There's no denying that the mortgage industry is immersed in a constant state of change. The lending laws and guidelines are changing, the product options are changing, and the names of the dominant players are changing. We have witnessed dramatic changes in technology and its applications, changes in how loans are processed and underwritten, and changes in how today's borrowers shop for a mortgage. Yes, our world is changing. The question is, are you?

By my best guesstimate, the majority of mortgage loan originators in business today are between 45 and 55 years of age with an average tenure of 15 to 25 years. (We now likely field the oldest and most battle-tested sales force in this industry's history.) But while age and experience bring wisdom and understanding, they also breed the arch enemy of change—complacency.

Complacency can be defined as not being happy with what you have, but not unhappy enough to do something about it. That unwillingness or inability to act—to make things better for yourself—stems from an aversion to change. If your loan production or income isn't where you want it to be or a far cry from where it should be at this stage of your career, what are you doing about it? Are you making changes to get what you want, or have you grown complacent with what you have?

Charles Darwin, the godfather on the theories of natural selection and evolution, summed up his landmark work *The Origin of Species* with the observation that "it is not the strongest of species that survives, or the most intelligent. It is the ones that can best adapt to change."

Moving forward into 2015, it will not be the smartest or most experienced loan originators that will survive and thrive in this business, it will be those that are willing to make meaningful changes to best adapt to the environment around them.

As the business evolves, you must evolve with it. In effect, you must change. Your career in mortgage lending is an evolution, a progression of steps. As you get better at what you do, you become more successful, and perhaps just as significant, your job gets easier.

Are you ready to change? Many people aren’t. Change is frightening to some; it challenges their status-quo and takes them out of their comfort zones into unfamiliar territory. Dealing with “the devil they know” may be more predictable, but it stalls their opportunities for greater success.

While changing things up a bit may be unnerving for a short while, it is only through change that we evolve, grow and prosper.

Take a close look at your business right now. The start of a new year is a great time to make some positive changes in you, in what you do and how you do it. For example, what needs to change...

- In your daily work schedule?
- In how you dress and present yourself?
- In the way you keep your office or work station?
- In your professionalism and personal ethics?
- In your mindset, attitude and outlook?

Begin by searching for ways you (yes, you!) can be different and better moving forward.

Then, take an inventory of the company you keep:

- Am I hanging around with the right peer group?
- Do I associate with quality, top-producing real estate agents?
- Can I build a better relationship with my support staff?
- Have I got my boss on “my team” coaching and supporting me?
• Am I working at the right company that has the atmosphere, tools and resources to take me where I want to go?

Any changes needed there? If so, make them. Now.

Finally, consider changes you want and need to make when it comes to your day-to-day business operations. For example:

• Do I spend too much time processing loans and not enough time originating them?
• Should I stop taking in extremely tough deals that likely will never close?
• Can I create a better prospect follow-up system?
• Am I staying in touch with my past customers as often as I should and in the most effective ways I could?
• Can I use my internal company resources (our loan programs, technology, tracking reports, etc.) to better advantage?

Opportunities for change are right in front of you; all you have to do is look for them.

It’s a whole new year, and a new year is a chance for change. Be the type of loan originator who is not afraid to change, one who defies complacency, and who is committed to staying relevant.

Make 2015 your year to evolve, to execute, and to excel.