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# Peak Performance *Resources, Inc.*

LET US HELP YOU REACH YOUR FULL POTENTIAL.

## Personality Assessment – Key to Recruiting

One of the few benefits created for employers in the mortgage banking industry has been an overabundance of qualified candidates to fill jobs. Top producers and experienced highly successful managers and executives are more plentiful than at any time in recent history. You would think that would make the recruitment process easier, but, does it?

Different characteristics are important for success not only in different jobs but in different environments and markets. Characteristics that are important in one job may interfere with performance of others. Characteristics that are effective in one environment may be ineffective in others. What is right for you and the role you want your candidate to play?

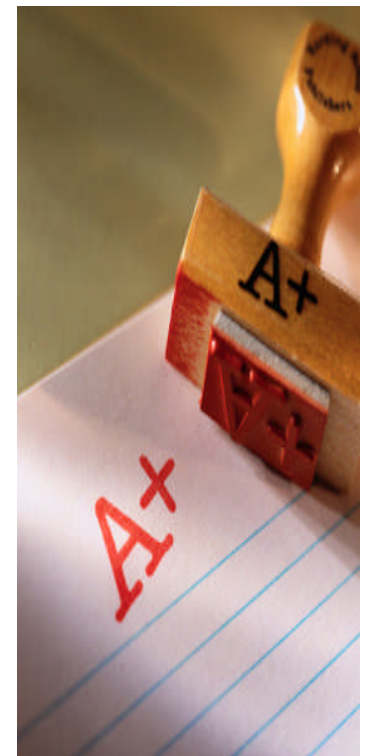
More than 2,000 test publishers and hundreds of companies provide employee selection assessment services. Consequently, the problem of choosing a personality assessment that meets an organization's needs and one whose results meet psychological standards can be mind-

boggling. What's the best solution, choose a provider that has the qualifications needed to test and measure your candidate and the consultant that best understands your needs.

Here are a few tips: 1) Look for a provider that is a member of the American Psychological Association (APA), Society of Industrial/Organizational Psychology (SIOP), or other professional group that mandates guidelines for personality testing. 2) Make certain all testing tools have been reviewed in Buros' Mental Measurement Yearbook. 3) Ask if the test is supported by the standards outlined in Uniform Guidelines on Employee Selection Procedures. 4) Ask the provider if the technical reports contain competent validity studies on real organizations. 5) Be sure the provider has consultants that understand the need of your organization and can interpret the results based on your terminology.

Use personality assessments to enhance your decision-making about the potential of applicants then spend your time on candidates with the highest potential.

For more information contact PPR today!



## Destination: Boston, Mass.

We are looking forward to seeing all our industry partners in Boston during the MBA National Secondary Marketing Conference. If you have not yet made your plans to be there, we encourage you to consider the opportunity. While there, we would love to connect with anyone interested in our products and programs. Call us today or click on the button to set an appointment.

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## Compliance Changes are on the way....

*Will you be ready?*

Major compliance changes have been proposed by several regulatory agencies that will impact operations and require creation of or modification of policies and procedures related to regulatory compliance, primarily RESPA and FCRA. On March 14, 2008, HUD published proposed regulations overhauling the requirements of Regulation X, the implementing regulation for the Real Estate Settlement Procedures Act (RESPA). The proposed rule presents HUD's attempt to simplify and improve the disclosure requirements.

Most of the major disclosures currently required by Regulation X would be revised, and new disclosures, procedures and restrictions added. The comments period ends in early May, a final ruling can be expected shortly thereafter.

The proposed rule related to Section 312 of the FACT Act is a result of the regulatory agencies' two mandated requirements in the act to issue guidelines related to reporting information, and to identify the circumstances under which a furnisher must reinvestigate disputes about the accuracy of information based on direct requests from

consumers. Furnishers are required to review Appendix E of the proposed rule when preparing policies and procedures to maintain compliance with Section 312 requirements.

Depository institutions have been granted some relief from HMDA reporting requirements. The 2008 exemption threshold for depository institutions was changed to \$37 million. Thus, depository institutions with assets of \$37 million or less as of December 31, 2007 are exempt from 2008 data collection. Exemption thresholds for non-depository institutions have not changed.

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## PERFORMANCE IMPROVEMENT PROGRAMS:



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

### Assessments

- ⇒ Personality Assessments
- ⇒ Selection Series
- ⇒ Development Series
- ⇒ Leadership Series
- ⇒ Leadership Assessments

### Workshops

- ⇒ Managing Change
- ⇒ Building Trust
- ⇒ Coaching Approach to Management
- ⇒ Secondary 101
- ⇒ Risk Management

### Strategic Planning

- ⇒ 3-Day Intensive
- ⇒ 1-Day Introduction

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