

THE SAVAGE CODE

YOUR CODE is a lifetime of evolving beliefs, principles, philosophies, and mantras that make up your CODE.

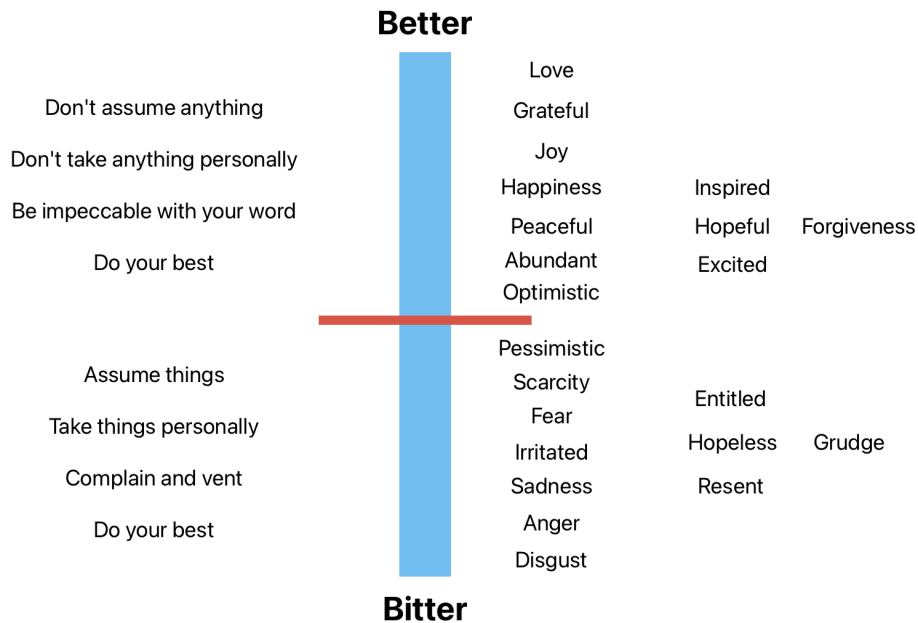
Create your CODE for success, impact, happiness, and fulfillment. The clearer you are on your CODE, the more you'll love yourself. The more you love yourself, the more you'll love life, and it will love you back.

I'm sharing my CODE below to inspire and help you document your CODE, so you can live it and share it with those who matter most to you

DAVE SAVAGE CODE

- ☐ **"Your CODE powers your mindset,"** and your mindset powers your success and happiness, professionally and personally. This is why it's so important and powerful to document your code. Live your code and share your code.
- ☐ **"The more you love yourself, the more the world will love you back"** no one's going to like you more than you like yourself. Self-esteem is a reputation you have with yourself. You're watching yourself at all times. You know what you're doing, and you have your own code. The best way to love yourself is to live your personal code very rigorously, have one, and have a personal code to live up to it.
- ☐ **"What you believe defines you."** I choose to believe in God, and that belief always gives me peace and power that amplify my personal code. For every belief you have, there are multiple options and countless different directions. Most often, there is no provable single truth other than you pick your beliefs and your beliefs pick your life.
- ☐ **"You pick your habits, and your habits pick your life."** Everything I am, everything I have, is because of the habits that I've developed throughout my life and the habits that I've lived throughout my life. Fortunately, one of my habits has always been to have a code and live by a code. Of course, I'm not perfect and have broken codes and bad habits, but it's always important to know you're always just one upgrade of your habits or creating a new habit away from having whatever life you want.
- ☐ **PILLAR CODE #1** → **"Always better, Never bitter"** is the key to happiness and great energy for life. It's a very simple concept, but it's extremely complex and takes a lot of different beliefs and hard work over a lifetime to accomplish this. Most people don't

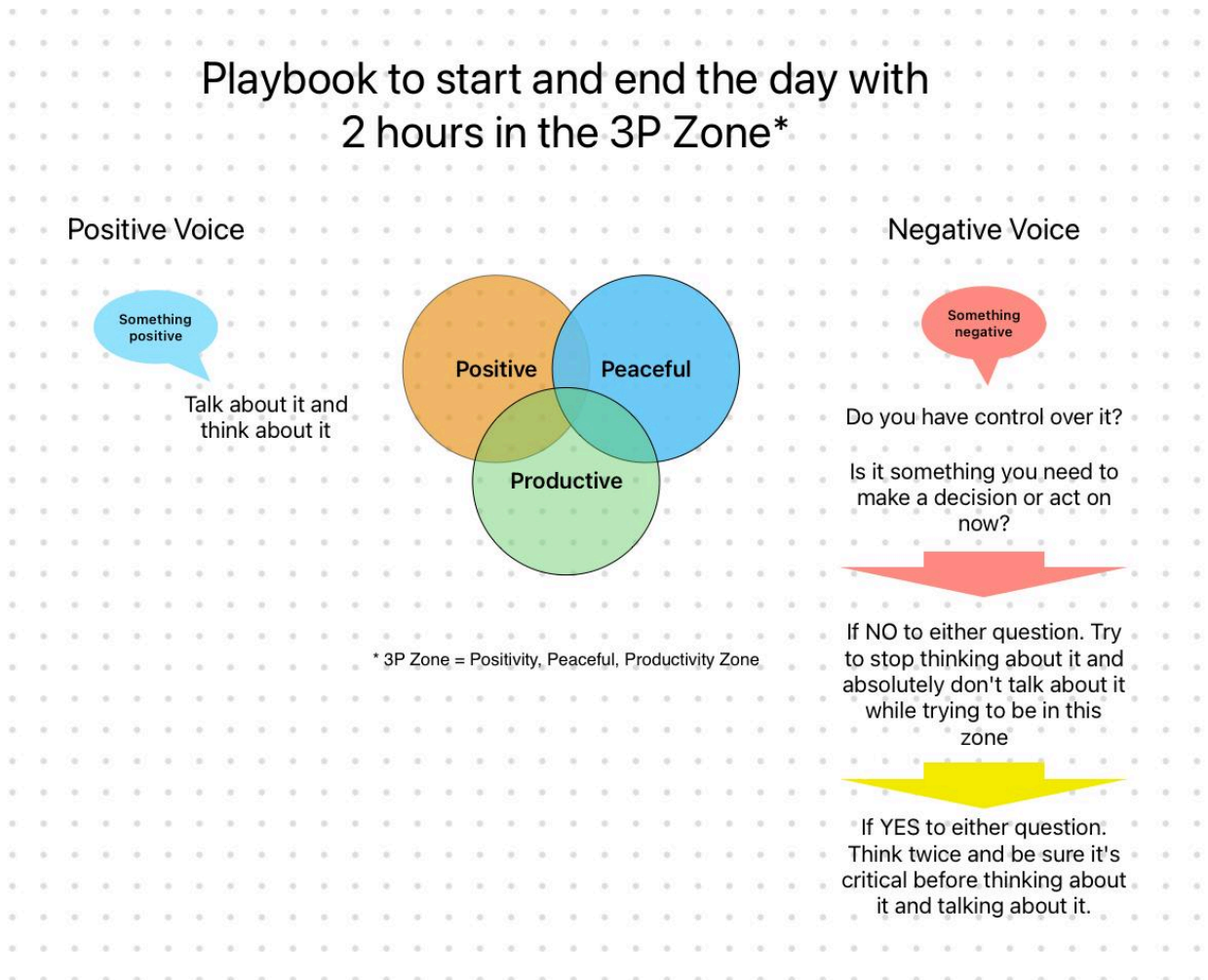
accomplish this, but for the few who live by “get better, never better,” life is brighter. I truly believe this is the key to success and happiness because some people lean toward a positive voice to themselves, and others lean toward a negative voice. The more positive you can be despite anything and everything, the better you get every year of life vs bitter.



- ☐ **“Let Them & Let Me”**, the book “The Let Them Theory”, is a life changer if you live the practices and concepts in this book. After reading this book, I’m going to work hard to live a life of not attempting to control others by saying to myself, “Let Them,” and then saying to myself, “Let me” so I only focus on myself and what I control and work hard to put myself in the shoes of others so I extreme empathy for where they are coming from.
- ☐ **“Always forgive and never hate anyone or anything.”** Hate and not forgiveness fuel bitterness; you only hurt yourself when you hate anyone or anything. Forgiving and forgetting are habits; if you DON’T develop this habit young and work hard to keep i, sooner or later, you’ll become bitter, not better. The most important person to forgive is yourself; once it’s in the past and you can’t change it, forgive and forget your mistakes or regrets, or they’ll grow bitter and hold you back.
- ☐ **“Make what matters most easy for me, even if it’s hard for everyone else.”** Success often comes down to doing what others avoid. If you can make those hard-but-important things feel easy or even enjoyable to you, you win in life and get most things you want.
- ☐ **“Lead by Example.”** Being someone who leads by example and being someone who inspires others to lead by example is a superpower that will create change and success at the highest level.

- ☐ ***“Always bet on myself and double down, triple down, and never give up.”** I didn’t realize how important this belief was to me until age 60. I started my career as a 100% commission-based loan officer. My career strategy is always betting on myself. Being an entrepreneur, I sold Mortgage Coach. I rolled equity into the new company for my entire adult life because it was about betting on myself when I continue to invest by doubling down, triple down, and I’ll never give up. I highly recommend betting on yourself in business because... you’ll win in life and you’ll be proud of yourself.
#nevergiveupbettingonyourself
- ☐ **“What you think about defines the quality of your life.”** You have control over your thoughts and can change anything about yourself you want to change. Doing Tony Robbins’s Personal Power program in my 20s introduced me to neurolinguistics, and learning this skill improved my life in countless ways. Everyone in their 20s should go through this 30-day program, and I’d love to pay for it for you. I’m doing it again now, and it’s getting massive value. It reminds me of how valuable it was for me in my 20s. REMINDER QUOTE: “Everything hangs on one’s thinking... A man is as unhappy as he has convinced himself he is” Seneca.
- ☐ **“Two men in a prison cell, one sees the bars, and the other sees the stars.”** I’ve worked hard my entire life to be someone who always sees the stars. Seeing the bars is a hard habit to break, and I recommend you avoid this habit if you always want to get better and never bitter.
- ☐ **CORE VALUE: “Extreme authenticity”** (one of my 3 core values) to create a life that feeds your soul; the more proud you are, the more confident you will be, and the more you will attract everything you want in life.
- ☐ **“Quality Sleep is A North Star.”** I used to have a broken code when it came to sleep. I’d say, “There’s plenty of time for sleep when you’re dead,” and I believed it. I lived it — and I pushed it on others. But I was wrong for over 30 years of life: sleep fuels everything. To be your best in self-awareness, emotional intelligence, energy, and longevity, prioritize quality sleep as the North Star of your health.
- ☐ **“Extreme Ownership”** is a mentality that gives you power over everything. It is the superpower of great leaders and high-achieving humans. I first heard this term from Jocko Willink when he spoke at Sales Master and I do believe his book Extreme Ownership is the best leadership book of our time. I highly recommend reading it.
- ☐ **“Everything happens for the best; it is just a matter of changing our thoughts until we see it that way.”** This is much harder to do than say, but I’ve always considered this quote important self-talk and an important part of my code. It’s served me well; life is so much better when you work hard to make everything that happens to you serve you.
- ☐ **“Win by 7 am so you can Win by Noon”**, and if you consistently win by noon at anything, you’ll live a great life and be among the top 1% of any profession. Having 5-10 healthy habits that you start every day with has been essential to my attitude on life, self-awareness, and everything positive in my life. I’m turning 60 next month. My morning is almost always a highlight of my day, and I believe it’s one of the most important habits in life.

- ☐ **CORE VALUE “Positive & Peaceful”** (one of my 3 core values) is something I say to myself a lot. I win by 7 a.m., and I’ve protected my mornings my entire adult life. I believe this mantra and this morning habit have helped me navigate the most challenging times in life, so I’ve never given up and gotten bitter, regardless of any struggle or challenge I faced.

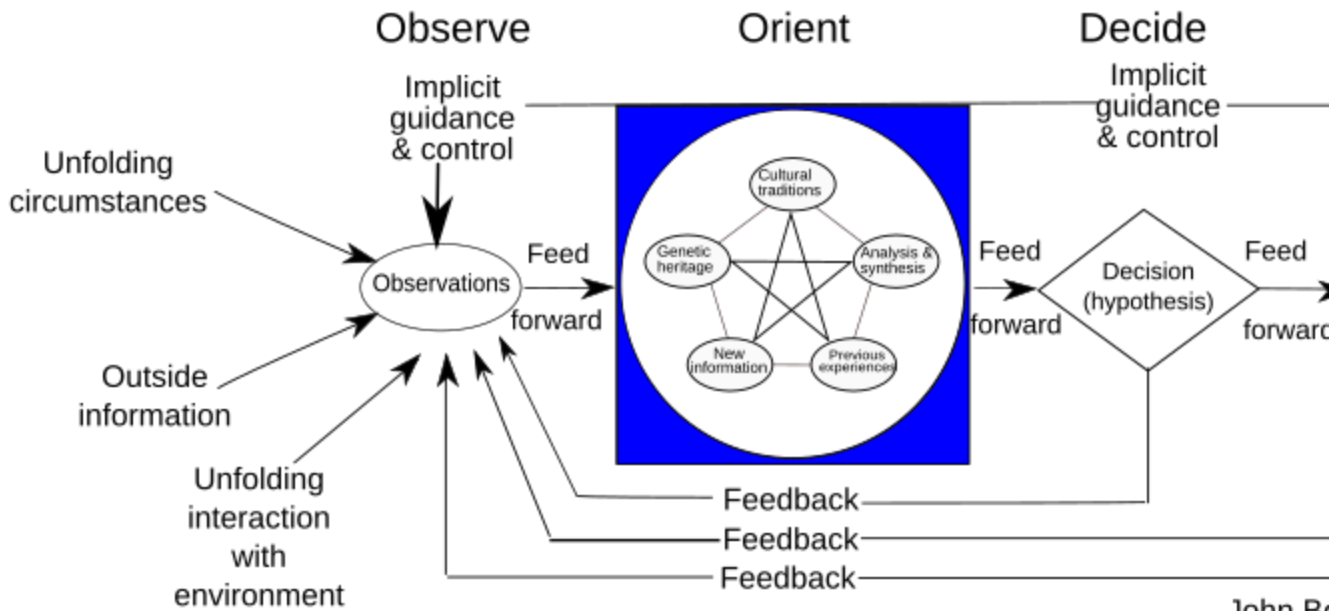


- ☐ **“The 4 Agreements”** are the compass to always managing your emotions to get better, not bitter. 1. Never make assumptions; 2. Never take anything personally, 3. Be impeccable with your words. 4. Do your best and always love yourself for the good, bad, and ugly. If you master these 4 agreements, you’ll have much better relationships, and your life will be much less stressful and guilt-free.
- ☐ **“Be a Sun.”** Some people have the sun inside them. It's hard to explain. Their presence just brightens; it's not about their beautiful smiles. They have an internal energy that sheds light and feels like the sun. This energy and light does not want anything back in return. It's sun. I work hard every day and every minute to be a person who brings light, positivity, and creativity to every situation and to everyone I touch. I don't always live up to this standard, but I do my best.

- ☐ **“Always be masterminding.”** Always seek out people who can help you grow and become more successful. Make it a priority to connect with them intentionally, creating opportunities to learn from their experiences and insights. For me, intentional masterminds have been the most valuable activity in driving my success and building companies and communities.
- ☐ **“Always lean into people you like, trust, and respect, and lean out of everyone else.”** Nothing creates more flow, happiness, and growth than working with people you like, trust, and respect; nothing is more soul-sucking and slows down growth than compromising this standard and doing business with people who don’t align with this standard.
- ☐ **“Always have an abundant mindset, never a scarcity mindset.”** This has always come naturally to me, but as I’ve gotten older, I have met many people with a scarcity mindset, and I never see it as something that serves their goals, and it holds back the value for everyone involved. Having a scarcity mindset is a path to bitterness, whereas having an abundant mindset creates an opportunity for everyone, and it is the path to getting better personally and helping everybody involved get better, never better.
- ☐ **PILLAR CODE #2** → **“Always curious & Always grateful”** has become part of my code that I discovered in my 40s; while I was living by my CODE, I didn’t fully realize it until I saw a keynote by the founder of DEAR WORLD, and they asked if they asked the audience this question. "If you could send one message to the world, what would it be? (What's your message?) Then, after reflecting on it, this became one of the cornerstones of my personal code, and it’s something that serves me well in every aspect of my life.



- ☐ **PILLAR CODE #3** → **“My advice makes a difference”** has always been my professional North Star. It has pushed me to be my best and to be someone of value to the mortgage industry. Creating this value prop and strategy as a loan officer was the driving force to my success, and it was the seed that started Mortgage Coach and was even the cornerstone of starting the MC YouTube channel. My advice makes a difference and has been the driving force to my business success and my career.
- ☐ **CORE VALUE “WowZone”** (one of my 3 core values) I’ve always loved wowing people and surpassing their expectations in countless ways, dating back to my childhood. As an entrepreneur and innovator, I have always found this to be a key tenet in creating processes and technologies that create wow at scale. I recommend you adopt a passion and curiosity for creating Wow moments and wow experiences in every area of your life.
- ☐ **“People don’t pay for information; they pay for how it’s organized and application.”** I heard this from Rory Vaden at the Forward Event in July of 2024; Mortgage Coach was founded based on my value proposition as a mortgage professional... “My advice makes a difference,” and MC helped me organize and present information to consumers in a unique way, creating obvious value. The success of the Mortgage Coach YouTube channel is another validation of this principle. I’m always searching for ways to uniquely organize information and deliver it to people in a unique way that delivers obvious value.
- ☐ **“Win the game of never getting outworked”**, and you will win every game you want to win. Hard work and never giving up always wins.
- ☐ **“Choose Business Over Busyness.”** There is a big difference between busyness and business. Busyness is movement. Business is progress. Busyness is reacting. Business is deciding. Busyness fills your calendar. Business moves your mission. Busyness feels productive. Business creates results.
- ☐ **“The OODA Loop is the master code to winning.”** Since the day in 2005 I first heard about the OODA Loop from James Murphy, a former fighter pilot and author of the book *Flawless Execution*, I’ve applied this framework [The OODA Loop’s cycle—**Observe, Orient, Decide, Act**]**—it helps me in business and every aspect of life, I believe the human that can OODA loop the fastest and best wins at everything not to mention the team or company who OODA Loops best always wins.**



- ☐ **“CREATE 10x more than you CONSUME.”** Be a 10x bigger creator than the consumer. Watching movies and consuming other creators' content is important to recovery and growth, but keep it in balance and be a way bigger creator than a consumer of anyone else's creations.
- ☐ **“Purpose & Profits”** Always have a purpose WHY and a profit WHY. Always have goals that make an impact for the world, and goals that create profits and financial success for yourself and your family. Always gamify your goals. Measure everything and learn to make everything important to your code a game. What gets measured can be managed, and what gets managed always improves. It's like gravity—it's a natural force of life. The more you love your purpose and the impact you create, the more you'll get through difficult financial times. Be purpose and profit-driven with gamified goals.
- ☐ **CAREER CHANGING CODE “Optimizing success and sustainability STARTS with WHY.”** Watching Simon Sinek's TED talk in 2011 was both life-changing and career-changing for me, as I watched it several times throughout the weekend. I changed the #1 metric for Mortgage Coach from a profitability metric to an impact metric. The guiding metric became 2M people receive a Mortgage Coach TCA annually, and MC would become the company that changes how people get into debt and achieve financial freedom, through equity and debt optimization. Today, that shift has created financial freedom for our family and is making a sismc impact on the mortgage industry and for every borrower who gets the gift of working with a Mortgage Coach.
- ☐ **“Always be on a mission.”** Always have goals and objectives that take at least 3-5 years to accomplish, and always renew them every few years. It's amazing what you can accomplish when you are mission-driven, purpose-driven, and profit-driven.
- ☐ **“The obstacle is the way.”** Be brave with your life and always push yourself to think bigger -- all your greatest personal code success happens on the other side of

challenges, obstacles and overcoming your fears - make “the obstacle is the way” one of your life habits.

- ☐ **“Be a documenter and writer”** - I’ve used Evernote most of my business life and still use It plus Google Docs when I want to share something, but be a writer and someone who puts your thoughts, beliefs, goals, ideas, strategies, and actions in writing—it will make you a better leader to yourself and others.
- ☐ **“Authorship is ownership”** – this is important as a leader to others. You must be influenced and learn from others, but to accomplish anything great with others, you must author the game plan with them so they own it.
- ☐ **PILLAR CODE #4 → “Have fun... play loose.”** You know this one well, but you must work hard to achieve it and constantly remind yourself to live boldly and authentically. Work hard, train hard, and then when it’s game time, just have fun & play loose.
- ☐ **“Money matters”** – the best way to help others is not to need help. Be an investor, and don’t let debt or lifestyle rob you of your future. Real estate is an incredible investment, and a career in real estate has limitless potential. I’ll always regret selling our other homes and not being a better investor. Fortunately, I’ve done well as a tech founder, but I highly recommend you do it all. Buy real estate and always invest in things that appreciate or compound over time, and you can’t go wrong.
- ☐ **“Don’t believe everything you think and believe.”** This is much easier said than done, but believing this at its core will help you be more curious and empathetic to others. It’s fundamental to getting better, not bitter.
- ☐ **“Obsessed with impact.”** I’ve always been obsessed with making an impact in everything I do, and it’s served me well. I recommend you search for the type of impact you want to create and, once you find it, be obsessed with it.
- ☐ **“Be a servant leader.”** LOVE is the North Star of servant leadership, love of yourself and love for others. Servant leaders trust their team members, ask what they can do to help you, say Thank you a lot, ask “What do you think?” a lot, and ask, “What are your top challenges currently? Ask, “What can I do better?” and care about their team members beyond work and ask, “How are you doing in general?” Lastly, servant leaders believe there are no bad teams, just bad leaders.
- ☐ **“Be a Lighthouse”** work your entire life to be a lighthouse for others by bringing light to dark times and positivity to negative energy. Search for and find friends who are lighthouses to others and build a community of lighthouses. If you do this, good things will happen, and life will be brighter and better. This code was inspired by attending several AMPLIFI leadership workshops put on by Rene Rodriquez.
- ☐ **“L.O.V.E. to like the person, not be liked.”** The more you like someone, the more they’ll like you. L = Listen O = Observe V = Validate E = Expand | This is a framework I learned from Rene at AMPLIFI
- ☐ **“Amplify your influence with the AMPLIFI FORMULA:”** FRAME + MESSAGE + TIE DOWN = IO (INFLUENCE OBJECTIVE. This is another framework I learned from Rene.
- ☐ **“Think + Feel + Do.”** This is a framework I learned from Garrett White that I often use when conducting a podcast or engaging in high-stakes conversations and presentations.

What do I want others to THINK, what do I want them to FEEL, and what do I want them to DO

- ☐ **“INSIGHT & ACTION is the signal.** “ Always look for insights and think about the actions based on the signal. To often we see key insights but we don’t get clear on the action and we miss massive opportunities to grow and win. This is an excellent framework for constant improvement and growth at anything.
- ☐ **“Great leaders are selfish and selfless.”** Every single day, to be a great leader, you must sacrifice for others, for your team, and for the people you lead. However, to do this at the highest level, you must also protect the habits and protocols that make you your best self. For example, to be my best leader, I must protect my morning by starting early. To start my morning right, I must also protect my evening and ensure I go to bed at a suitable time. Sometimes that requires being selfish so that I can be selfless when it matters most.
- ☐ **“Self-awareness is a lifelong journey.”** I’ve always believed self-awareness is a personal strength. However, it grows yearly, and as I look back year after year, I laugh at myself because I’ve never been nearly as self-aware as I thought I was. Remember, don’t believe everything you think; laugh at yourself every chance.
- ☐ **“Move it or lose it,”** I say this to myself often, and it’s not something I’ve executed well in most of my adult life. I’ve gained a few pounds every year since my 30s, and the next thing you know, I’m fat and out of shape. Today, I’m working hard to regain what I’ve lost, but I advise you not to lose it because it’s hard to regain what you’ve lost.
- ☐ **“Courageous Authenticity,”** I say to myself, “be courageously authentic” whenever I need to have difficult conversations with people or do something difficult that I believe is the right thing to do. As I look back, some of the things I most regret are times when I wasn’t courageously authentic. And the things I’m most proud of are when I was. One personal example is when I had an intervention with my dad about being an alcoholic. I’ve had countless examples of failing to do this and avoiding difficult conversations as a business leader, and I regret all of them. Some of my biggest wins came from leaning into constructive tension and being courageously authentic. The bottom line is that tough conversations and doing difficult things that you believe are the right things to do are key to success, happiness, and growth, and most importantly, personal pride and self-esteem.
- ☐ **“You don’t get what you don’t ask for.”** As a young kid, I saw many friends not get what they wanted because they were afraid to ask. Early on, as a kid, I built up courage by always asking for what I wanted, and it was surprising how often a simple ask got me what I wanted. Now, at 60, I look back at all the things I got because I asked for it and pursued it. I’ve watched other people because they were afraid to ask; they talked themselves out of everything they could’ve had. Be default-aggressive, and always ask for what you want. Don’t let fear hold you back.
- ☐ **“The more interested you are in others, the more interesting you’ll be to others.”** I first heard this quote at a René Rodríguez AMPLIFI event, but it’s something I’ve lived my entire life. My code of always being curious and the habits I’ve created around being curious about everything has served me well.

- ☐ **“Be a challenger.”** Be someone who inspires people, motivates some people, gets others to see things in new ways, be more successful, and elevates them. Sometimes you even need to have constructive tension with people to challenge and elevate them. This philosophy has served me well in sales and leadership and has always been one of the cornerstones of my success and business.
- ☐ **“Be The Guide”** I first heard this term when reading the book Storybrand by Donald Miller who’s also the author of Marketing Made Simple two of the best marketing books ever. This concept and strategy of being the guide and making others the hero has been part of my code before I ever heard it, but it’s all about focusing on others and making them rockstars. This concept is a cornerstone of great marketing, selling, leadership, and teaching, and it’s the strategy I executed when I started the Mortgage Coach YouTube channel in 2011.
- ☐ **“BE THE CHANGE”** We have the power to change our own lives. We have the power to change the lives of others. We have the power to change our neighborhood. We have the power to change our country. We have the power to change the world.
- ☐ **“Whatever happens... “KEEP GOING”** you have a new personal best... KEEP GOING, you get beat... KEEP GOING, you win at anything... KEEP GOING, you lose at anything... KEEP GOING, you’re tired and thinking about quitting... KEEP GOING
- ☐ **Constantly ask myself... “I WONDER IF?”...** I wonder if... evokes more than curiosity, it activates both curiosity and action. The more often I ask this question and take action the faster I grow and the better I become. It’s key to always better, never bitter.
- ☐ **“POWER OF WHO”** A concept of learned from Bob Beaudine in his book the Power of Who. The philosophy is all about going deeper with the people who you love and they love you. You can accomplish everything you want in life with less than 100 people and never miss a chance to go deep with a WHO friend. I never use to stay the night with who friends when doing business travel, but ever since becoming a who friend with Bob I never miss an opportunity to go deeper and even stay the night have who friends houses when traveling for business.
- ☐ **“Compound Effect”**
- ☐ **“Core4”** I’ll always have your back, and I’ll always love you through life’s good, bad, and ugly. My advice is always to remember this, and if we ALL 4 remember this and make the “core 4” foundational for life, we’ll all have a better life and create a multi-generational impact for our kids and many generations to come. Let’s make our lives awesome while making our local communities and the world better because of us.
#core4

I have put our family mission and values below and recommend that you always have a mission and personal values you’re passionate about. I also recommend that you take the time to write out your five-year vision for yourself. You guys already have the five-year mission that I started documenting in 2020, and I’m happy to help you with yours anytime and anywhere.

I unconditionally love you for life, and you owe me nothing; I owe you everything. So go out into this world and live your best, radically authentic life. Please always get better; never bitter.

Dad xoxox

Top books that have shaped my CODE in the order I've read them - if you ever want to know the books on business and sales that have most shaped my CODE, let me know

1. The Children's Bible
2. How To Win Friends & Influence People By Dale Carnegie
3. Think & Grow Rich By Napoleon Hill
4. As a Man Thinketh by James Allen
5. Personal Power and Unlimited Power by Tony Robbins
6. Start with Why by Simon Sinek
7. The Four Agreements by Don Miguel Ruiz
8. The Obstacle Is the Way by Ryan Holiday
9. Extreme Ownership by Jocko
10. Principles by Ray Dalio

The Savage Family MISSION & VALUES #Core4

our Mission

We bring out the best in ourselves and others

- Our commitment is driven by our passion for excellence in every aspect of life.
- We are dedicated to giving everyone who touches us a brighter life.
- Life doesn't just happen to us -- We are intentional and proactive with our life

our Values

We have integrity

- We do what is right
- We do what we say we will do

We work hard at everything we do

- We respect hard work and best effort...and show it by example.
- We have a heart that goes the extra mile.

We spend our life learning.

- Our quest and respect for knowledge is a passion.
- Daily, we obtain, share, and act on new knowledge.
- We are always open-minded and respect the thoughts and ideas of others regardless of our differences.

We are a family #Core4

- We succeed or fail together.
- We bring out the best in each other.
- Without our love and support of each other, we cannot be our best.
- Love and joy make the world a happier place, and we give it our all, and our passion is obvious to everyone we touch.

We love with passion

- We love going on adventures.
- We are courageous and aggressive.

our Beliefs

We believe...

...that a grateful heart is a happy heart

...that everything happens for the best, it is just a matter of changing our thoughts until we see it that way

...that smiling and laughter are as important as air

...that we have the power to control everything that happens to us –

our thoughts

our habits

our relationships with others

our happiness

our success in every aspect of life

We have the power to change our own lives.

We have the power to change the lives of others.
We have the power to change our neighborhood.
We have the power to change our country.
We have the power to change the world.

CORE 4 Principles and values for managing conflict and disagreements

1. Anger lowers your IQ and EQ
2. We win and lose as a family; if we can't get along, we ALL LOSE.
3. We should always work hard for peace and understanding. Being right will never create peace and respect.
4. We should always elevate each other, and if we are going to give each other critical feedback, it should never happen while fighting.
5. We should always respect each other's views even if we don't share them or understand them -- we are family #core4.