



▶ QUALITY, PROCEDURE AND POLICY FIRST! 1



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Peak Performance *Resources, Inc.*

LET US HELP YOU REACH YOUR FULL POTENTIAL.

Quality, Procedure and Policy First!

In 2008, the New Year is bringing substantially more change than in previous years. New lenders are entering the residential lending market as the traditional wholesale lenders are tightening up or moving out completely.

There's good news for those new entrants, particularly the smaller lenders that may have had broker relationships with wholesalers and are now ready to deal directly with the agencies. The agencies are making it easier than ever to be a direct seller but the process and requirements can still be challenging. As you proceed, remember:

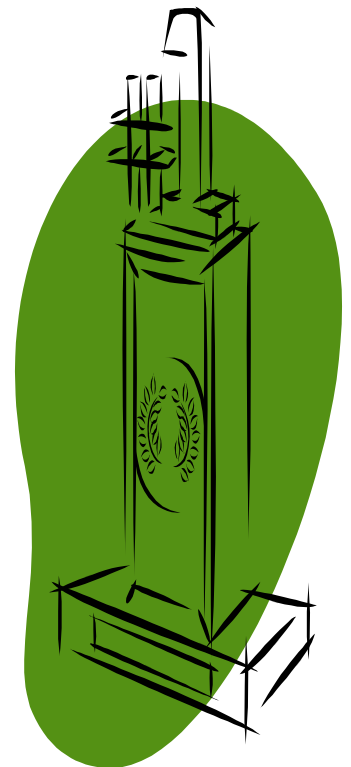
Quality is the first concern of any agency or correspondent lender in establishing a new relationship with a lender. Therefore, before any relationships can be finalized, policies, procedures and training must be firmly in place.

Establishing warehouse lines and loan sales procedures can be tricky and require experienced professionals to guide program set-up.

The sale is just the beginning. There are a number of ways to track performance including special software or web based programs that track loans from origination through sale and beyond. Features vary and should be tailored to individual needs and budgets.

Pacing market entry to your experience is very important. If your staff does not know how to originate, process or underwrite government loans, learning as you go is not a good idea.

The good news is there are professionals available to assist you at every level of need. Our Senior Consultants at Peak Performance Resources, Inc. have the expertise that could be valuable to your plans. Call us today to discuss your needs or any questions you may have.



Negotiate for the best price

Did you know that when negotiating with Fannie Mae and Freddie Mac you can negotiate not only the guarantee fee but also loan level price adjustments, underwriting variances, and mortgage programs which are not available to all lenders? It is important your agency representative fully understand your business model so he or she can offer non-advertised programs which can differentiate you from your competition.



Planning is essential for success!

Every minute spent planning saves four minutes in execution.

they help to create. Therefore, it can be argued that it is important to involve every staff level in the developing the plan.

Many organizations have a plan at the highest level of management but often fail to cascade that planning effort or even the plan details down to the “action” level. In order for an organization to perform effectively and efficiently in reaching its goals, every staff member must be informed and engaged in the effort.

One of the best ways to develop sales or organizational strategy is through “backwards thinking”. In this process

you first develop your vision for success and then identify the changes, adjustments and specific actions necessary to achieve that vision. Your corporate values define the priorities that will move you from the current position to your ideal future.

Remember that the future is uncertain. Change is inevitable. Therefore, it is more important than ever to manage change rather than allowing change to manage you or your business.

For more details on the strategic planning options offered by PPR, Inc. Call us today.

It has been said that “time is money”. If that is true, then the value of strategic planning cannot be ignored. Research tells us that for every minute spent in the planning process four minutes are saved in execution. These are staggering figures and a great reason to consider investing in an organization wide planning effort.

It has also been said that people will support what

PERFORMANCE IMPROVEMENT PROGRAMS:



We have a variety of programs to help you or your organization reach your full potential.

- ⇒ Managing Change
- ⇒ Strategic Planning
- ⇒ Secondary 101
- ⇒ Risk Management
- ⇒ Pre-Audit Reviews
- ⇒ Quality Control
- ⇒ Personal Marketing Plan
- ⇒ Writing Policies and Procedures
- ⇒ Coaching

Let us help you reach your full potential.

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