



# **GOLDEN BAY MORTGAGE GROUP**

**CASE STUDY**

**The  
Ultimate  
Business  
Partners.**

# GOLDEN BAY MORTGAGE GROUP

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Golden Bay Mortgage Group is a mortgage broker in California that was started by a Loan Officer and a Loan Processor who worked together at a previous company. They grew tired of the lack of systems where they worked and figured that they could branch off and build something better, so in 2016 Golden Bay Mortgage was created. The owners quickly learned that being good at loans and running a profitable business are two completely different skill sets. They were working long hours and not tracking essential metrics. To make matters more challenging, they were not maximizing their operations process and were not tracking their income or paying themselves like business owners.



# OUR SOLUTION AND RESULTS

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UBP engaged with Golden Bay in 2017 and to this day, they are still a client. Working with the owners, UBP established a monthly P&L with profit metrics that allowed them to grow their personal taxable income over 35% YOY since the engagement. The only year their personal income went down was in 2022, however, the company was so agile and so aware of their numbers, that even in the most turbulent year of rising rates, they only had to consolidate one position.

Golden Bay Mortgage is up to 13 loan officers and a total employee count of 23. Because of their engagement with UBP, they track all leads, track all lead sources, know the conversion of each lead source, the ROI, and their monthly profitability.

They are following the UBP Roadmap to Success TM and UBP is providing weekly group coaching for their Loan Consultants. Each one of their Loan Consultants is following the same tracking systems, consistently time blocks for marketing activities using theme days, and is building their Accounts Pyramid TM with tremendous success.



# SUMMARY

## PRE-ULTIMATE BUSINESS PARTNERS

NO P&L	×
NOT KNOWING WHAT THEIR INCOME IS UNTIL TAXES ARE FILED	×
NOT ORGANIZED ENOUGH TO PAY QUARTERLIES OR MONTHLY DIVIDENDS	×
NO ROLES AND RESPONSIBILITIES FOR EMPLOYEES	×
NO SALES PLAN OR MARKETING CALENDAR	×
LOAN OFFICERS DOING ALL THE WORK	×
UNDERUSED TECHNOLOGY, OLD TECHNOLOGY	×

## WITH THE ULTIMATE BUSINESS PARTNERS

MONTHLY P&L THAT SHOWS PROFITABILITY OF THE BRANCH, DISTRIBUTIONS TO OWNERS, AND TAX ALLOCATIONS FOR QUARTERLIES.	✓
ROLES AND RESPONSIBILITIES FOR EACH POSITION WRITTEN DOWN, REVIEWED, AND AGREED UPON BY ALL PARTIES.	✓
REGULAR EMPLOYEE REVIEW SYSTEM WITH METRICS AND FEEDBACK.	✓
ALL LOAN OFFICERS TRACK LEADS, LEAD SOURCES, AND CONVERSION. ANY ONE OF THEM CAN LOOK AT THEIR LEADS AND KNOW WHERE THEY ARE COMING FROM AND AT WHAT PERCENT THEY CONVERT.	✓
CREATED THE PERFECT LOA SYSTEM AND HIRED LOA'S FOR HIGH PRODUCING LOAN OFFICERS	✓
TOOK FULL ADVANTAGE OF EXISTING TECHNOLOGY AND UPGRADED TO NEW TECH THAT SAVES TIME AND MONEY.	✓
COMPANY CULTURE IS AS GOOD AS IT'S EVER BEEN AND PEOPLE ARE EXCITED TO WORK THERE.	✓
WEEKLY COACHING FOR LOAN OFFICERS ON ACCOUNTS PYRAMID™, SCRIPTS, AND THE LOAN OFFICER ROADMAP TO SUCCESS™	✓



"OPENED OUR EYES TO DOING BUSINESS IN A NEW WAY. WE WATCH OUR P&L CLOSER THAN EVER AND OUR MONEY IS RIGHT. OUR CORPORATE CULTURE IS OUR FOUNDATION AND THE BOARD OF DIRECTORS PROGRAM GIVES US DIRECT ACCESS TO THEIR EXPERIENCE AND KNOWLEDGE. WE RECOMMEND THE PROGRAM WITHOUT HESITATION."

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