



JUST BE THE BANK

Reaching Out: The Private Lender Conversation-Starter Playbook

(Or, How to Start Borrower Relationships Without Competing on Rate)

At this point, you've already done the hard part: you've identified real borrowers, and you've enriched just enough to find a human being and some contact info. Now we're in the third bucket: **Reaching Out**.

When I say "reaching out," I'm not talking about being salesy. I'm talking about having a hook...a reason someone should reply. A clean opener. A clear offer. And a simple next step.

Think: **hook, line, sinker**.

Hook

Why they should care.

Line

What you do and how you work.

Sinker

The ask... usually a short call or "send me a deal."

And I want to lower the pressure right away: your goal is not to "close" a borrower on the first message. Your goal is to **start a conversation**, earn permission for a short call, and position yourself as the kind of lender serious operators keep around: **fast, reliable, and easy to work with**.

Before You Reach Out: The 60-Second Pre-Flight Checklist

Most outreach "fails" before it even starts. Not because the script is wrong, but because you're messaging the wrong person, with the wrong context, and no clear next step.

Before you send anything, confirm these five things:

1 Right person

You have a real human, not just an LLC name.

2 Their lane

Flip, rental, wholesale, builder, or mixed.

3 Recency

They've done something recently enough that your message isn't random.

4 Policy-match hypothesis

You have a rough guess that they might actually fit your credit box (loan size, property type, geography, and 7 other points we teach in the Just Be the Bank workshop).

5 Next step

You know what you want: reply → 10-minute call → "send me a deal."

If you don't have these, don't overthink it. Make your first message a diagnostic question and let the borrower's response guide the rest.

The Borrower Conversation Ladder

Print this in your brain

Most lenders treat outreach like a pitch. The best outreach is not a pitch, it's a **progression**.

The Borrower Conversation Ladder looks like this:



Every channel (LinkedIn, email, text) should climb the same ladder.

A Fully Assembled Example

- "Quick question: are you mostly buying with cash, financing, or a mix right now?" **(Permission)**
- "Got it. What matters most to you on financing: speed, leverage, or lowest cost?" **(Diagnosis)**
- "The reason I ask is I'm a private lender and I work with a small handful of operators who value speed and certainty."
(Positioning)
- "You'll have one point of contact, and if it's a yes, we close...no last-minute term changes." **(Proof)**
- "If you're open to it, how about a quick 10-minute call this week?" **(Next Step)**
- "Or send me the next deal you're working on and I'll tell you same-day if it fits my box." **(Conversion: logistics + fast outcome)**

The 3 Institutional Failure Modes

What borrowers actually complain about

If you want to sound like someone who understands this business, don't lead with rates. Lead with the **real problems** operators run into.

Here are the three most common "institutional lender" failure modes, and the question that surfaces each one.

Failure Mode	What it looks like	The diagnostic question
Timeline Risk	Slow closings, missed deadlines, "we're waiting on underwriting"	"What's the fastest 'clear-to-close' you've actually gotten in the last 90 days?"
Process Drag	Endless docs, re-underwriting every deal, last-minute conditions	"What do they re-ask for every single time you do a deal?"
Human Fragmentation	File gets shuffled, no single owner, hard to get a straight answer	"If something changes 48 hours before close, who do you call that can actually fix it?"

You're not trashing anyone. You're just speaking to **material tradeoffs**, and that's where your differentiation lives.

Borrower Types (and the best opener for each one)

Not every borrower should get the same message. This is where most lenders waste time.

Borrower Type	What you're seeing	Your goal	Best first question
Multi-Source Operator	Lots of lenders used	Become their Plan B / fast lane	"What are you optimizing for most right now: speed, leverage, or lowest cost?"
Institutional Churner	They used a big lender, now they're elsewhere	Catch them mid-switch	"What's the one thing you'd change about your last lender's process?"
Newer Operator	1-3 loans total	Build trust + clarity	"What's your typical deal size and timeline right now?"
Pro With One Main Lender	High volume but mostly one lender	Create a wedge	"If your main shop couldn't hit a close date, do you already have a backup?"

The 10-Day Borrower Cadence

Simple, professional, not spammy

Follow-up is where most lenders either quit too early or get weird.

Here's a short cadence that works without being annoying. The key is you rotate channels and you don't double-tap the same channel back-to-back (especially if they're not responding on that channel).

Day	Channel	Goal	What you send
Day 1	LinkedIn connect	Permission	short note, no pitch
Day 2	LinkedIn message	Permission → Positioning	one question
Day 4	Email	Permission → Proof	one question + micro-proof
Day 6	Text	Permission	one direct question
Day 10	Follow-up email	Ask	"Send me one deal..."

If they respond at any point, you stop the cadence and move into conversation mode...starting with Rung 2 of the Conversation Ladder.

Stop Rules (so you don't feel spammy)

- If they don't accept your LinkedIn request after ~10 days, don't DM them there.
 - If they say "not interested," reply once professionally, then stop.
 - If they ghost after you offer a call, follow up once, then move on.
 - Keep simple tags: **Warm / Maybe / Not Now**. Your future self will thank you.
-

The 5 Signals You're a Pro Lender

Micro-proofs that build trust. Borrowers don't respond to "we're great." They respond to what you actually do.

Use one of these when it fits...don't stack five at once.

"I underwrite off a credit box, not a committee, so I can give you a fast yes/no."

"You'll have one point of contact —me—through closing."

"If it's outside my box, I'll tell you quickly so you don't waste time."

"I don't re-negotiate late. If it's a yes, we close."

"If you send a complete package, I can give a same-day soft approval."



One quiet but important principle behind all of this: If a deal is outside your box, say no quickly and respectfully. That's part of being a good capital partner.

The 5 Touchpoints That Start Borrower Relationships

With a swipe file you can actually use.

Everything below is copy-pasteable. Keep it short. Ask one question. Then wait.

Touchpoint 1: LinkedIn Connection Request

LinkedIn is still one of the cleanest places to reach people in business mode. When you connect, don't send a blank request. Add a short note.

LinkedIn Connect (general)

"Hey [Name], saw you're active in fix-and-flip in [City]. I'm a private lender here as well and I'm looking to build my network. No pitch. Just wanted to connect."

LinkedIn Connect (Plan B / wedge)

"Hey [Name], I'm a local private lender. I work with a small handful of operators as a fast Plan B when timelines matter. No pitch, just happy to connect."

Touchpoint 2: LinkedIn Message

Your first message should not be a proposal. It should be **one clean question**.

DM Option #1 (funding mix)

"Quick question: are you mostly buying with cash, financing, or a mix right now?"

DM Option #2 (diagnostic: process pain)

"Quick one: what's the most frustrating part of your current lender's process: timeline, docs, or last-minute surprises?"

If they reply...

DM to a reply (positioning + ask)

"Got it. The reason I ask is I'm a private lender and I only work with a small handful of borrowers...people who value speed, flexibility, and certainty. If you're open to it, I'd love to learn how you're funding deals today and see if I can be a resource. Want to do a quick 10-minute call this week?"

Touchpoint 3: Cold Email

Cold email works when it's short, specific, and consultative. One sentence intro, one good question, one next step.

Email (general)

Subject: Quick question, [Name]

"Hey [Name],

I'm [Your Name]. I'm a private lender in [City].

Quick question: what's the biggest challenge for you right now when it comes to funding deals?

A couple things I hear a lot are lenders taking too long to close, too many docs, and last-minute conditions.

If any of that sounds familiar, I'm happy to compare notes and see if I can help. Want to hop on a 10-minute call this week?"

Email (Plan B / speed)

Subject: Backup for tight closes

"Hey [Name],

[Your Name] here. I'm a private lender in [City].

Quick question: if your lender couldn't hit a close date, do you have a reliable Plan B?

I'm not the cheapest shop, but I'm fast and consistent, and you get one point of contact.

If it's useful, happy to connect for 10 minutes."

Touchpoint 4: Phone Call or Text

If you have a phone number (and for most borrowers you find using Lender Flow Pro, you will), the fastest path is often a short text with one direct question.

01

Text #1 (timeline)

"Hey [Name], [Your Name] here.

Quick one: how long is your lender taking to close right now?"

02

Text #2 (process drag) — if they respond

"And what are they making you send them every time you do a deal?"

03

Text #3 (micro-proof + next step) — if it's flowing

"Got it. I keep it simple...one point of contact and a clean credit box. If you want, send me one deal you're looking at and I'll tell you quickly if it fits."

Touchpoint 5: Follow-Up That Wins the Relationship

Most lenders send one message and quit. Or they follow up in a way that feels needy.

Your follow-up should do three things:

1. Remind them who you are
2. Clarify value in one sentence
3. Give an easy next step

Follow-Up (universal)

"Appreciate the reply [Name]. Based on what you shared, I think I can help in two ways: speed and certainty.

If you want, send me one deal you're working on—or the next one you're about to offer on—and I'll tell you quickly if it fits my box."

That last line matters. It turns the conversation from "selling money" into "**screening deals.**" It also protects your time because you're not promising anything...you're offering a fast fit check.

The 2-Minute Borrower Screen

What to do once they reply. If you get a reply and you earn the right to a call, you don't need a 45-minute interrogation. You just need a fast, normal conversation that tells you whether this is real.

Here's a clean 2-minute screen:

- 1 "What does your pipeline look like right now, one deal or multiple?"
- 2 "What's your typical purchase price and rehab budget?"
- 3 "What's your normal timeline to exit?"
- 4 "What's been frustrating about funding lately?"
- 5 "If I can be fast and consistent, would you send me the next deal you put under contract to see if it fits my box?"

That's it. If they're serious, you'll know. If they're not, you'll also know...without wasting time.

Calm Objection Handling

Without sounding like a salesperson

Objection: "I already have a lender."

"Totally. I'm not trying to replace anyone. Quick question: do you already have a Plan B if your current lender can't hit a close date?"

Objection: "What are your rates?"

"Happy to share once I know the deal and what you're optimizing for. Are you usually prioritizing speed, leverage, or lowest cost?"

Objection: "Send me your terms."

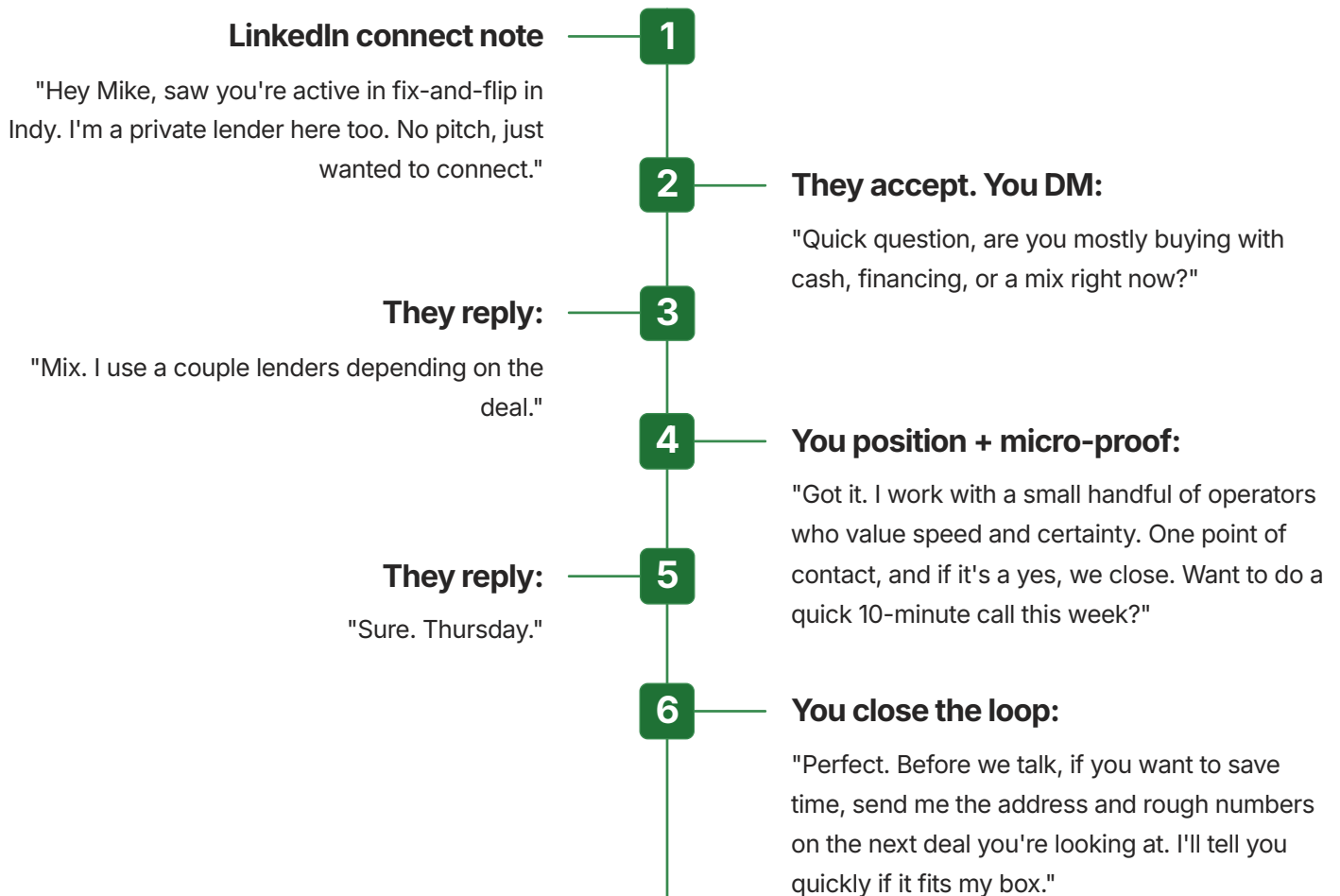
"Without a specific deal to look at, quoting terms won't be all that helpful. It'll be more useful if I understand your typical deal first. What's your average purchase price and rehab budget?"

Objection: "I'm getting insane terms already."

"Totally fair. If you can forward me the term sheet, I'll take a look and tell you if I can compete. If not, no worries, I just don't want to guess."

This keeps you out of ego games and keeps you operating like a professional.

A Real Example Thread (what "normal" looks like):



That's the whole game. Simple. Professional. No weirdness.

The One Rule That Makes All of This Work

Reaching out is not about getting an immediate yes.

It's about starting a conversation that helps you learn two things:

Is this person motivated?

Are they qualified?

If they're motivated but broke, nothing happens. If they're qualified but not motivated, nothing happens. You're hunting for **overlap**.

And once you find it, you make the consultative move:

You ask a couple smart diagnostic questions. You position speed and certainty. And you give them a simple next step:

"Send me a deal and I'll tell you quickly if it fits."

If you do this consistently—without being weird, without being spammy, and without overthinking it—you will build a short list of real borrowers that you can work with for years.



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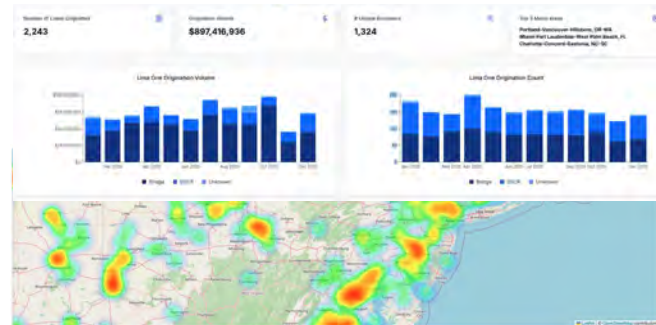
Want this to be 10x faster?

If you're struggling with inconsistent deal flow right now, you just need a **repeatable borrower-sourcing framework**.

With **LenderFlowPro** you can:

- Identify active, professional operators borrowing right now, in your local area
- Understand their current and past lender relationships and **tailor your outreach to their exact situation**
- Use **verified phone numbers** to start the outreach immediately (no Googling or tracking them down on social media)
- Have stronger, more informed borrower conversations and **find out if there's a fit quickly**
- Build a repeatable borrower sourcing framework to **keep your capital safely deployed and generating returns**

Competitor Research



Market Analysis

Metro Performance Analysis

Metro	Score	Score vs. Avg.	Score vs. Best	Score vs. Worst	Score vs. Avg. (2019)	Score vs. Best (2019)	Score vs. Worst (2019)
Atlanta Metro Area, GA	92	+18.4%	+7.5%	7	8	\$4,792,512	\$1,475,191
San Jose Metro Area, CA	88	+14.0%	+3.6%	11	6	\$4,012,281	\$2,445,000
Phoenix Metro Area, AZ	85	+10.6%	+1.2%	14	7	\$3,812,752	\$2,085,750
San Antonio Metro Area, TX	82	+7.2%	-0.8%	17	8	\$3,692,082	\$1,801,172
San Antonio Metro Area, TX	77	+3.8%	-4.4%	22	10	\$3,392,081	\$2,745,233
San Antonio Metro Area, TX	75	+1.4%	-6.8%	24	12	\$3,292,047	\$2,645,172
San Antonio Metro Area, TX	72	-1.0%	-9.2%	26	13	\$3,192,047	\$2,545,172
San Antonio Metro Area, TX	68	-5.4%	-13.6%	30	15	\$2,992,047	\$2,345,172
San Antonio Metro Area, TX	65	-8.8%	-17.0%	32	16	\$2,892,047	\$2,245,172
San Antonio Metro Area, TX	62	-12.2%	-20.4%	34	17	\$2,792,047	\$2,145,172
San Antonio Metro Area, TX	58	-15.6%	-23.8%	36	18	\$2,692,047	\$2,045,172
San Antonio Metro Area, TX	55	-19.0%	-27.2%	38	19	\$2,592,047	\$1,945,172
San Antonio Metro Area, TX	52	-22.4%	-30.6%	40	20	\$2,492,047	\$1,845,172
San Antonio Metro Area, TX	48	-25.8%	-34.0%	42	21	\$2,392,047	\$1,745,172
San Antonio Metro Area, TX	45	-29.2%	-37.4%	44	22	\$2,292,047	\$1,645,172
San Antonio Metro Area, TX	42	-32.6%	-40.8%	46	23	\$2,192,047	\$1,545,172
San Antonio Metro Area, TX	38	-36.0%	-44.2%	48	24	\$2,092,047	\$1,445,172
San Antonio Metro Area, TX	35	-39.4%	-47.6%	50	25	\$1,992,047	\$1,345,172
San Antonio Metro Area, TX	32	-42.8%	-51.0%	52	26	\$1,892,047	\$1,245,172
San Antonio Metro Area, TX	28	-46.2%	-54.4%	54	27	\$1,792,047	\$1,145,172
San Antonio Metro Area, TX	25	-49.6%	-57.8%	56	28	\$1,692,047	\$1,045,172
San Antonio Metro Area, TX	22	-53.0%	-61.2%	58	29	\$1,592,047	\$945,172
San Antonio Metro Area, TX	18	-56.4%	-64.6%	60	30	\$1,492,047	\$845,172
San Antonio Metro Area, TX	15	-59.8%	-68.0%	62	31	\$1,392,047	\$745,172
San Antonio Metro Area, TX	12	-63.2%	-71.4%	64	32	\$1,292,047	\$645,172
San Antonio Metro Area, TX	8	-66.6%	-74.8%	66	33	\$1,192,047	\$545,172
San Antonio Metro Area, TX	5	-70.0%	-78.2%	68	34	\$1,092,047	\$445,172
San Antonio Metro Area, TX	2	-73.4%	-81.6%	70	35	\$992,047	\$345,172
San Antonio Metro Area, TX	1	-76.8%	-85.0%	72	36	\$892,047	\$245,172

Targeted Borrower Lists

Nationwide Trends | Metro Overview | Lender Overview | Borrower Profile | My Watchlist | **List Builder** | Property Details

Filters: Date Range (All Time, 30 Days, 90 Days, 180 Days, 365 Days, Custom), Activity & Location (All, Active, Inactive, Pending, Closed, Custom), Property Type (All, Single-Family, Multi-Family, Commercial, Custom), Occupancy (All, Owner-Occupied, Rental, Custom), and Lender (All, Lender A, Lender B, Lender C, Custom).

Property ID	Property Address	Property Type	Occupancy	Lender	Score	Score vs. Avg.	Score vs. Best	Score vs. Worst	Score vs. Avg. (2019)	Score vs. Best (2019)	Score vs. Worst (2019)
1001	1001 Main St, San Antonio, TX	Single-Family	Owner-Occupied	Lender A	92	+18.4%	+7.5%	7	8	\$4,792,512	\$1,475,191
1002	1002 Main St, San Antonio, TX	Single-Family	Owner-Occupied	Lender A	88	+14.0%	+3.6%	11	6	\$4,012,281	\$2,445,000
1003	1003 Main St, San Antonio, TX	Single-Family	Owner-Occupied	Lender A	85	+10.6%	+1.2%	14	7	\$3,812,752	\$2,085,750
1004	1004 Main St, San Antonio, TX	Single-Family	Owner-Occupied	Lender A	82	+7.2%	-0.8%	17	8	\$3,692,082	\$1,801,172
1005	1005 Main St, San Antonio, TX	Single-Family	Owner-Occupied	Lender A	77	+3.8%	-4.4%	22	10	\$3,392,081	\$2,745,233
1006	1006 Main St, San Antonio, TX	Single-Family	Owner-Occupied	Lender A	75	+1.4%	-6.8%	24	12	\$3,292,047	\$2,645,172
1007	1007 Main St, San Antonio, TX	Single-Family	Owner-Occupied	Lender A	72	-1.0%	-9.2%	26	13	\$3,192,047	\$2,545,172
1008	1008 Main St, San Antonio, TX	Single-Family	Owner-Occupied	Lender A	68	-5.4%	-13.6%	30	15	\$2,992,047	\$2,345,172
1009	1009 Main St, San Antonio, TX	Single-Family	Owner-Occupied	Lender A	65	-8.8%	-17.0%	32	16	\$2,892,047	\$2,245,172
1010	1010 Main St, San Antonio, TX	Single-Family	Owner-Occupied	Lender A	62	-12.2%	-20.4%	34	17	\$2,792,047	\$2,145,172
1011	1011 Main St, San Antonio, TX	Single-Family	Owner-Occupied	Lender A	58	-15.6%	-23.8%	36	18	\$2,692,047	\$2,045,172
1012	1012 Main St, San Antonio, TX	Single-Family	Owner-Occupied	Lender A	55	-19.0%	-27.2%	38	19	\$2,592,047	\$1,945,172
1013	1013 Main St, San Antonio, TX	Single-Family	Owner-Occupied	Lender A	52	-22.4%	-30.6%	40	20	\$2,492,047	\$1,845,172
1014	1014 Main St, San Antonio, TX	Single-Family	Owner-Occupied	Lender A	48	-25.8%	-34.0%	42	21	\$2,392,047	\$1,745,172
1015	1015 Main St, San Antonio, TX	Single-Family	Owner-Occupied	Lender A	45	-29.2%	-37.4%	44	22	\$2,292,047	\$1,645,172
1016	1016 Main St, San Antonio, TX	Single-Family	Owner-Occupied	Lender A	42	-32.6%	-40.8%	46	23	\$2,192,047	\$1,545,172
1017	1017 Main St, San Antonio, TX	Single-Family	Owner-Occupied	Lender A	38	-36.0%	-44.2%	48	24	\$2,092,047	\$1,445,172
1018	1018 Main St, San Antonio, TX	Single-Family	Owner-Occupied	Lender A	35	-39.4%	-47.6%	50	25	\$1,992,047	\$1,345,172
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1025	1025 Main St, San Antonio, TX	Single-Family	Owner-Occupied	Lender A	12	-63.2%	-71.4%	64	32	\$1,292,047	\$645,172
1026	1026 Main St, San Antonio, TX	Single-Family	Owner-Occupied	Lender A	8	-66.6%	-74.8%	66	33	\$1,192,047	\$545,172
1027	1027 Main St, San Antonio, TX	Single-Family	Owner-Occupied	Lender A	5	-70.0%	-78.2%	68	34	\$1,092,047	\$445,172
1028	1028 Main St, San Antonio, TX	Single-Family	Owner-Occupied	Lender A	2	-73.4%	-81.6%	70	35	\$992,047	\$345,172
1029	1029 Main St, San Antonio, TX	Single-Family	Owner-Occupied	Lender A	1	-76.8%	-85.0%	72	36	\$892,047	\$245,172

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Join the waitlist:
justbethebank.com/waitlist



You don't need hundreds of borrowers.
You just need the right ones.