got mortgages?

BRICK CHAMBER OF COMMERCE | LUNCH & LEARN

NAVIGATING MODERN MARKETING

Real-world AI. Better judgment. Practical execution.

Abdel Khawatmi | Got Mortgages

September 22, 2026 | 11:30 AM–1:00 PM

Hackensack Meridian Ocean University Medical Center
425 Jack Martin Boulevard, Brick, NJ

A working guide for local business owners and Chamber members. Choose one real question, build one reviewed workflow and leave with a next step you can measure.

Your name

Business / organization

> "AI has not replaced my judgment. It has made the work around my judgment faster, deeper and more consistent."

Event also features Renee Rossi | SocialTrend Marketing Solutions. This workbook accompanies Abdel Khawatmi's seven-rule framework.

OVERVIEW & OBJECTIVES

Your workshop operating agreement

The outcome

You are not leaving with seven new tools to buy. You are leaving with a way to ask better questions, protect judgment and follow through. Keep one audience and one business problem in view across the workbook, presentation and tracker.

- Diagnose Name a real customer or business bottleneck and the evidence that supports it.
- Build Turn approved information into a useful draft with a named human checkpoint.
- Communicate Explain the why and agree on a specific, respectful next step.
- Measure Use consistent definitions, a weekly review and a 30-day decision to keep, fix or stop.

How to use the package

Use pages 5–18 during the teaching sections, page 21 during the 15-minute lab and pages 23–26 for measurement and implementation. Prompt IDs P1–P8 and script IDs C1–C6 match the Excel library. The seven rules are the judgment framework; the six-step loop is the execution workflow.

This PDF includes fillable text boxes. Use a PDF reader that supports forms and save a local copy after typing. The same areas work as writing space when printed. Use aliases or fictional examples; do not enter sensitive customer data.

The one problem I will work on today

TRACKER CONNECTION Start Here

BASELINE & DIAGNOSIS

Find the gap before choosing a tool

Three places to look

A visibility gap means people cannot find or understand your answer. A conversation gap means attention is not turning into useful dialogue. An execution gap means commitments lose their owner, date or next step. These are diagnostic options—not assumptions about your business.

Which gap best describes my problem, and what evidence supports that diagnosis?

Capture a usable baseline

Choose a recent period and record what you can verify: outreach completed, conversations completed, meetings completed, assets published and time spent on the repetitive task. Mark unknowns as unknown. Do not estimate a precise conversion rate from records you cannot reconcile.

Baseline period, metric, actual result and source of truth

What would a meaningful improvement look like for my customer or business?

Reflection: Is the bottleneck a lack of information, unclear communication, weak follow-through or a capacity problem? More content does not solve every problem.

TRACKER CONNECTION KPI Scorecard; Opportunity Tracker

FRAMEWORK OVERVIEW

Seven rules. One human standard.

1. **AI is the analyst. I'm still the advisor.**
   Let AI organize the options. Keep the recommendation, context and relationship with a human.

2. **Start with questions, not prompts.**
   Name the business decision before asking a tool to produce more work.

3. **Control the evidence.**
   Use approved, relevant sources. Separate verified facts from assumptions and missing information.

4. **Research first. Opinion last.**
   Review what actually happened before deciding why a customer did or did not move forward.

5. **Explain the why, not just the what.**
   Turn information into a clear implication, an honest limitation and a useful next step.

6. **Use AI to prove yourself wrong.**
   Ask for the strongest counterargument and test the assumption that matters most.

7. **Compress the work. Never compress the thinking.**
   Streamline the repetitive steps, then reinvest the time in people and better decisions.

Automate the work around the relationship. Never automate the relationship.

TRACKER CONNECTION Start Here; KPI Guide

RULE 1 / JUDGMENT

AI is the analyst. I'm still the advisor.

The practical distinction

AI can prepare a comparison, organize a transcript or identify questions you have not considered. It does not own the recommendation. A person must understand the customer's stated goal, verify the relevant facts and decide what advice or action is appropriate.

In the trenches

A mortgage advisor might use AI to organize the information needed for a scenario discussion. A contractor might use it to compare approved scope notes. In both cases, the qualified professional checks the facts and explains the tradeoffs. The draft is preparation, not authorization.

> Before using an output, ask: What is verified? What is assumed? What could harm the customer if wrong? Who owns the final decision?

One task AI can prepare in my business

The decision I will keep human-owned—and the person responsible

Reflection: Have I ever accepted a polished answer faster than I would have accepted the same claim from a person without evidence?

TRACKER CONNECTION Scripts and Prompts: P1

RULE 1 / WORKSHEET

Define the decision rights

A workflow needs three distinct roles

The drafter prepares the work. The reviewer checks sources, tone, missing context and risk. The decision owner approves the recommendation, commitment or release. One person may hold multiple roles, but none should be invisible.

AI may prepare these tasks; a human must review these elements

These decisions or conversations will always remain human-owned

Design the stop condition

Stop when a required source is missing, a claim cannot be verified, the draft implies a commitment nobody made or the content needs qualified review. Use company-approved tools and the approval process appropriate to your industry. [S1]

Named reviewer, release authority and conditions that stop the workflow

Exercise: Explain the boundary to a partner in one sentence: “The tool prepares ____. The person verifies ____. Only ____ can approve ____.”

RULE 2 / BETTER QUESTIONS

Start with questions, not prompts.

Start with the decision

“Write more posts” is an output request. “Which question is stopping a qualified customer from taking the next step?” is a business question. The better question tells you what evidence to collect and what would make an answer useful.

- Local business Which recurring customer question could we answer clearly before the next service call?
- Real estate / mortgage What stated goal or missing information is preventing the next useful conversation?
- Leadership Which commitments from our last meeting still lack an owner or date?

> Question structure: For [audience], what [decision or obstacle] should we address using [evidence], so that [useful next step] becomes clearer?

My business question, written as a decision rather than an output request

What evidence would make the answer useful—and what would not be enough?

TRACKER CONNECTION Opportunity Tracker; Scripts and Prompts: P7

RULE 2 / PRIORITY WORKSHEET

Map the opportunities already in reach

Use a simple, transparent planning score

Rate impact, urgency and service fit from 1 to 5. Priority = impact × 3 + urgency × 2 + service fit × 1. Maximum: 30. High: 24–30. Medium: 16–23. Low: 6–15. These are workshop defaults, not a prediction of conversion.

Impact concerns the stated outcome. Urgency requires a real deadline or customer-stated reason. Service fit concerns the need and your capabilities—not personal traits, protected characteristics or inferred financial distress.

Opportunity 1: alias / stated need / evidence / impact, urgency, fit / score / next step

Opportunity 2: alias / stated need / evidence / impact, urgency, fit / score / next step

Opportunity 3: alias / stated need / evidence / impact, urgency, fit / score / next step

Worked example

Impact 4, urgency 5, service fit 4: 12 + 10 + 4 = 26 / High. The score helps focus attention; it does not authorize a recommendation or eligibility decision.

The opportunity I will act on first, with an owner and due date

TRACKER CONNECTION Opportunity Tracker; Start Here; Examples

RULE 3 / EVIDENCE & PRIVACY

Control the evidence.

Ground the work before you generate it

An evidence packet should include the business question, approved source material, relevant dates, verified facts, missing information and the intended output. A long upload is not automatically a good source. Ask whether each item is necessary and authorized.

- Use Public business information, approved service descriptions and authorized, appropriately de-identified notes.
- Minimize Remove identifiers and irrelevant details. Use aliases in workshop exercises and live trackers.
- Do not assume A paid account, a privacy toggle or a request for citations does not by itself authorize sharing or verify a claim.

> NIST identifies risks including inaccurate AI output and data privacy. Our operating response is source checking, data minimization and named human review. Follow your organization's current policy. [S1]

Approved sources I can use for this workflow, including dates and ownership

Information I must remove, verify or obtain permission to use

TRACKER CONNECTION Content Planner; Scripts and Prompts: P1

RULE 3 / PROMPT P1

Build the evidence-first brief

P1 / EVIDENCE-FIRST DECISION BRIEF

Act as an analyst, not the decision-maker. My business question is [question]. Use only this approved, de-identified evidence: [sources, dates and facts]. Return: verified facts with source labels; assumptions; missing information; two reasonable options with tradeoffs; and three questions I should ask before deciding. Do not invent facts, intent, quotes or results. Flag anything that requires current verification. I will review and make the recommendation.

Business question + audience + desired human decision

Source labels and dates + verified facts

Assumptions, missing information and claims that require verification

Before using the answer, check each source yourself. Keep facts and interpretation separate. When a required fact is absent, the next step is to obtain it—not to ask the tool to sound more confident.

TRACKER CONNECTION Scripts and Prompts: P1

RULE 4 / CONVERSATION INTELLIGENCE

Research first. Opinion last.

Coach the behavior, not the story in your head

A customer's silence does not tell you why they did not respond. Review what was actually said and done before assigning a reason. AI can help organize observable moments, but it should not diagnose personality, infer protected traits or invent intent.

Use a five-part review

Look for discovery, listening, clarity, value and next-step ownership. For each, record a supporting excerpt from an authorized transcript or say "not evidenced." Then ask for two alternative explanations for the outcome.

> Observation: "The call ended without an agreed date."
> Interpretation: "The customer was not serious."
> Better next move: Confirm the priority and offer a specific, useful next step.

One observable behavior from a conversation I want to improve

Two alternative explanations I should consider before deciding what happened

TRACKER CONNECTION Scripts and Prompts: P2

RULE 4 / PRACTICE & SCRIPTS

Plan the next conversation

> **C1 / RECONNECT WITH A REASON**
>
> "Hi [Name], when we last spoke, [their stated goal] was the priority. Is that still the focus, or has something changed? I have one idea that may help with [specific issue]. Would a quick conversation be useful?"

Rewrite the opener with a real stated goal and a specific reason to reconnect

Agree on the next step

"Based on what you shared, the next useful step is [action]. I will handle [my responsibility]. Would [date/time] work for [their next step]?" [C3]

My discovery question + useful offer + closing question

What was actually agreed? Action / owner / date / evidence

Logging rule: An outreach attempt is not automatically a conversation. Count a conversation when there is a genuine two-way business exchange. Create a follow-up row when a commitment is made.

TRACKER CONNECTION Activity Tracker; Follow-Up Tracker; Scripts C1, C3

RULE 5 / EXPLAIN WITH CLARITY

Explain the why, not just the what.

Use the four-part explanation

State what we know, explain why it matters to the person's stated goal, name what remains uncertain and offer one useful next step. Avoid jargon that makes your answer sound precise without making it more helpful.

> C5 / EXPLAIN WITHOUT OVERPROMISING
>
> "Here is what we know: [fact]. Here is why it matters to your goal: [implication]. What we still need to confirm is [unknown]. The next useful step is [action]."

Example: choosing a home-service provider

Do not merely say "compare quotes." Explain that scope, materials, timing and exclusions can change what is being offered. The next step is to clarify the same scope with each provider. Treat this as an illustrative communication example—not an assessment of an actual contractor.

My 45-second explanation: what / why / uncertainty / next step

One phrase I will remove because it is jargon, a prediction or an unsupported promise

TRACKER CONNECTION Scripts and Prompts: P3; C5

RULE 5 / CONTENT & DISCOVERABILITY

Turn expertise into a useful local answer

Start with the person asking the question

SEO means search engine optimization. AEO and GEO describe answer-engine and generative-engine visibility work. For Google's AI search experiences, foundational SEO remains relevant. Useful, accurate information matters; indexing, rankings and AI citations are not guaranteed. [S2–S4]

A practical publishing choice

Choose one real question, add your firsthand expertise, verify claims and give readers a clear next step. Keep business details accurate. Do not invent testimonials, local facts or service areas, and do not mistake a high publishing volume for quality. [S2–S4]

Customer question + intended audience / real service area

My direct answer, supporting evidence and one call to action

Four assets: FAQ / 45-second video / social post / personal follow-up

Before publishing: name the reviewer, check dates and claims, record the publish date and URL. Content Planner is the only source of the Assets published KPI; do not double-count content work as additional publications.

TRACKER CONNECTION Content Planner; Scripts and Prompts: P4

RULE 6 / CHALLENGE THE PLAN

Use AI to prove yourself wrong.

Ask for a serious counterargument

Do not ask a tool to congratulate your plan. Ask where the reasoning is weak, what evidence is missing and what could make the plan fail. The goal is not disagreement for its own sake. The goal is a better decision.

> P5 / CHALLENGE THE PLAN
>
> Challenge this plan [plan] against this objective [objective] and evidence [sources]. Give the strongest counterargument, three failure modes, what evidence would change your assessment and one low-cost test. Do not disagree for its own sake. Define a measurable success condition, a stop condition and the human decision required before expansion.

My plan and the assumption that matters most

The strongest counterargument—and evidence that would change my mind

Reflection: Am I willing to change the plan if the evidence points elsewhere? What would I need to observe before expanding it?

TRACKER CONNECTION Scripts and Prompts: P5; 30-Day Plan

RULE 6 / EXPERIMENT CANVAS

Design a small test and a stop condition

Change one thing you can explain

Keep the audience and offer as consistent as practical. Test one element, such as a clearer question or a different call to action. Record the sample, time period and decision rule before starting. Small samples and changing lead mix limit what you can conclude.

Hypothesis: changing ____ for ____ may improve ____ because ____

Test design: audience / one variable / comparison / time period / evidence source

Success condition + stop condition + human review owner

Pre-mortem: three ways this could fail, including customer impact or review work

After the test, distinguish observation from explanation. A short test can guide your next decision without proving that one message or tool caused the change.

RULE 7 / THE EXECUTION LOOP

Compress the work. Never compress the thinking.

Six steps make the seven rules operational

Question → Evidence → Draft → Human review → Personal action → Measure. The loop is complete only when the useful action has an owner and the result comes back into a review. Faster drafting is not the finish line.

Example: meeting notes to action

Use authorized, de-identified notes. Let AI draft an action table. Mark missing owners or dates as unassigned. A human confirms what was actually agreed, corrects the recap and approves the next step. The tool should not turn a suggestion into a promise.

> Measure net time: Before minutes − after minutes, including AI use, review and correction. Keep negative results visible. Reinvest recovered time in a customer call, coaching or a better decision—not just more output.

One repetitive task I will simplify, and the human work the time will support

My baseline time + what I must include in the after-time measurement

TRACKER CONNECTION Activity Tracker; Follow-Up Tracker; Scripts P6

RULE 7 / WORKFLOW BLUEPRINT

Build the workflow on one page

Use the six-step loop and make the review boundary explicit. A workflow that nobody can stop or explain is not ready to scale.

1–2 / Triggering question + approved evidence + missing information

3 / Draft output: format, destination and what the tool must not do

4 / Named reviewer + acceptance checks + stop / escalation conditions

5 / Personal action: owner, recipient, agreed next step and due date

6 / Measure: customer outcome, time baseline, review cost and review date

TRACKER CONNECTION 30-Day Plan; Activity Tracker; Follow-Up Tracker

FICTIONAL CASE STUDY / MEASUREMENT

Case A: a local home-service business

The situation

A fictional company has 12 opportunities created in one period. Four are won, three are lost and five remain open. All seven decisions occurred in the decision period being reviewed. The owner also measures a repetitive task at 30 minutes before and 18 minutes after, including review.

- Decision win rate 4 ÷ (4 + 3) = 57.1%. Open opportunities are not decisions.
- Creation-cohort win rate 4 ÷ 12 = 33.3%. This cohort can change as open records mature.
- Net time saved 30 − 18 = 12 minutes per task. Review time belongs in the after total.

The management decision

Do not celebrate or abandon the system based only on one number. Inspect the five open opportunities: is the need real, was a clear next step agreed and is there an owner? Then decide what to improve. These figures are training examples, not actual Got Mortgages results or benchmarks.

What would I inspect before changing the company's marketing plan?

Which next step is more useful than simply publishing more content?

TRACKER CONNECTION Examples; Weekly Dashboard; Monthly Dashboard

FICTIONAL CASE STUDY / JUDGMENT

Case B: the customer asks, “Should I wait?”

The situation

A mortgage or real-estate customer asks whether waiting would be better. The risky response is a confident prediction without enough context. The useful response is to clarify the customer’s stated goal and prepare the information needed for a qualified conversation.

- AI prepares Organize the stated goals, identify missing information and draft questions for the advisor to ask.
- The advisor verifies Confirm current facts and applicable details through approved sources. Evaluate tradeoffs with the customer.
- The person owns The recommendation and sensitive conversation remain with the qualified professional. No invented rates, approvals, savings or forecasts.

> “Let’s identify what would need to be true for each option to make sense for you. Before I recommend anything, what are you trying to accomplish and what is getting in the way?”

Which facts are required before advice—and which assumptions should be challenged?

How does the same judgment boundary apply to my business?

TRACKER CONNECTION Scripts and Prompts: P1; P3

LIVE WORKSHEET

The 15-minute implementation lab

Work with a fictional example or approved, de-identified information. Complete one useful output, not an entire marketing department. A partner will review the work before you name the action.

2 minutes / QUESTION: audience, problem and useful decision

3 minutes / EVIDENCE: verified facts, source dates and what is missing

4 minutes / DRAFT: use P1, P4 or P6; record the useful output or its location

3 minutes / HUMAN REVIEW: check claims, tone, limits and ownership

3 minutes / PERSONAL ACTION + MEASURE: action, owner, date and one KPI

Definition of done: useful output + named reviewer + next step + owner + due date + measure. A missing source is a reason to pause, not invent.

TRACKER CONNECTION 7-Day Action Plan; Scripts and Prompts

IMPLEMENTATION TOOLS

Your copy-and-customize prompt library

P1 is on page 10 and P5 is on page 15. The Excel library includes the complete eight-prompt set and six conversation scripts. Use only authorized inputs and review all outputs before use.

P2 / Conversation audit

Review this authorized, de-identified transcript: [text]. Separate observable behavior from interpretation. For discovery, listening, clarity, value and next-step ownership, give one exact supporting excerpt if available; otherwise say 'not evidenced.' Offer two alternative explanations for the outcome. Do not diagnose personality, infer protected traits or decide why a person acted. Recommend one coaching change and a revised closing question.

P3 / Explain the why

Using only these verified facts [facts and sources], explain [topic] for [audience]. Structure the answer: what we know; why it matters to their stated goal; what remains uncertain; and one practical next step. Draft a 45-second script in plain language. Do not predict outcomes, promise savings or invent urgency. Mark statements that need human or subject-matter review.

P4 / Question-to-content

Turn this real customer question [question] and my approved answer [answer with sources] into one website FAQ, a 45-second video script, one social post and one personal follow-up draft for [audience and location]. Preserve the facts and my voice. Use one specific call to action. Do not invent customer stories, testimonials, local facts or performance claims. List every claim the human reviewer must verify.

P6 / Meeting-to-action

From these authorized, de-identified notes [notes], draft an action table: action, owner, due date, evidence and open question. Use only commitments explicitly recorded; label missing owners or dates as 'unassigned.' Separate proposed actions from agreed actions. Draft a short recap for human approval. Do not send messages, book meetings or update records.

P7 / Opportunity review: Surface missing next steps and evidence-backed reasons to reconnect; do not infer private intent. P8 / Weekly review: Identify one bottleneck, one data-quality issue and one test; avoid causal claims from a short period. Full templates are in Excel.

TRACKER CONNECTION Scripts and Prompts: P2–P8; C1–C6

KPI GOAL SETTING

Set goals that tell you something useful

Keep one source of truth for each measure

Activity Tracker supplies completed outreach, conversations and meetings, plus net hours saved. Content Planner supplies reviewed, published assets. Opportunity Tracker supplies the two win-rate measures. Follow-Up Tracker supplies due-date on-time performance.

- Decision win rate Won ÷ (Won + Lost), using decision dates.
- Creation-cohort win rate Current wins ÷ opportunities created in that period. Compare similar maturity.
- Due-date on-time rate On-time completed tasks ÷ non-cancelled tasks whose due date has passed; exclude today and future deadlines.

My three priority metrics: definition / weekly goal / monthly goal / evidence source

The baseline and denominator I will check before interpreting each result

Actual-versus-goal and attainment formulas calculate automatically. Enter your targets in KPI Scorecard columns B and F. Goals are intentionally blank. A blank ratio means there is no eligible denominator. Do not divide wins from older leads by unrelated new leads and call it conversion.

TRACKER CONNECTION KPI Scorecard; KPI Guide

20-MINUTE REVIEW ROUTINE

Run the weekly operating review

- 5 minutes / Verify Check dates, duplicate IDs, owners, sources and missing next steps. Fix the records before interpreting the chart.
- 5 minutes / Read Compare actuals with goals. Inspect the raw records behind rates and unusual changes.
- 5 minutes / Decide Choose one action to keep, fix or stop. Consider another explanation before claiming a cause.
- 5 minutes / Own Name the action, owner, due date and evidence to bring to the next review.

This week: one useful result, one bottleneck and one data-quality issue

My decision: keep / fix / stop—and the evidence behind it

Next action / owner / due date / next review appointment

Daily minimum: check due commitments, make a personal next step and log the outcome. Weekly minimum: verify the data and choose one improvement. The chart is a prompt for a decision, not the decision itself.

TRACKER CONNECTION Weekly Dashboard; Monthly Dashboard; KPI Scorecard

7-DAY ACTION PLAN

Your first seven days

Default start: September 22, 2026. Change the plan start date in Excel when needed. For each day, record your specific action and a small piece of evidence—not just a completion check.

Day 1 / Choose one real problem

Day 2 / Build a clean evidence packet

Day 3 / Reconnect with intention

Day 4 / Publish one useful answer

Day 5 / Run one controlled workflow

Day 6 / Challenge the results

Day 7 / Review and commit

Sequence: choose the baseline, build evidence, reconnect, publish one answer, run one workflow, challenge the result, then review and commit. The Excel plan includes the detailed suggested action for every day.

TRACKER CONNECTION 7-Day Action Plan; Start Here

30-DAY COMMITMENT PLAN

Your first thirty days

Days 1-7 / Build the baseline

One problem, one audience, one workflow. Set goals and complete the first weekly review.

My deliverable, owner and evidence of completion

Days 8-14 / Repeat with discipline

Repeat the workflow. Audit source quality and follow-up completion. Improve one script.

My deliverable, owner and evidence of completion

Days 15-21 / Test one variable

Change only one element: question, message, call to action or follow-up timing. Track the result.

My deliverable, owner and evidence of completion

Days 22-30 / Keep, fix or stop

Compare outcomes and review time. Document what works, assign an owner and set the next review.

My deliverable, owner and evidence of completion

Day 30 decision: Keep what improves a customer outcome or a reliable process. Fix what creates avoidable review work. Stop what adds activity without value. Longer sales cycles may require more time to assess final outcomes.

REFERENCE PAGE

Notes, sources and implementation limits

The event information and seven-rule framework are based on the supplied workshop materials. All case-study numbers are fictional. The following primary references support the AI-risk and discoverability context; workshop templates and operating defaults are teaching choices.

S1 / NIST AI 600-1: Generative AI Profile

Risk reference: inaccurate output, data privacy and human-AI configuration. Workshop safeguards are implementation choices, not legal advice.

https://doi.org/10.6028/NIST.AI.600-1

S2 / Google: Using generative AI content

AI-assisted content still needs accuracy, relevance and added value. Volume alone is not a useful quality standard.

https://developers.google.com/search/docs/fundamentals/using-gen-ai-content

S3 / Google: Tips to improve local ranking

Maintain accurate business information. Local visibility also depends on factors such as relevance, distance and prominence.

https://support.google.com/business/answer/7091?hl=en

S4 / Google: Optimizing for generative AI features

Foundational SEO remains relevant to Google AI search. No placement or indexing is guaranteed.

https://developers.google.com/search/docs/fundamentals/ai-optimization-guide

References checked September 11, 2026. Search features and tool policies can change. Verify current guidance before implementing. This package is an educational operating aid, not legal, compliance or individualized financial advice. Follow current organizational policy and applicable professional review requirements.

Notes to carry into my next review

TRACKER CONNECTION KPI Guide; Scripts and Prompts

FINAL PERSONAL COMMITMENT

Make the commitment concrete

Automate the work around the relationship. Never automate the relationship.

Success rarely comes from one big moment. It comes from consistently doing the right things, building genuine relationships, measuring what matters and following through when others do not.

Within 24 hours, I will take this specific action

The person who owns it, the due date and the evidence that will prove it is done

The relationship or human decision I will protect as I implement this system

My accountability partner + weekly review date + Day 30 review date

My name / commitment date

Bring the question. Build the next step. Abdel Khawatmi | 973-536-0276 | GotMortgages.com

TRACKER CONNECTION 7-Day Action Plan; 30-Day Plan