




Optimizing Efficiencies in Today's Mortgage Market

Today's economic uncertainties have had a huge impact on the mortgage industry. Like mortgage departments across all community-based lenders, you're no doubt concerned about maintaining staff, keeping a lid on expenses, and ensuring scalability when loan demand requires it. Some lending service providers are experiencing the same difficulties. That's why you need a partner with the steadfast strength, knowledge and capabilities to weather the storm.

Rely on our scalable, affordable services—and partnership.

Gain Scalability and a Full Suite of Products

 The solid strengths of a knowledgeable, dependable lending services provider—one with the services to help you operate at maximum efficiency without adding staff or sinking your budget—are more crucial than ever. Here's how we'll help you.

- **Greater production and revenue** from your ability to offer more mortgage options
- **We'll scale staffing up/down** as you better manage overhead
- **Very knowledgeable staff** with extensive mortgage experience
- **Complete fulfillment services** with options for you to choose from
- **Dedicated Loan Coordinator handling your needs**—one contact, one phone number
- **Committed to an excellent borrower experience** and on-time closings

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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 to learn how we can help you maximize efficiencies.

Call 888.766.4734 or email solutions@qrlfinancial.com.



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