

# SUCCESS

**INSIDE:**

Accelerating  
Business in a  
**Digital World**

How Fast We Are,  
**Matters**



**PREMIER**  
MORTGAGE RESOURCES

# BE BOLD IN A NEW WORLD



# 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 2021 with high hopes for a brighter future and broader economic recovery, we recognize that digital marketing and other new solutions will be invaluable.

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.

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



### 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.

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.

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

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.



## PMR GIVES BACK

**HELPING OUR COMMUNITIES IN TIME OF CRISIS.** COVID-19 has wreaked havoc on our national and local economies. At PMR, we recognize the strain this has put on our community and we want to help. 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.

**This year PMR Gives Back helped our communities by:**

- **Raising \$20,000 for the Idaho Food Bank**
- **Raising \$8,000 for Northwest Harvest**
- **Launched the PMR Gives Back Scholarship Fund**

**Learn more at [pnrloans.com/covid-response](https://pnrloans.com/covid-response)**

## ABOUT CORY SWAIN



Cory Swain is a managing partner of Premier Mortgage Resources (PMR) LLC, NMLS No. 1169. 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 31 licensed locations west of the Mississippi River and is staffed by more than 120 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.



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# ARE YOU READY TO BE **BOLD?**

A man with short dark hair, wearing a black face mask and a blue blazer over a light-colored shirt, is looking directly at the camera. The background is a blurred outdoor setting with greenery and a building.

## **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 FASTTRAC 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.



# HOW FAST WE ARE, MATTERS

BY AMY PACKER



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.”**

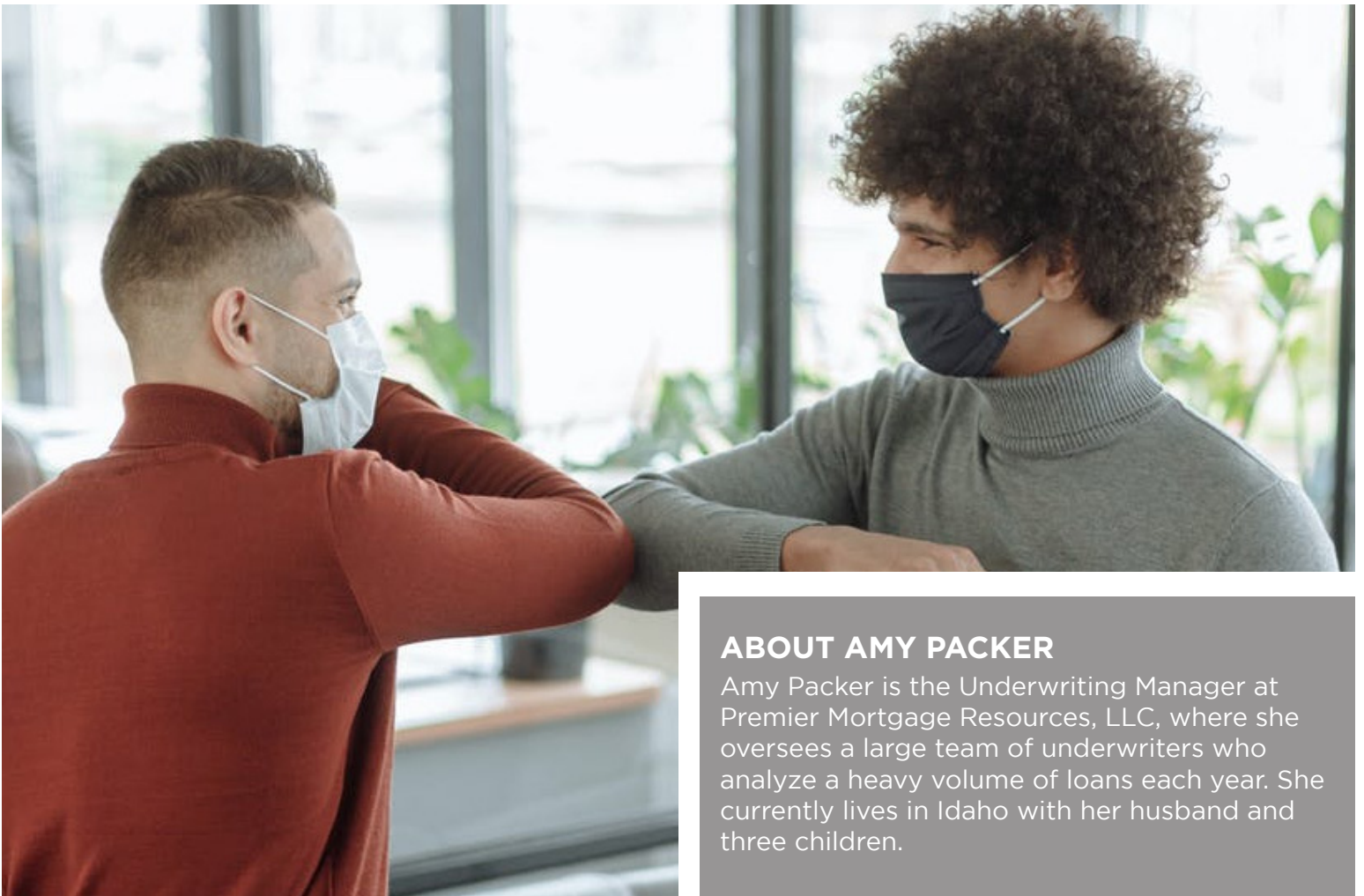
With Premier's workflow, your clients can feel confident and stand out in the buying market.

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 AMY PACKER**

Amy Packer is the Underwriting Manager at Premier Mortgage Resources, LLC, where she oversees a large team of underwriters who analyze a heavy volume of loans each year. She currently lives in Idaho with her husband and three children.





## 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!



# 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.

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

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.

## **ABOUT SHANNON HUYG**

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## 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, 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.

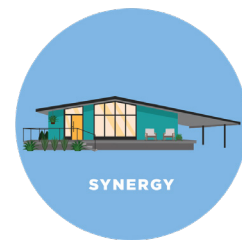
## OUR CORE VALUES:



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.



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.



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!*



**PMR**  
**FAST**  
**TRAC**  
**MORTGAGE**

## 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!**