

SUCCESS TOGETHER

Accelerating
Business in a
Digital World

Business Planning
Can Boost Your
Career and Foster
Personal Growth

How Fast We Are,
Matters



On the cover:

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Loan Officer | NMLS 613585

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PMR PARTNERS WITH LOAN OFFICERS TO HELP THEM **ACCELERATE THEIR BUSINESS IN A DIGITIZED WORLD**

BY CORY SWAIN



The life of a loan officer can be demanding. They must navigate a growing field of digital channels to reach and assist their network of clients, potential clients and partners.

Putting together a strategy and carrying it through is a Herculean task that never ends. But imagine having to carry this work load alone – especially during this difficult time when we rely on technology more than ever.

At PMR, we value operational excellence in everything we do – from rapid loan turnarounds to total marketing support for our loan officers.

As we enter a New Year in 2022 with high hopes for a brighter future and broader economic recovery, we recognize that digital marketing and other new solutions will be invaluable.

**“At PMR, we
value operational
excellence in
everything we do.”**

Here are some emerging trends and new rules of engagement we will focus on so our loan officers can seize every opportunity that comes their way.

Farewell to traditional home-buying season?

To say the mortgage industry is unique is an understatement. Buying cycles for homes are measured in years, not days or months. These cycles can be turned upside down at a moment's notice, as we all witnessed this year.

The pandemic-related restrictions and economic fallout forced tectonic shifts, leading to an active market during what was once traditionally quieter months.

We make adjustments on the fly so our loan officers won't feel flat-footed when a sudden change occurs.



Strength through automation

At PMR, we appreciate the importance of automation and put as many of these tools in the hands of our loan officers.

Strategically implemented, our automation works for loan officers so they can focus on the important stuff.

For instance, we offer automated, social media marketing through the OB Social Publishing app, Comergence. Our loan officers can run a first-class, custom campaign or select from a robust library of content that will capture the attention of the audience with little work on their end.

As a bonus to this intuitive automation, our loan officers are also reminded to call clients or take notes. The system is also designed to launch robust email drip campaigns that optimizes lead nurturing.

It's also worth noting that the developers behind Surefire have nearly two decades of industry experience, and are privy to the exact challenges that are presented to loan officers on a daily basis. By design, the system enhances the mortgage marketing experience from end to end, therefore enhancing production of our loan officers

State-of-the-art website and lead generation

PMR operates a powerful, user-friendly website with a focus on inbound marketing.

“PMR operates a powerful, user-friendly website with a focus on inbound marketing.”

We fuel these platforms with educational guides for first-time homebuyers and veterans. We also provide a comprehensive education campaign on attractive lineups like the down payment assistance program.

Loan officers can distribute other lead magnets like a quick rate form and custom calculators that help their clients visualize data on what their dream home will cost.

We do not underestimate the potency of loan officer pages that connect customers directly with members of our team. We capture important data, too, that categorizes leads, ensuring they are referred back to loan officers no matter what. We retarget traffic on the loan officer's behalf as well. Once a user hits your landing page, we're retargeting them for weeks via Google's display network.

This year reinforced what we already know: the mortgage industry is unique and governed by rules that constantly change.

Whether you're new to the business or have been at it for years, you see first-hand the behavior of buying cycles. Sometimes, it can take years to grasp the ebbs and flows of the market's direction.

You also understand the value of strong referral partner relationships.

And we know how much any loan officer would welcome how strongly we support marketing efforts, especially since related regulations are layered and complex.

PMR has your back

Buyers exercise their free will within the market, and tend to surprise. They're relying more on online search to shop for a home and a loan. They demand to have a competitive edge wherever possible. We see every dynamic at play and game plan for every scenario.

Our goal is to trust our loan officers to do what they do best. We equip them with every industry-leading tool and resource available so they can get the loan processing across the finish line at a pace that best suits their clients' needs.

Through operational excellence and a strong company culture, we are constantly in the hunt for better programs, better resources and streamlined solutions so we can meet this ambitious objective of true employee empowerment.

And because of that, our loan officers shine and make good on our shared commitment of putting our customers first.



ABOUT CORY SWAIN

Cory Swain is the CEO of Premier Mortgage Resources. Swain has been in the mortgage industry for 36 years. He joined PMR in 2015. Since then, PMR has expanded into a large part of the Western U.S. PMR now has 34 licensed locations west of the Mississippi River and is staffed by more than 200 loan officers. The company has branches across eight states (Washington, Oregon, California, Idaho, Nevada, Minnesota, Hawaii, and Missouri).

Swain currently resides with his wife and children in their hometown of Boise, Idaho, where PMR is headquartered.

[JOINPMR.COM](https://joinpmr.com)



PMR GIVES BACK

HELPING OUR COMMUNITIES

Our passion is people, and the communities they live in. While we regularly assess our loan products to ensure we are empowering buyers from all socioeconomic backgrounds, we also recognize that there are other, more pressing needs in our communities. PMR Gives Back is our way of reinvesting and helping those most at risk in our communities.

PMR Gives Back is the charitable arm of Premier Mortgage Resources, that focuses on supporting the Treasure Valley area and other communities in which it is involved. In 2022, our team was able to accomplish so much for our communities.

While we are continuously looking for ways to help in our community, now we're looking to expand that outreach to our neighbors and local businesses. We are all in this together.





BUSINESS PLANNING CAN BOOST YOUR CAREER AND **FOSTER PERSONAL GROWTH**

BY MANDI FEELY

At Premier Mortgage Resources, business planning is at the heart of our culture. This is because we want our loan officers to succeed, and we have proven time after time that success comes with planning.

Your business plan should serve as a blueprint and living document for your success in the next year. Without goals and daily directives for the year, a loan officer can flounder, lacking the accountability and drive to finish at the top.

A business plan is truly the secret sauce to taking your mortgage career to the next level and sustaining the growth and success that comes with that. To put it simply, loan officers who invest in laying the groundwork **get ahead.**

A business plan puts ideas onto paper systematically and strategically, supplying the necessary oxygen that promotes business health and prosperity. A business plan also reflects an individual's philosophy

and values as a business professional and unique individual. After all, it's the person with the plan who usually gets ahead.

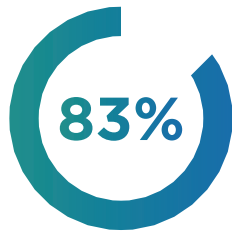
“Loan officers who invest in laying the groundwork get ahead.”

A business plan steers you in right direction

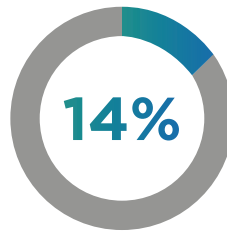
Imagine running an important meeting without an agenda or ordering food at a restaurant without menus. It just won't quite work. Mortgage leaders also need a comprehensive guide for prosperity.

Put together correctly, a business plan is like a tour guide who slows things down to explain while also getting you to the destination. A business plan is a single document but packed with business details, planning, strategy, business structure, and other guidance. A traditional plan requires a lot of time upfront given how meticulously detailed it will be. In the long run, it'll be worth it, as a plan can also establish benchmarks that gauge performance over weeks or quarters

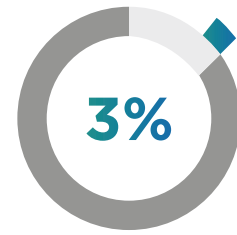
83% of people do not set goals



14% of people set goals in their heads and are 10 times more successful than those with no goals.



3% of people who write down their goals are 30 times more successful than those with no goals.



Statistics from "Goal Setting Statistics" by Naveen Raju on YouTube

Goal setting and being detail-oriented also fuel personal growth and development. When you set expectations and evaluate them regularly, there's no reason to feel unfocused or unguided ever again. Constantly planning and aiming means you are using time and energy wisely. And as the habits of planning become ingrained into your DNA, you build greater capacity to create and carry out new goals in your professional and personal life.

Achieving your goals

A strong business plan is informative. You can turn to it the next time a big decision stares you in the face. That's why we encourage you to look at what you did last year and challenge yourself to grow in the new year.

While a business plan won't have every answer, it should contain the key elements and other objective materials to guide decision-making at all levels, even when confronted by the most daunting dilemmas.

Let's face it: Even the greatest prepared will stumble. That's just part of being human. Goal setting, however, can give you seemingly super-human strength to anticipate the future and continually improve.

Jotting down plans and setting goals of all sizes cement life-changing habits. Ideal planners are people who separate the big picture from all the intermediary steps. As you assess your progress and work on the next move, growth, and success soon follow.

Remember that planning isn't a magical formula. Instead, it's a reflection of you in the past, present and future. With this type of perspective, you can have full control and continually reach goal after goal.

Track everything and get ready for lift off

With a keen skill for planning, you can also perform check-ins on yourself. Effective goal tracking provides a dashboard view of the big picture and

all the associated goals, big or small. Having a bird's eye view of your goals is empowering. Daily and weekly monitoring keep you on track and moving forward as efficiently as possible. Tracking is not just about check lists, either.

Use tracking to better organize schedules and budget time for other meaningful activities that can often spend too much time on the backburner. Who couldn't allocate more time for social media or writing that next email blast?

Above all, tracking goals reflects your desire to pursue excellence. Yes, tracking's granularity could fog up your perspective as you focus on smaller tasks. It's natural to feel that way. In reality, tracking is about the end goals. The success you create is made possible through an understanding that each process is valuable — otherwise, it wouldn't be part of your plan. But the goal, as a whole, is greater than the sum of single pieces and processes.

Getting control of all the pieces and processes in a systematic way within a business plan is what can elevate loan officers to new heights both in their professional and personal lives.



ABOUT MANDI FEELY

Mandi Feely is the Senior EVP of Premier Mortgage Resources. Mandi's experience in the mortgage industry has included loan processing, document preparation, loan originating, and management. The position she has loved the most for the past 20 years has been Loan Originator.

Mandi was born and raised in Idaho and is a proud graduate of Boise State University. Mandi and her husband, Cory, share a home in Eagle, Idaho.



BENEFITS TO JOINING PMR

SUPERIOR TECHNOLOGY STACK

Premier Mortgage Resources is serious about technology and employs a dedicated IT department. We provide computers loaded with cutting edge software and provide you all the training needed to help you get your first loan closed in no time.

BIGGER COMMISSIONS

You work to make money and we understand your time is valuable. That's why we pay our loan officers some of the highest commissions in the mortgage industry. Our streamlined processes cut operating costs and put more money directly in your pocket.

BUILT-IN MARKETING TEAM

PMR provides you with the systems and resources needed to hit the ground running. We know that advertising is crucial for loan officers to reach potential clients. We offer an in-house marketing team with cutting-edge systems to assist with everything from social media to ad campaigns.

EXCLUSIVE FAST TRAC SYSTEM

With just Income and credit information, we provide full loan approvals from a delegated government underwriter. The buyers and their real estate agents know their exact buying power, purchase price, and monthly payment – and you have happy clients.

JOINPMR.COM

HOW FAST WE ARE, MATTERS

BY JAMESON HAWKINS



As a Loan Officer, you want to work with a company who is trustworthy, knowledgeable and speedy. There are a lot of lenders out there who underwrite loans AFTER a buyer has accepted an offer on a home.

This causes disruption in the trifecta of trust, knowledge and speed simply because the loan process has milestones and requirements built into it that require that a loan is ideally underwritten as the first step in the home purchase process.

In this fast-paced, digital world, however, your

buyers don't have the time (so they think) to do things the traditional way.

“Your buyers don’t have the time to do things the traditional way.”

This is why Premier Mortgage Resources has rolled out its FastTrac Approval System.

Imagine reaching approval in just 48 hours. With PMR FastTrac, that's exactly what we are offering our clients and partners — a legitimate approval, extremely fast. Underwriting approval, generally speaking, occurs within just 48 hours of the initial application.

With PMR's FastTrac approval system, buyers and real estate agents know their exact purchasing power, often before they have begun the search for a home.

So, how does it work? With just a tidbit of information about income, and credit standing, our team works quickly on the underwriting portion. This allows us to deliver an approval letter that empowers buyers with a competitive edge to meet the demands of today's fast-moving market.

We do not require our loan officers to entirely complete a loan file in order to move forward with the underwriting process. We understand how slow this approach can be for real estate agents and their clients.

This outdated way of thinking about getting a loan approved may result in last-minute issues.

This is not the case with our proprietary FastTrac System.

“With Premier’s workflow, your clients can feel confident and stand out in the buying market.”

With Premier's workflow, your clients can feel confident and stand out in the buying market.

Armed with this quick approval, buyers are nimble and can confidently follow through on their intentions while completely understanding their financial commitment.

Premier Mortgage Resources has a rich history of efficient processes and quality service like the FastTrac System.

We put the focus on positioning real estate agents for success — and the FastTrac System highlights our pledge to both our clients and business partners.

We want to be the partner you can depend on for trust, knowledge and speed.



ABOUT JAMESON HAWKINS

Jameson is the COO at Premier Mortgage Resources, LLC. He has been in the mortgage industry for six years. Prior to mortgage banking, he spent eight years in corporate banking.



AGENTS PARTNER WITH PMR

At PMR, we appreciate the agents we work with and value each and every partnership. When agents partner with us, not only can they rest confident in the knowledge that their borrowers are in good hands, but we also have several RESPA compliant resources available to agents and the loan officer to improve the marketing and reach.

Single Property Sites

One of the most useful services PMR can provide is cobranded single property sites with property photos, specs and area information, ready in minutes!

Flyers and Direct Mail

Staying in front of a lead in every way possible is important! You want clients to see you and know you! That's why we offer co-marketed flyers and postcards!

Quick Quote Form

Do you have homebuyers who don't know where to start because they don't know how much they can afford? Reach out to get a Quick Quote from PMR!

Interactive Tools

One of PMR's proven strategies is long-term, consistent, cobranded follow-up after closing. Our post close emails includes a combination of important reminders to birthday messages!



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THE KEY TO ONBOARDING A NEW LOAN OFFICER **SEAMLESSLY**

BY SHANNON HUYG

Naturally, joining a new organization can invoke anxiety. But it can be especially daunting for a loan officer whose livelihood depends on the ability to produce loans.

From the start, Premier Mortgage Resources' focus has been to enable loan officers to hit the ground running. We want the pathway to production to be limitless even as they are moving from one company to another.

Over the years, we have tested and experimented with our onboarding system as much as possible to ensure a seamless transition. During that period, we found three keys to success: having a solid transition plan, infinite support, and in-depth training. We've set out to perfect all three.

Why experience counts

How do you accomplish excellence in transitions while remaining efficient? How do you empower new loan officers to perform at their best from the start?

At PMR, we have tested and explored different options in onboarding to avoid as many hiccups as we can during the transition period. The first step we take is having a clear plan to move forward. Our onboarding crew maps this out for every loan officer, and works closely with until they're 100% confident in their new role. This ensures every step of the process is carefully executed. Daily calls and contact points take place so that loan officers can get the assistance they need as quickly as possible with the training team.

Changing companies is challenging enough. That is why PMR is committed to bridging the gap of unfamiliarity so new loan officers feel at home and part of a team from the start.

During the transition, loan officers send new applicants in through the PMR application system, where our Onboarding Loan Officer Assistants carry the new applications forward. During that time, full transparency on the loan is offered through a shared folder, enabling them to maintain actionable communication with borrowers.

The loan officer may be under a lot of stress during this time, that is why we have a keen focus on our philosophy of operational excellence. This helps companies meet a loan officer's goals and provide rapid responses to their clients so they take swift action when it's needed the most.

Easy hand off through technology

Technology is critical in the mortgage world. At PMR, we've acquired some of the most cutting-edge programs so that loan officers can do what they do best: originate.

Training on these technologies can be intimidating, though. While the onboarding team is standing by to assist with any training needs, our HelpDesk team also acts quickly to address glitches encountered with the new technology.

Work styles that promote growth

A positive work culture, communication, teamwork,

“The first step we take is having a clear plan to move forward.”

ABOUT SHANNON HUYG

I have been in the Financial Industry for more than 25 years. I truly love helping clients purchase and refinance their homes, but my true passion is in training and mentoring new and fellow loan officers. I can't wait to help you with your next loan!

My husband Dave and I have been married for 21 years and love hanging out with our daughters Julia (19) and Quinn (16).

and training are so important.

It is this environment that puts loan officers at ease and allows them to spread their wings.

It's about the winning attitude that fills every branch at PMR, and the support system that encourages everyone to never stop learning.

Integrating new employees through the onboarding process is crucial to values and success. Welcoming everyone with open arms is a value that goes beyond a simple introduction during a meeting. At PMR, we treat each and every single employee like family, and strive to ensure that they are supported as much as possible in that role.

As an organization, mortgage companies should constantly search for new methods that support its loan officers and advance the mission of unmatched customer service and client-first loan programs.

Outcomes that reflect your values

Since 1991, PMR has partnered with its customers in their pursuits of homeownership. We understand the importance and significance of homebuying and the investment it represents. It's the largest one our clients will ever make in a lifetime. We owe it to them to get it done right and as quickly as possible. Our loan officers make that happen.

That's why our organization recognizes that every day and every onboarding session is extremely important, especially during the pandemic. On average, we are hard at work closing loans in 21 days or less, allowing our borrowers the flexibility of extra time and money.

This ambitious standard applies to everyone. We believe it's possible for every loan officer to achieve this pace even if they're just getting started with us.

OUR CORE VALUES:



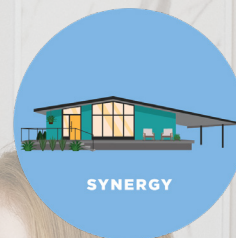
VISIONARY

Similar to the **blueprints** of a home, PMR endeavors to visualize the future of mortgage lending. We strive to take on new technology and embrace market changes so that we can remain at the forefront of the industry, to achieve success and showcase industry leadership.



INTEGRITY

Our integrity and ethics are the **foundation and support** that has built PMR into the company it is today. Our uncompromising belief that we are accountable for our actions is at the core of PMR. Morality, ethics, transparency, and strong principles set our foundation.



SYNERGY

Similar to the diverse ecosystems of a **fully built home**, PMR prides itself on a diverse team that can work together. We recognize businesses thrive when they have a diverse team of people who work together well and contribute different ideas based on their skill sets. We focus on having a team-oriented, open door culture which helps us create a bigger impact than any of us would be alone. Our company size gives you the support you need, while not getting lost in the corporate world.

OUR BIG WHY

At Premier Mortgage Resources we have a family atmosphere and our team works together toward one common goal – fast, accurate, and efficient Underwriting, Funding, and Closing.

Our secret to high producing originators is an amazing backroom with a high understanding of the guidelines. Sound operations equates to increased productions.

We strive for operational excellence at Premier Mortgage Resources.

QUICK TURN TIMES

At Premier Mortgage Resources, we intentionally over-staff in Underwriting, Processing, and Closing so we have fast turn times. Operation departments make themselves available to help loan officers. Our Operations teams work diligently everyday to ensure

quick turn times, like our same day CD's.

EDUCATED STAFF

The average tenure is over 25 years in our operations team, meaning you're getting experienced team members to help you, even with difficult transactions.

VARIETY OF PRODUCTS

We offer a full menu of mortgage products and are delegated to underwrite conventional, FHA, VA, USDA, and several state bond programs. In addition, we have a full Reverse Mortgage Banking division as well as many Jumbo outlets.

Our why is to empower our team members to succeed in business & in life. And to help our clients achieve the dream of homeownership!

HOW DO WE DO IT?



CUTTING EDGE MARKETING

PMR is a company for top producers. We believe in supporting them by positioning them for success in their market, through innovative and powerful marketing strategies.



OPERATIONAL EXCELLENCE

We value the drive in our operations teams. We are all self-starters. We get the job done. We are always looking to better ourselves.



COLLABORATIVE CULTURE

Our teams depend on each other. Every individual has an important role to play. We value work ethic so we can work hard so our clients can rest easy.

Real Approvals... *FAST!*



You Can Get Underwriting Approval Within **48 Hours** After The Initial Application!

With just **income and credit info**, our FastTrac Underwriting team will work to get your Underwriting Approval Letter, where you'll know your EXACT buying power & monthly payments!

Make your offer stand out in today's market!
Apply today!



PREMIER

MORTGAGE RESOURCES

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