CREATORS CLUB CONTENT PACK

September 2026

Theme: The overlooked

The buyers who have been told no, or think they can't, and you're their yes!

The goal of this content pack:

Some of the strongest borrowers in your market don't fit the traditional mold. They've heard no so many times, or believed the myths, that they think they can't buy in their situation. You are the Loan Officer who sees the opportunity everyone else overlooks.

This month, your objective is to:

- Speak directly to underserved, self-employed, and non-traditional buyers
- Bust the myth that "complicated income" means "no home"
- Tell real stories that make overlooked buyers feel seen
- Position yourself as the expert who finds a way when others won't

This content pack includes three areas of focus we'll refer to as pillars.

Pillar 1: Bust the myths

Name the most common myths and bust them with education.

A framework to help you start:

Most people think ______, but the truth is ______.

Common myths:

- If I write everything off, I won't show enough income to qualify.
- I have a small business, so I don't make enough money to buy a home.
- I don't have a traditional job or get paid a traditional way, so no lender will talk to me.

Prompts:

- Writing off your income at tax time doesn't have to cost you a mortgage.
- "I'm self-employed, so I probably can't qualify." That's the myth. Here's the truth.
- Don't have a traditional job but you're asset-rich? You may qualify for far more than you think.
- Real estate investors: Your rental income can qualify you.
- The biggest misconception I hear from business owners is ______. Here's what's actually true.

Tip: *Start with the fear, then show that you can remove it.*

Pillar 2: Meet the buyer

When you describe a specific buyer, the right person in your audience recognizes themselves. Specific content helps you get chosen.

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Ideas for borrowers to feature:

- A business owner whose tax return doesn't reflect their real income
- The self-employed tradesperson
- The real estate investor, or the one trying to build their portfolio
- The 1099 or commission-only professional

Prompts:

- If you're self-employed, here's what I want you to know about buying a home.
- A lot of business owners have strong income but complicated paperwork. That's exactly why early planning matters.
- If your money is tied up in investments instead of a paycheck, you may still have a path worth exploring.
- Investors: You don't have to qualify on your personal income alone.

Pillar 3: Show your work with real-life (or made-up) scenarios

Real scenarios build trust because they show your audience exactly how the conversation goes when someone didn't think they'd qualify.

Start here: The formula

- A buyer came to me thinking _______, or a buyer came to me and was told _______.
- What I helped them learn was _______.
- This matters because _______.
- If you're in a similar spot, start here: _______.

Prompts:

- A business owner almost didn't call me because their accountant writes everything off. Here's what we figured out.
- A self-employed buyer was sure they'd get denied. Here's the conversation that changed everything.
- A realtor sent me a client other lenders turned away. Here's where we started.
- An investor thought their day-job income capped how many properties they could buy. It didn't.
- Someone almost counted themselves out before they even asked me a question. Don't be that person.