



▶ BEST EXECUTION ..... 1



▶ CHANGE ..... 1



▶ GOVERNMENT'S ..... 2

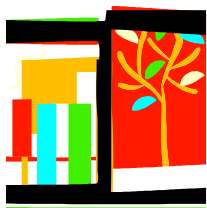
# Peak Performance *resources, inc*

LET US HELP YOU REACH YOUR FULL POTENTIAL.

## Best execution is no accident

As a result of the liquidity crisis in the Alt-A and Jumbo markets lenders are moving their product mix back to Fannie Mae and Freddie Mac conforming business. There are various executions when selling these loans into the secondary market and the mortgage lender not only needs to consider the loan price but also must evaluate the servicing value and servicing alternatives. There are various types of outlets for conforming product. Often the appropriate delivery vehicle will depend on the sophistication of the secondary department. The typical outlets: correspondent relationships with best efforts or mandatory

sale; mini-bulk packages; Assignment of Trade; whole loan trades with Fannie Mae or Freddie Mac; MBS trades with Wall Street and securitization through Fannie Mae or Freddie Mac matched with a servicing alternative are each in their own way great strategies. They are only profitable if they are appropriately matched with the needs and experience of the organization. Some of the factors to consider in choosing a delivery method include: the lender's expertise in hedging interest rate risk; loan volume on monthly basis; warehouse capacity and the net worth of company. If you are unsure about your best match Peak Performance Resources, Inc. is available to assist you.



## In every change is opportunity

Look around you at organizations and business leaders that are successful. They have one thing in common. They all use the inevitability of change to their advantage. They not only refuse to be crippled by change, they use it to build new markets, teams and business opportunities. What opportunities are in the changes around you?



# Government Lending is back!

*Are you ready to add them to your product offering?*

In today's mortgage environment there is a renewed interest in making government lending part of their origination strategy. This product line had almost disappeared with the rise of the various Alt-A options leaving lenders without the experts needed to originate and process this product.

In government lending the post closing operations become crucial. Loans must be audited for all the various forms required for FHA and VA insurance, and if missing, these forms need to be obtained as quickly as possible.

The use of FHA CLAS for obtaining case numbers, transferring loans among brokers and lenders, payment of MIP, entry of data for insuring, and numerous queries for status will need to become a part of the daily routine for the FHA lender

Originators, processors, and closers will need information regarding FHA and VA loans and must correctly follow all procedures to avoid problems with the government loans insuring.

The maximum loan amount for VA loans may be less difficult to calculate, but there are critical documents such as the Certificate of Eligibility and the DD-214, which is used to obtain a current COE. All persons involved in process or handling government files must understand the importance of calculations, forms, and the ability to work with the FHA CLAS system.

## PERFORMANCE IMPROVEMENT PROGRAMS:



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

- ⇒ Managing Change
- ⇒ Strategic Planning
- ⇒ Managing for the Max
- ⇒ Risk Management
- ⇒ Pre-Audit Reviews
- ⇒ Quality Control
- ⇒ Personal Marketing Plan
- ⇒ Strategic Thinking
- ⇒ Personal Performance Coaching

*Let us help you reach your full potential.*

SHERRY B. JORDAN - ELIZABETH CLARKE CAVANNA - LINDA FOX MITTAN

MANAGING PARTNERS



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