

Capture Your Share of the Purchase Market

Now that refi income has reduced dramatically, community-based lenders must quickly shift gears, with laser-like focus, to accelerate and grow purchase originations. How? For starters, work hard at expanding and keeping great relationships with realtors and other pros in the housing industry. At the same time, make sure you partner with a lending services provider who is committed to closing your loans on time. *And* help you deliver the mortgage products and experiences that will thrill you and your borrowers.

Add more mortgage income in a highly competitive market!



Capture More of Today's Purchase Market

With the purchase market expected to grow, so do the opportunities for your institution. Millennials are now scrambling to buy their first homes. The job market is going strong. Home prices continue to rise. Are you in a position to make the most of all this? Here's how to be sure:

- Form new and closer relationships** with the realtor community
- Prioritize and deliver *exactly* what realtors want** (1) on-time closings, (2) excellent communications
- Provide a full suite of products**, including government loans, that first-time buyers need
- Use modern technology** and different ways to make communicating easy for borrowers
- Close loans in as little as 30 days**, which is so important to realtors and buyers
- Provide preapprovals**, not just prequalification, to outperform the market
- Promote a 50-state lending capability** – and capitalize on that coverage
- Offer construction loan options** to attract a wider range of prospects

Capture Your Share of the Purchase Market



Optimize Operational Efficiency

Community-based lenders can sometimes lag behind the business world in adopting new technologies. But the reality is, our industry must balance digital transformation with critical essentials such as . . .

- **Compliance oversight** and sure adherence to regulatory requirements
- **Staff scalability**, up and down, based on lessons learned from market shifts and lending priorities
- **Technology platforms** giving you and your borrowers the kind of convenient experiences everyone expects
- **Control over mortgage department expenses** that you can easily match to work fluctuations



Choose the Best Mortgage Partner to Help

The right mortgage lending services provider will excel in all of the areas listed above, and tailor partnership options to your liking. But that's not all; the ideal partner will also deliver, at a minimum . . .

- **Servicing retention** (to stop other servicing providers from cross-selling your borrowers and sending loans elsewhere)
- **Compliance oversight and full knowledge** of changing requirements
- Excellent **"loan-level" support** from an assigned dedicated team
- Free use of a modern and efficient **Loan Origination System**
- **Accurate underwriting** at impressive speeds
- **Origination quality and process controls** designed to curtail risks
- **Fulfillment services/support** for both secondary market mortgages and your portfolio loans (i.e., underwriting, processing, and closing services)
- Ability to **expand your lending area** and benefit from marketing support

It's time to make changes!

Contact **QRL Financial Services** today and prepare to get more of the purchase market this year.
Call **888.766.4734** or email solutions@qrlfinancial.com.



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