

TENTH DEGREE AI

Your 5 AI Wins Prompt Pack

From the Tenth Degree AI Live Webinar
"Your First 5 AI Wins as a Mortgage Broker"

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PROMPT 1

The 30-Second Client Email

Generate a personalized pre-approval follow-up email in under 90 seconds. This replaces the generic template most brokers send — and it goes out while the client still feels the momentum from the meeting.

THE PROMPT

I'm a mortgage broker. I just finished a pre-approval meeting with a new client. Write a follow-up email sent within 30 minutes of the meeting.

Client details:

- Name: [CLIENT_NAME]
- Buyer type: [BUYER_TYPE - e.g., "first-time buyer", "upgrader", "investor"]
- Looking in: [AREA_AND_BUDGET - e.g., "East Vancouver, budget around \$550K"]
- Income situation: [INCOME_DETAILS - e.g., "self-employed, freelance designer, 3 years"]
- Main concern: [THEIR_BIGGEST_WORRY - e.g., "whether freelance income will qualify"]
- What we discussed: [KEY_TOPICS - e.g., "CMHC insurance, stress test, self-employed income calculation"]
- Next steps: [WHAT_THEY_NEED_TO_DO - e.g., "send last 2 years of NOAs and T1 Generals"]

Write the email to:

1. Thank them for coming in
2. Briefly recap what we discussed (key takeaways, not a transcript)
3. Address their specific concern with genuine reassurance
4. List the documents they need to send, with a brief explanation of why each is needed
5. Set a clear next step and timeline (e.g., "I'll review everything and get back to you within 48 hours")

Tone: warm, professional, no jargon. Like a knowledgeable friend, not a banker.

Length: under 250 words.

Sign off: [YOUR_SIGN_OFF - e.g., "Talk soon, Dean"]

WHEN TO USE

After every pre-approval meeting. Send the email within 30 minutes while the client still feels the momentum. The speed is part of the trust-building.

PRO TIP

The more specific your client details, the better the output. Include their actual concerns from the meeting — not generic ones. "Worried about qualifying with freelance income" produces a vastly better email than "worried about qualifying."

PROMPT 2

The Rate Objection Killer

When a client says "I got quoted a lower rate at the bank," this prompt builds a complete cost-of-borrowing comparison, penalty breakdown, feature table, and a professional phone response — in 60 seconds.

THE PROMPT

A client just told me they were quoted a lower rate at their bank. Help me build a response that shows the full picture.

My offer:

- Lender: [YOUR_LENDER – e.g., "Monoline lender"]
- Rate: [YOUR_RATE – e.g., "4.89% 5-year fixed"]
- Prepayment: [PREPAYMENT_PRIVILEGES – e.g., "20% lump sum + 20% increase annually"]
- Penalty: [PENALTY_TYPE – e.g., "3 months interest (no IRD)"]
- Portability: [YES/NO/RESTRICTED]
- Term: [TERM], [AMORTIZATION]
- Mortgage amount: [AMOUNT]

Competitor (bank):

- Lender: [THEIR_LENDER – e.g., "TD Bank"]
- Rate: [THEIR_RATE – e.g., "4.64% 5-year fixed"]
- Prepayment: [THEIR_PREPAYMENT – e.g., "10% lump sum, 10% increase"]
- Penalty: [THEIR_PENALTY – e.g., "IRD (posted rate method)"]
- Portability: [YES/NO/RESTRICTED]

Generate:

1. A total cost of borrowing comparison over the full term
2. A penalty comparison if they break at year 3 (use estimated posted rate of [POSTED_RATE] for IRD calc)
3. A feature comparison table (prepayment, portability, penalty type, flexibility)
4. A professional response I can deliver on the phone – confident, not defensive, focused on total value not just rate

WHEN TO USE

When a client says they got a lower rate elsewhere. Works for bank comparisons, competing broker offers, or renewal letters with "loyalty" rates.

PRO TIP

Always include the penalty calculation method — that's where the real difference lives. IRD penalties at the big banks can be \$10,000+ higher than 3-months-interest at a monoline. That one comparison often wins the deal.

PROMPT 3

LinkedIn Content in 10 Minutes

Generate a full week of LinkedIn posts in one prompt. Five posts, five content types, five days covered. Run it Sunday night and your whole week is planned.

THE PROMPT

You are a LinkedIn content strategist for mortgage professionals. Generate a week of LinkedIn posts (5 posts) for a Canadian mortgage broker.

About me:

- [YOUR_NAME], mortgage broker in [YOUR_CITY]
- Specialize in [YOUR_SPECIALTY - e.g., "self-employed borrowers and first-time buyers"]
- [YEARS] years experience, [DEALS]+ mortgages funded
- Tone: direct, educational, no fluff

Post mix for the week:

- Monday: Educational tip (something most first-time buyers don't know)
- Tuesday: Myth-buster (common mortgage misconception)
- Wednesday: Behind the scenes (a real scenario - anonymized - and how it was resolved)
- Thursday: Social proof (client win story framework)
- Friday: Market insight (rate environment commentary with a practical takeaway)

Requirements:

- Each post: 100-150 words
- Hook in the first line (stop the scroll)
- End each with a question or CTA that drives engagement
- No hashtag spam (max 3 relevant hashtags per post)
- Never say "dream home" or "exciting journey"
- Each post should stand alone - someone reading just one should get value

WHEN TO USE

Sunday night or Monday morning — plan your entire week of LinkedIn content in one shot. Run it weekly and you'll never stare at a blank page again.

THE 5 POST TYPES

- **Monday — Educational Tip:** Something most buyers don't know. Position yourself as the expert who shares freely.
- **Tuesday — Myth-Buster:** Challenge a common misconception. These get the most comments because people love to debate.
- **Wednesday — Deal Story:** A real scenario (anonymized) showing how you navigated a tricky deal. This consistently generates the most DMs.
- **Thursday — Client Win:** Social proof. A success story framed as "here's what we achieved" — not a testimonial request.

- **Friday — Market Insight:** Rate commentary with a practical takeaway. Not "rates went up." Instead: "Here's what that means for you."

PRO TIP

The Wednesday deal story consistently gets the most DMs. Make it a real scenario (anonymized) — the more specific and unusual the deal, the better the engagement.

PROMPT 4

Brain MB — AI Lender Policy Search

This isn't a ChatGPT prompt — it's a purpose-built AI tool for mortgage brokers. Brain MB searches across 65 Canadian lenders and 7,200+ policies to find which lenders fit your deal. In seconds.

WHAT IT IS

Brain MB is an AI-powered lender policy database built by Dean Lawton. Instead of searching by lender ("What does Lender X allow?"), you search by scenario ("Who will do this deal?"). That's a fundamentally different question — and it finds options you might never have considered.

HOW TO SIGN UP

brainmb.ai — Free tier: 5 queries per month, no credit card required. Course students get Brain MB Pro (100 queries/month for 12 months) included.

SUGGESTED FIRST QUERIES

- "Which lenders allow AirBnB rental income?"
- "Self-employed 2 years, 680 beacon, 15% down, \$600K Ontario — who fits?"
- "Lenders that allow gifted down payment from non-family for investment properties"
- "Which lenders will do a 30-year amortization with less than 20% down?"

PRO TIP

Bring a deal you're working on right now and ask Brain MB which lenders fit. That's the fastest way to see the value. The more deal-specific your query, the better the results.

PROMPT 5

The Dead Lead Resurrector

A 3-email reactivation sequence that brings cold CRM leads back to life. Email 3 gets replies almost every time — the "I'll stop reaching out" line triggers a response because people feel the relationship closing.

THE PROMPT

I'm a mortgage broker reactivating cold leads in my CRM database. Generate a 3-email reactivation sequence for contacts who went cold 3-6 months ago.

Context:

- These are leads who previously expressed interest (some had pre-approvals, some were just inquiries)
- I don't know their current status (may have bought, may be still looking, may have given up)
- Goal: re-engage without being pushy. Find out if they still need help.

Email 1 (Day 1): "Checking In"

- Warm, personal, acknowledges the gap in communication
- No assumptions about their situation
- Simple question: "Are you still looking, or has your situation changed?"
- Under 100 words

Email 2 (Day 4): "Quick Market Update"

- Provide a brief, valuable market insight (rate environment, buying conditions)
- Position yourself as someone who keeps them informed even when they're not actively looking
- Soft CTA: "If you want me to run updated numbers for your situation, just reply to this email"
- Under 120 words

Email 3 (Day 8): "Last Check"

- Final touch. Direct but respectful.
- "I want to make sure I'm not cluttering your inbox. If you're still interested, I'm here. If not, no hard feelings — I'll stop reaching out."
- This one generates the most replies because people feel the relationship closing
- Under 80 words

Tone across all 3: casual, human, zero pressure. Like a friend checking in, not a salesperson following up.

Sign off: [YOUR_NAME]

WHEN TO USE

On any leads that went cold 3-6 months ago. Pull a list from your CRM, customize the sign-off, and run it. Generate all the emails in one batch, then schedule them.

THE ROI MATH

- 100 cold leads in your CRM
- 10% response rate = 10 warm conversations

- 30% of conversations convert = 3 deals
- 3 deals × avg \$3,600 commission = ~\$10,800
- Time invested: ~1 hour generating emails
- Cost: \$0 (existing database you're already ignoring)

PRO TIP

Email 3 gets replies almost every time. The "I'll stop reaching out" line triggers a response because people feel guilty not responding to something this human. Half of them say "sorry, I've been busy — yes, I'm still looking." And now they're back in your pipeline.

Want the Full System?

These 5 prompts are from a library of **83 mortgage-specific AI prompts**.

The **Tenth Degree AI Mortgage & Lending Mastery Course** includes:

- 48 video lessons across 9 modules
- 83 prompts in the Prompt Vault with search
- Brain MB Pro access (100 queries/month for 12 months)
 - Quizzes, worksheets, and country supplements
- Completion guarantee — finish the course, get your money back

Apply here:

<https://mtg.course.tenthdegree.ai/apply>
