocean view

30



**DO YOU HAVE A CLEAR
WRITTEN PLAN?**



3. TEAM

THOSE WHO WORK WITH OR FOR YOU
COMPANY LEADERSHIP
AGENTS & REFERRAL PARTNERS
YOUR SUPPORT NETWORK
YOUR FAMILY & FRIENDS



CLEAR ON YOUR GOALS

WILL TO WIN – DESIRE TO SEE YOU WIN

COMMUNICATION

ACCOUNTABILITY

GOT YOUR BACK

TRUST



IS YOUR TEAM
SOLID AND ALIGNED?



4. TOOLS

EVALUATE – AND REEVALUATE – YOUR TOOLS



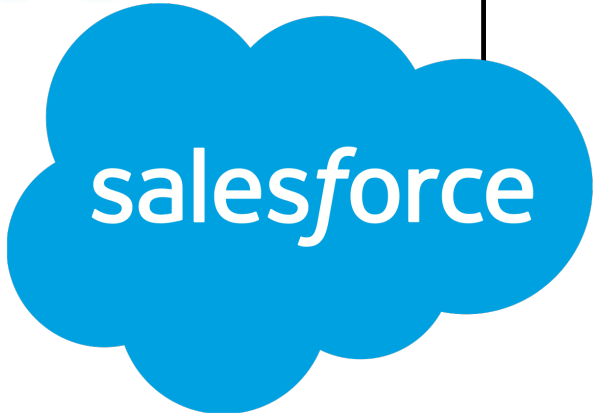


MGIC



radian

Enact®



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GUIDELINE

A Division of Nationwide Property & Appraisal Services

WHAT ARE YOU USING

DIG BACK IN TO LEARN

WHAT DO YOU HAVE ACCESS TO

ASK QUESTIONS AND ENGAGE

WHAT DO YOU NEED

EVALUATE GAPS, RESEARCH, LEARN





**DO YOU HAVE THE
TOOLS AND KNOWLEDGE
YOU NEED?**



5. SELF

TAKE CARE OF YOURSELF

HEALTH



Strength
Eat well
Sleep well
Mental / Emotional / Spiritual

FINANCES



Update budget
Expense review
Consult advisor
Plan to review

RELATIONSHIPS



Quality Time
Quantity Time
Family First





**ARE YOU TAKING CARE
OF YOURSELF?**



6. MINDSET

GRIT

CONSISTENCY

OPTIMISM

GRATITUDE

GRIT

CONSISTENCY

OPTIMISM

GRATITUDE

GRIT

CONSISTENCY

OPTIMISM

GRATITUDE



**TRUE
STORY:**

13 LIVES

**THE
RESCUE**

GRIT

CONSISTENCY

OPTIMISM

GRATITUDE



DO YOU HAVE THE
MINDSET
OF A SURVIVOR?



7. ACTION

1000 UNCOMFORTABLE HOURS > 10,000 COMFORTABLE HOURS

S.T.O.P.

PLAN

TEAM

TOOLS

SELF

MINDSET



YOU DO NOT RISE TO THE LEVEL OF YOUR IDEAS.

YOU RISE ONLY TO THE LEVEL OF YOUR **ACTION.**



**THANK
YOU**

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