

Jelaire Grillo:

You're hearing and listening to the loan officer and where they're struggling during the process, and you're identifying ways that you can use the technology, which is the hardest thing for them to adopt. It's not that they were sleeping on the technology. It's just that while they were moving that fast, the technology grew so much in the last two years. They haven't had a chance to stop and catch up.

James Robert Lay:

Greetings and hello. I am James Robert Lay, and welcome to episode two 11 of the Banking on Digital Growth podcast. Today's episode is part of the game changer series, brought to you by Total Expert. And I'm excited to welcome Jelaire Grillo back to the show, who first joined me for a conversation going all the way back to episode 155. Jelaire is the brand ambassador at prosperity home mortgage, and travels the country, training and elevating mortgage lenders and leaders to change the game and help maximize their own future growth potential. Welcome back to the show Jelaire. It is so good to share time with you today.

Jelaire Grillo:

I'm excited. I love hanging out with you

James Robert Lay:

Before we get into your own game. Changing story of growth, what is good in your world right now, personally or professionally? It is always your pick to get started off on a positive note.

Jelaire Grillo:

Well, making a transition at PHM, and I'm excited about that, moving from a customer relationship manager role to a brand ambassador role. So, out on the road, really representing PHM, really getting into the field and working with our MCs and our real estate partners. And I really love that. It's my sweet spot, and I get excited when I get out there. And then personally, I'm going to compete in an Olympic lifting competition in July, and I'm excited and nervous about that experience. So, I would say there's a lot of fun, good things happening right now.

James Robert Lay:

Well, I think both, there's a pattern. There's a trend that I'm seeing professionally and personally, is you are going outside of your comfort zone. You are escaping the cave of complacency that I think prevents so many of us from achieving exponential growth, or from changing the game. And if you think about what you're doing personally, what you're doing professionally, it might feel a little bit scary, it might feel a little bit intimidating, it might feel a little bit overwhelming, but using that fear for fuel is a fantastic way to continuously change the game. What are your thoughts on that?

Jelaire Grillo:

Yeah, I mean, so I am the type of person that needs to continuously place myself outside of the box, outside of my comfort zone. So, I'm always looking for opportunities that will help expand me personally and professionally. So, having both of these things happen almost sort of simultaneously is really just fantastic for me. It's scary, it's overwhelming, but like you said, and I said this earlier when I was talking to my coach for Olympic lifting, I'm just going to use this fear, these nerves to fuel where my path goes next, right? Well, that's the competition. And then what happens after that? It's the same thing with this new role at PHM? This is the first time they've had a role like this, so I'm setting the precedent, and that can be scary, to build something new, but I love it, it's exciting, and I'm going to focus on that.

James Robert Lay:

Yeah. When you think about changing the game, this idea of a brand ambassador, this new role that you're taking ownership of, and I'm so excited for you-

Jelaire Grillo:

Thank you.

James Robert Lay:

Could you set some context for the dear listener here of what exactly is a brand ambassador? Because this is, particularly within the financial services space, I think is a relatively new role that many might have not heard of before. What is a brand ambassador for context?

Jelaire Grillo:

So, it's funny that you should ask that because when we were entertaining the idea of this role, we did a lot of research on what a brand ambassador would do and what it would look like. And there are so many different definitions of a brand ambassador. So, for us here at PHM, it was really about, what does that person look like for PHM? So here, the brand ambassador is traveling throughout the country, in market with our MCs, which are loan officers, and with our real estate brands. So, getting into market, talking about PHM, building up the brand, building up the products, the programs, and even the technology with our MCs and with our real estate partners, the value add it brings to the table. And I've already sort of been doing that. I love to put myself out there, and I love to put PHM out there. I've been doing that a lot. And so naturally, it just made sense to move this into a bigger role.

Jelaire Grillo:

And honestly, we're going to kind of play at it as we go. I'm sure it will expand into other things, but for right now, we're just going to expand on what I've currently been doing in market.

James Robert Lay:

So, a little bit of marketing, a little bit of sales, a little bit of brand, a little bit of product. I want to go back, before we go forward here.

Jelaire Grillo:

Sure.

James Robert Lay:

And let's go back, in your mind, three years and specifically look at the lens of marketing, look through the lens of sales. What did that look like for you? What did that look like for your team three years ago? And how do you feel like marketing and sales has transformed the most over this period of time?

Jelaire Grillo:

So three years ago, I think we were still introducing new technology into the field, from a marketing standpoint of view. It was all very new and very fresh. It was almost like you went from a very AOL type version, old school, little archaic, and then [inaudible 00:06:36]

James Robert Lay:

You've got mail.

Jelaire Grillo:

You've got mail. Exactly. And then you made a jump into the 2.0 version and it wasn't a very sort of... It didn't seem to flow as easily, I think as people liked it to, right? I think it really went from one to the other three years ago. So three years ago, the focus was, okay, what does this new technology look like? How do we get people to buy into it? Now, three years later, my approach is different. I mean, listen, we're still trying to get people to buy into technology, right? Change is hard for people.

James Robert Lay:

Yes.

Jelaire Grillo:

But what's happened, and what I tell our loan officers when we meet in person is, the last two years, they have been nonstop moving, closing one loan after the other, moving on from one client to the next. And it's not that they were sleeping on the technology, it's just that while they were moving that fast, the technology grew so much in the last two years. They haven't had a chance to stop and catch up. And so now, here we are three years later, the market's still crazy and they're still pretty busy, but it's a different kind of busy.

James Robert Lay:

Right.

Jelaire Grillo:

And now we're having to flip that mindset and say, okay, now we have to go back and focus on the technology a little bit, because if you don't embrace it, you're going to fall behind. And so that's kind of the evolution that I've seen over the past three years.

James Robert Lay:

Yeah. So, to transform the game, it's about transforming the technology, but it's also about transforming the mindset. If you think about where you were three years ago and the journey that you've taken over those past three years, what's the biggest challenge, or maybe the biggest roadblock that you've had to work through to change the game, to get to the point to where you're at today?

Jelaire Grillo:

I mean, I think if you were to ask anybody this question in this industry, it's always just going to be mindsets, right? I think we get so stuck and so comfortable. And we talked about this earlier, we get so comfortable that we think this way works and we think it will continue to work. And then at some point, it stops working, and it's almost like it's passed you by. The opportunities were there, but you just didn't take them. So, it's just that mindset shift that embrace of change, that ability to be uncomfortable, even though it's for the greater good

James Robert Lay:

Practically speaking, how are you helping others out in the field focus, I would say more on human transformation? Because it's the human transformation that is working alongside the digital transformation, so that we can transform hearts and minds to help them see things maybe a little bit differently than how they saw them before, which would help them think differently. But that doesn't mean that they're going to act differently. To bridge the gap between the thinking, the thought and the

action, it's really the feelings and the emotions. So, what are you doing? How are you helping mortgage lenders and leaders transform the complexities, if you will, of change?

Jelaire Grillo:

So, that's a game, right? I think it's a game, because you could try something one time and it works with one person, and then try something with another group and it doesn't work with them. And so you're constantly trying to change the game and level up your way of trying to get them to alter and shift their mindsets. But recently, what I've noticed is if you can play to the value, add that something brings to the table, and really give those aha moments to those loan officers, then you've already started to inch your way in. And once that door opens, you can really kind of shove your way in there and show them that is possible. So, we do have an exercise that we just recently put together here at PHM. And I did it for the first time actually last week, but I've been doing it with individuals. Last week was the first time I did it with a group. But basically, take our journey for our clients, right? Let's use that as the example.

Jelaire Grillo:

We've foundationally built in a lot of different things that will help them, a lead routing journey, prospects, in process, post close. We've built that foundation, but that foundation doesn't speak to who that loan officer is, their brand, who they are, their authenticity. We don't do that. We can't, not on this... We have 500 loan officers impossible. So, we work through an activity that gives them a number of questions that helps them get one person from one spot to the next. And when we do that, we start to identify their wants, what they wish and what they wanted to do in the process, but they just can't figure out the right way to do it. We identify the redundancies to help them create efficiencies and streamline. We identify where they are roadblocking, and how their managers can come in and support them.

Jelaire Grillo:

And so through this exercise, you're doing a lot of things. You're creating efficiencies in the process, you're hearing and listening to the loan officer, and where they're struggling during the process, and you're identifying ways that you can use the technology, which is the hardest thing for them to adopt, to build those efficiencies. So, there's so many layers to it, but if they take the time to do, it's a two hour exercise, we have found that people are like, "Oh my God, I didn't even realize that this was happening. I can make some change." Once that change is made, they sort of become believers.

James Robert Lay:

Yes.

Jelaire Grillo:

And then you can start to get them involved a little bit more.

James Robert Lay:

I like this approach, because really what it boils down to is experience engineering.

Jelaire Grillo:

Yeah.

James Robert Lay:

You're helping these loan officers see things, once again, differently than how they saw before through facilitation. So, they're self actualizing. They're taking ownership of what the possibilities are. And then

it's the technology that provides the efficiency to begin to scale this even that much further, farther, faster. I always say digital growth, it's a journey from good to great, but it's one that one cannot simply take alone.

James Robert Lay:

It is too complex. It is too confusing. It is too overwhelming. So, I'm curious here, because we've talked about the technology just a bit, how has your collaboration with total expert over the years help you change the game for yourself and for your team?

Jelaire Grillo:

So, I've been a Total Expert since Total Expert has been Total Expert, I think. I'm pretty sure I have. I might be one of the originals. But I started a different company, and I've gotten to see the evolution of the platform over the last, I don't know, 6, 7, 8 years, however long it's been. And I will tell you, the game changer for me, and for PHM, is the journeys, right? So, we build a lot of journeys. We have 153 journeys in our system right now.

James Robert Lay:

Wow.

Jelaire Grillo:

And we have core journeys, core company journeys that everybody's a part of, but we really do offer up to our loan officers, the ability to bring themselves into the journeys, and they get to work alongside my team to do that. And there's so much power in the ability to make that happen. And I'm sure that there are people that are thinking, "Wow, that's a lot of work." And it's not, because we've already built the foundation. We're just adding to the foundation. And if we don't allow our loan officers to embed themselves into the process, we're doing ourself, a company, a disservice, but we're also doing them a disservice too, so this has been a huge game changer for us.

James Robert Lay:

You're onto something here, and it's one that I hope the dear listener is taking notes around and thinking about their own unique situation at their financial brand, their bank, their credit union, their mortgage company, because particularly from the lens of banks and credit unions, I see tremendous opportunities to empower lenders and leaders with automation, where you have a foundation, like you said, but then you're taking that and really tweaking it around their unique situation. There's a lot of change that goes into that. And we know that change can feel hard, it can't feel painful, it can feel scary, especially all the tremendous change that we've dealt with over the last couple of years. How are you helping others handle the changes that they're having to go through emotionally, I think, is the key here?

James Robert Lay:

And when you think about emotions in financial services, it's not one that we tend to lean into, particularly-

Jelaire Grillo:

No.

James Robert Lay:

... when you think about a loan officer or a leader, they're very left brain, driven. They're very smart, they're very analytical, but emotions trend to the right side of the brain. So, it's almost like working literally out of their comfort zone when you're talking feelings and emotions, but I think we have to lean into this if we're truly going to experience digital transformation through human transformation. Number one, how are you dealing with all of the exponential changes yourself? And then how are you able to transfer those experiences into the teams that you're working with?

Jelaire Grillo:

The first thought that came to my mind was, you just listen. So, I think that's the problem is we get so caught up on the automation and we get so caught up in the technology that we kind of forget that there are people that are driving the business. And so the purpose of that activity we talked about a little bit ago, selfishly, I will admit it so I can drive use of the technology, right? I want them to see the power behind it, but also, it's an opportunity for me to listen, and for my team to grow, for PHM to grow, but for that loan officer and that team to grow. And I think what happens is, we just go in, we build a journey or we build a campaign, and then we set it and we forget it and we walk away from it.

Jelaire Grillo:

But I don't want to do that, right? These are living, breathing things, these journeys, right. And if you just take the time to listen to your loan officers and do a two hour activity with them, you will unlock a lot of emotions. There's frustrations, there's fears, there's inadequacies, because they wish they could do things, but they just don't know how to get those things done. And they knew, they know it could be more powerful if they could do it. There's so many things to unlock there. And then the beauty of it is, once it's unlocked, you get to set that path forward, and that's the best part.

James Robert Lay:

Yes. And I think this idea of listening, it is so key. It is so critical, because a lot of times, people just want a forum, they want a place, they want a space to be heard-

Jelaire Grillo:

Yes.

James Robert Lay:

... to give them permission to share whatever it is that they're feeling and struggling with, knowing that they will not be judged because of that. I think so many organizations, and particularly leaders, are held back from achieving their full growth potential because they're afraid to raise a hand and say, "I don't know," or "I'm not sure." But I think with all of the transformation that we have experienced, are experience, and will continue to experience within the next decade, the more that we get comfortable, number one, feeling uncomfortable, but number two, being okay not knowing and raising a hand and sharing, "I don't know." What role do you feel training and education play to help the unaware become aware of opportunities for continuous growth at a very practical level.

Jelaire Grillo:

I mean, I think you have to train and you have to educate. I don't think there's any way around that. But I think when you do train and you do educate, you have to keep a few things in mind. One, it can never be the same every single time, right? There are markets that I've been in now five times. And each time I go into those markets, I might talk about a few new things, but I'm not really talking about much anything

new, really. I'm just changing my approach. And so it's kind of that game I was alluding to before. It really is a game, for me anyways. And so I don't think you can change mindsets, drive adoption, get people talking without the training, without the education. It's sort of the backbone behind it. It's the conversation opener, I like to say. So, I guess I use that as my base foundation before I start taking deeper dives in.

James Robert Lay:

I think another key point that I'm going to circle back on was, these are not one and done events.

Jelaire Grillo:

No.

James Robert Lay:

It's about continuously optimizing an experience, a process, an automation journey. How do you continuously keep people coming back to revisit what they've done to learn through those experiences, so that they can make them even that much better going forward into the future?

Jelaire Grillo:

Yeah, that's tough. So, I mean, it's so funny because we're sitting here talking about all these innovative ways we do things, and I'm about to tell you that in order for us to stay on top of these projects and the vision that these loan officers have, and the vision that we have here at PHM, it's a lot of accountability within my team, it's Excel spreadsheets, it's reminders on calendars, it's think tank sessions with our teams where we get together and we go over five journeys. And do we need to improve these journeys? Should we be bringing the MCs anywhere in, on this journey? Should we give them an opportunity to come in on this journey?

Jelaire Grillo:

And it's ever changing, those processes, but there are things that we keep in play, like the think tank sessions, like the spreadsheets, like the reminders, because we're busy. I think everybody's just, we're all busy. And if we want this vision to come to life, we have to hold ourselves accountable to it. And that's just sort of the practical way that we do it. I wish there was a fun answer, but there's not. It's just very practical.

James Robert Lay:

I think it has to be practical, because as you said, we all get busy. In fact, research that we're currently conducting now, the vast majority of lenders and leaders feel getting stuck in the growth environment of doing is really their biggest challenge, their biggest roadblock. So, it's being intentional, or back to your words, helping hold others accountable, to create space and time to pause the doing so that they can review what they've done, learn through those experience, think about what are those key insights that they can apply to the next iteration, so that they can do it even that much better going forward. I want to get your take on this. If you think about all of the transformations we've seen around digital marketing, around sales, around even operations, what is a big misconception that you hear people have when it comes to digital marketing, sales, sales automation that you disagree with?

Jelaire Grillo:

I disagree when I hear that automation is all you need, or is it? Automation is the key to unlocking all of your, I don't know your marketing needs. I think it drives me crazy, now I think I know. And the reason it

does drive me a little crazy is, automation is just the beginning, right? Automation is setting the foundation for you to be able to build better human connection.

James Robert Lay:

Yes.

Jelaire Grillo:

So you set the foundation, which is your automation. That should then give you room and opportunity to build better connections with people. Now, I'm not saying you can't use automation to hold you accountable to those relationships, because I think that's super important in our day to day as we get busy, but I don't want us to ever lose sight of the human connection by letting automation just run with it.

Jelaire Grillo:

And so when I do get in front of our loan officers, they love automation, right? Set it and forget it. It's so great. But then we really dive deeper into that human connection. And I'm like, listen, the automation's only going to take you so far, right? People aren't doing business with your computers, your emails. They're doing business with you.

James Robert Lay:

Yes.

Jelaire Grillo:

I can take you along this journey, and I can help you build this automation and build on it, but it can't rely solely on it. So, I think that's probably my biggest pet peeve.

James Robert Lay:

I think there's so much inspiration that we can take from Izzy Sharp, who was the founder of Four Seasons hotel, who once shared, we can systematize the predictable. But if we're going to systematize the predictable, that means one thing. We can focus on humanizing the exceptional.

Jelaire Grillo:

Yeah.

James Robert Lay:

And it does come back to people. People do business with people, people bank with people, people buy homes from people. This is nothing more than an augmentation to support that greater level of empathy, connection, humanity. Let's look ahead towards the future. Maybe the next three to five years, because the game will continue to change.

Jelaire Grillo:

It will.

James Robert Lay:

What are you feeling most hopeful and excited about? If if we leap ahead three to five years in your mind and we're having another conversation, and we look back to this discussion today, what has to

happen for you to feel really good about the progress that you're making, that your team is making on a game changing journey of growth.

Jelaire Grillo:

So I think we're already starting to make progress, right? We're seeing far bigger adoptions in our technology stack. We're seeing a lot more people embrace bringing themselves, who they are, their authentic selves to the table for their clients and for their real estate partners. We're already seeing that. And so if we're starting to see just a little bit of it, I like to think our team is doing something right. So, what I'm looking forward to in the future is how can we continue to build on that? Right? How can... I don't know, I'm just, I'm excited to see how we continue to bring the loan officers into their process and personalize it just a little bit more.

James Robert Lay:

Yes.

Jelaire Grillo:

And in three to five years, I really want to get to a place where, yes, the company has foundation for them, but I want them to own these technology, our technology stack. I want them to own it. And I think we're already moving in that direction, so I want to keep that momentum moving forward because I'm excited about it. And I think when you're excited about it, they naturally get excited about it, so we're going to keep trucking forward. And I'm excited to see where the technology goes, right? I've seen a couple things coming down the line in the next quarter, in the next year, and I think it's all great stuff. So, I think in three to five years, we're going to have a better handle on what a core foundation looks like for us for a customer journey, but we're also going to have more input from those that are on the ground.

James Robert Lay:

I think that right there. It's that input from those who are on the ground, getting their participation, getting their involvement, getting their adoption it's through that feedback and listening to their experiences that they're having that will make the overall experience that you're looking to create, engineering experiences, if you will, that much better. Let's get real practical as we wrap up Jelaire. What should the dear listener consider doing next to make progress on their own game changing journey of growth, because all progress starts with a very simple, small step. What would that one small step that you would recommend that they can move forward with confidence? Be

Jelaire Grillo:

If you're looking to move forward, it would be to audit your technology stack. I think what's happening right now is that the technology did grow so much over the last two years, and we have so much of it. It's a little bit of an overload. So, I would take a good hard look at what your stack looks like, and I would focus in only on maybe your top three things that really are going to drive business forward. And that's where I would start to focus. I would actually order them in priority. We do that here at PHM, and it really dictates and determines how we train and where we focus our MCs-

James Robert Lay:

Yes.

Jelaire Grillo:

... and how we bring in our real estate partners. And so I would dial it back a little bit, if you're not already kind of in there with your top three. And I would just focus on those top three because that's how you're going to be able to get people to get in there and use it and how you'll drive adoption.

James Robert Lay:

Yeah, it's a lesson that I learned from Dan Sullivan. A lot of times we must simplify before we multiply-

Jelaire Grillo:

100%.

James Robert Lay:

... because technology is an inherent multiplier. Technology will multiply complexity and confusion. But when you begin to simplify back to your, to use your words, to the top three, that provides focus, that provides clarity, that clarity, then in turns yield an increase in commitment to continue to move forward with courage and confidence.

Jelaire Grillo:

Yes.

James Robert Lay:

Jelaire, this has been a fantastic conversation. What is the best way for the dear listener to connect with you to continue the conversation that we've started here together today?

Jelaire Grillo:

LinkedIn. That's where I am. That's where I live. That's where I spend all my time. I love that platform, so that's where you can find me.

James Robert Lay:

Connect with Jelaire on LinkedIn. Learn with Jelaire, grow with Jelaire. Jelaire, this has been a lot of fun. Thank you so much for joining me on another episode of the banking on digital growth podcast.

Jelaire Grillo:

Thank you for having me.

James Robert Lay:

Until next time, and as always, be well, do good, and make your bed.