



# **Borrower Trust = Lending Power: Building Brand in a Crowded Market**

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# What is Trust in our Business?

It is derived through...

- 1 Speed
- 2 Ease of Use *Origination  
Asset management*
- 3 Reliable Capital
- 4 Competitive Terms
- 5 Consistent & frequent Communication



## Where do your borrowers experience the most friction or loss of trust?

Waiting for clarity or decisions (speed & ease)

Delays accessing draws (ease)

Closing delays (speed)

Terms changing (price, leverage, consistent capital)

Guessing what happens next (ease)

# Speed Is Now Table Stakes. Trust Is the Differentiator.

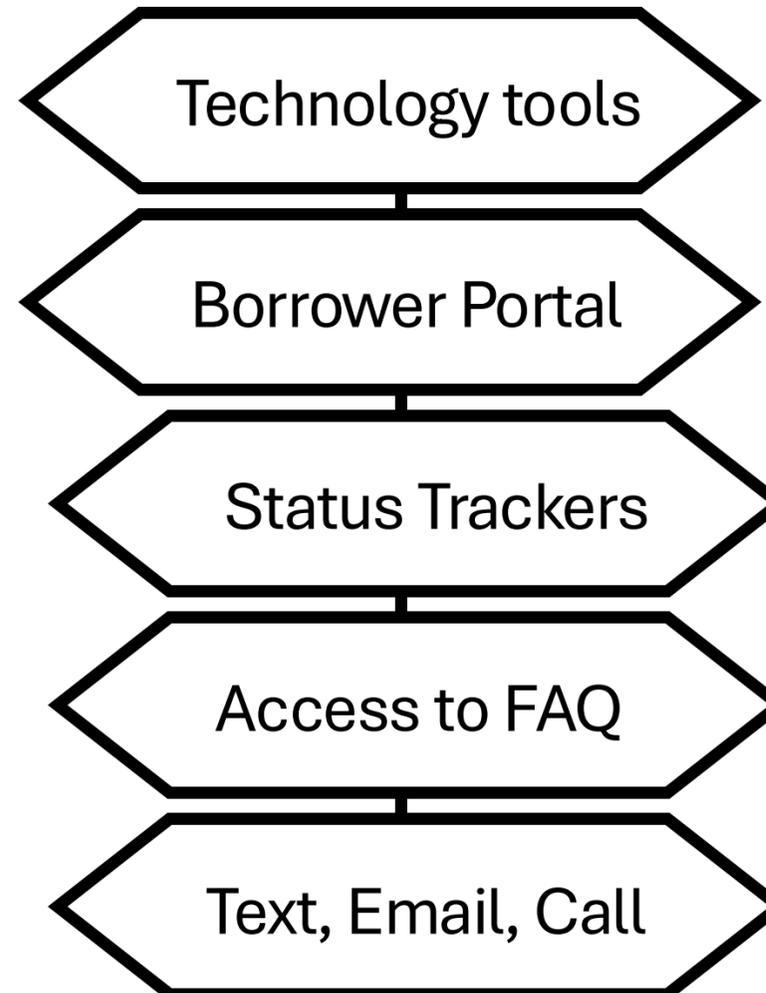
## Speed



Borrowers **expect**  
fast, seamless  
experiences



## Ease of Use

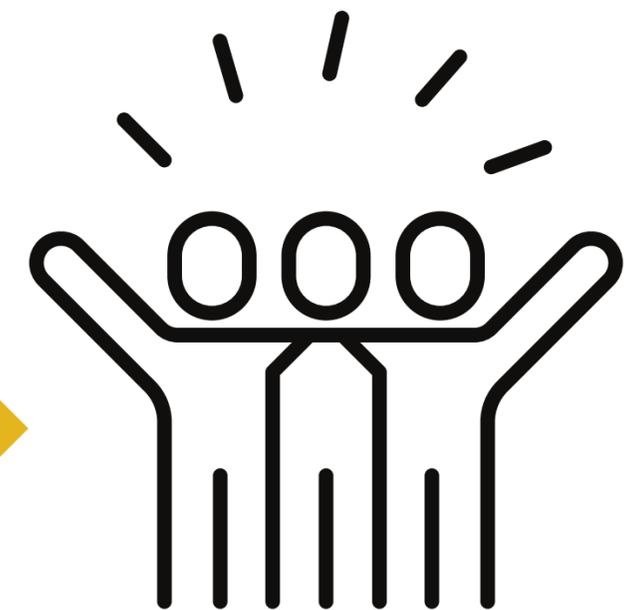


## Trust



# RTL space is crowded & commoditized – How do you stand out

- Earning trust is the true competitive advantage
- Trust builds
  - repeat referral relationships
  - reduces cost to produce
  - brand recognition
  - reputation
  - culture



## Dependability Defines Value

### Reliable & Consistent Capital Partner

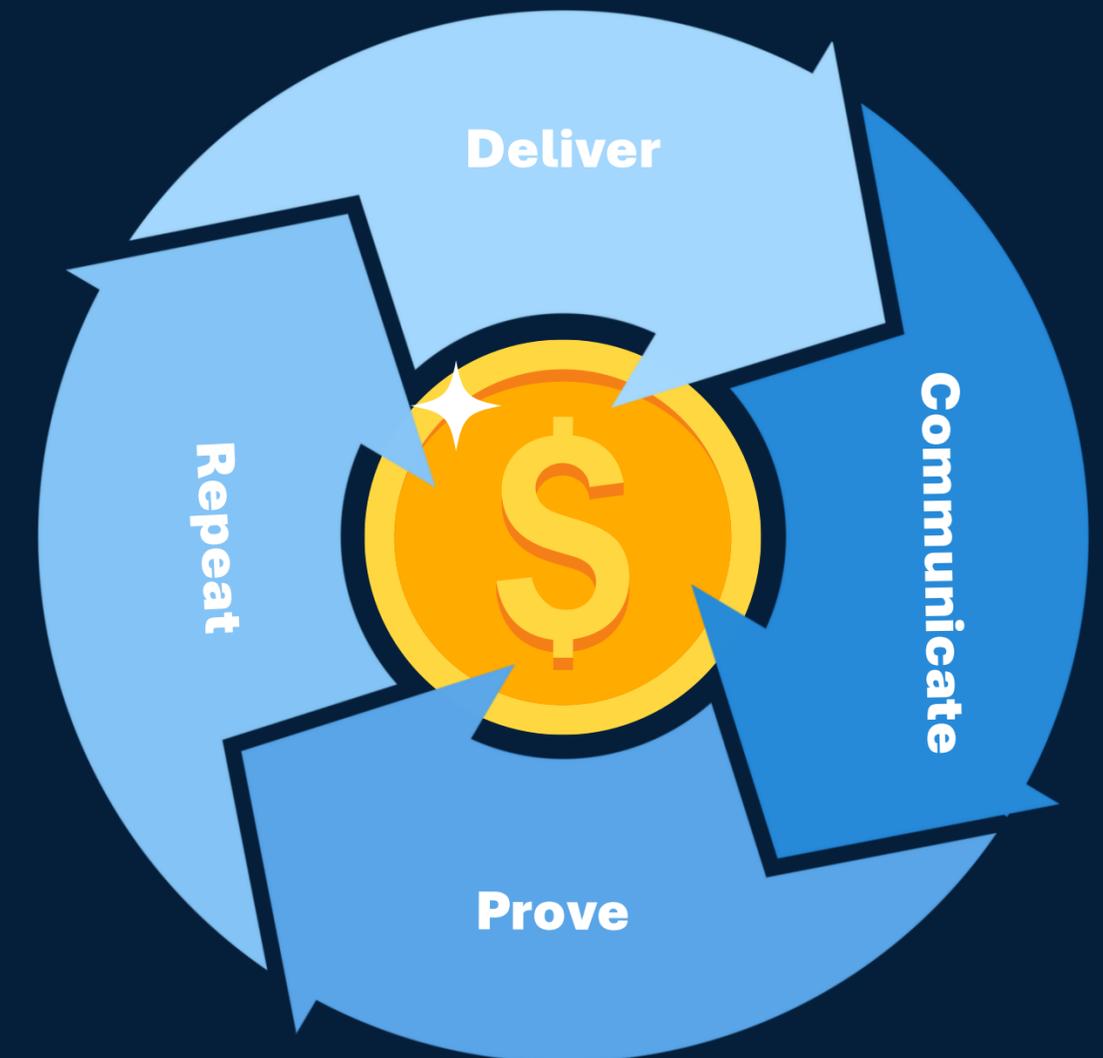
- Reliable capital builds borrower trust
- Not in & out of the market when conditions change
- Honor terms of the LOI
- Help your borrower grow their business, consistent financing drives borrower ROI

### Competitive Terms

- Most RTL products are becoming commoditized
- Borrowers want to know terms are fair & reasonable
- As lenders, we need to make it more than just rate & points

## Consistency Creates Confidence

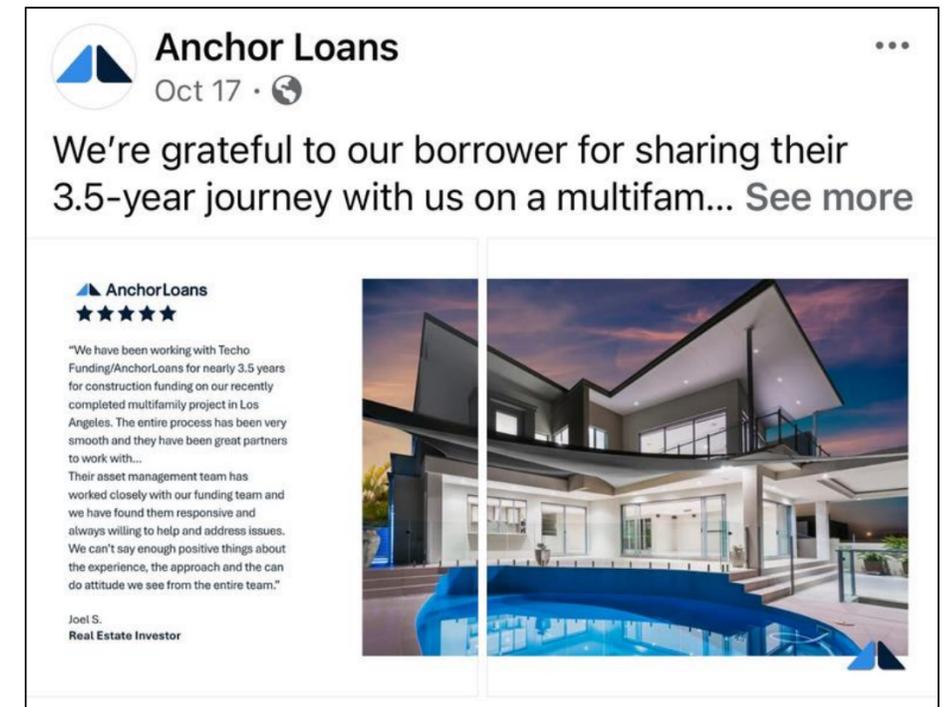
- Trust grows through consistency and repetition
- Frequent, transparent communication  
*(the “pizza tracker” mindset)*
- Good news, no news, bad news - borrowers need to know
- Set and meet expectations consistently.  
*“We’ll close in 14 days, not 7, and here’s why.”*
- Predictability and honesty build borrower confidence
- Consultive sales, be a capital advisor



*Confidence compounds  
faster than your rates & fees*

# Engage your Borrowers in Telling the Story

- Content is how you show proof:
  - [On-site visits and videos](#)
  - Real-time visibility into draws and capital access
  - Before-and-after project photos and stories
- Ask for and use borrower reviews and referrals



**Borrowers trust what they can see!**

**Use platforms where borrowers are:**

|   |                                   |
|---|-----------------------------------|
|  | <b>Institutional credibility</b>  |
|  | <b>Local community connection</b> |
|  | <b>Visual storytelling</b>        |



**BEFORE**

**AFTER**

# The Borrower's Journey: Where Trust Is Earned or Lost

Every stage of the borrower journey shapes trust...or tests it.



**Trust isn't built in one moment - it's reinforced in every interaction.**