



2021

BUSINESS PLANNING

— WORKBOOK —

LOAN OFFICER EDITION

(ABRIDGED)



LIFT YOUR BUSINESS IN 2021

It's a new year, and a new opportunity to plan for success. APM is all about supporting our loan officers with the culture, resources, and tools necessary to thrive. We believe the more intentional we are about what we want to accomplish, the higher the likelihood of achieving our goals. We also believe in a rapidly changing dynamic industry such as the mortgage industry, it is necessary to review and re-affirm or reset our course every 90 days.

This book will provide you the template for developing your plan and will help you to focus on three key areas:

- ◆ Production – intention behind what builds/sustains your business
- ◆ People – giving your clients the very best possible experience
- ◆ Personal – caring for your personal wellness

Here are some key definitions to keep in mind as you work through this workbook:

Goals:

A goal is the desired result that a person/organization seeks to achieve because of implementing strategies and intentions. A goal:

- ◆ Defines the destination
- ◆ Changes the direction or mindset to move towards a new destination
- ◆ Creates the necessity to develop specific tactics

Strategies:

Often confused with goals, strategies are the stepping stones to achieving a goal. Strategy, which is derived from ancient Greek for “generalship”, is the method or plan that is executed to bring about a desired future, the Goal. Strategies are the specific projects or tactics to get from where you are to where you want to go.

Action Items:

Stated simply, this would be the step-by-step actions or activities that must take place for a strategy to be achieved or implemented. Organize them in order of completion and identify if anyone other than yourself is assigned a task.

All the best to you in your planning & here's to an amazing 2021!



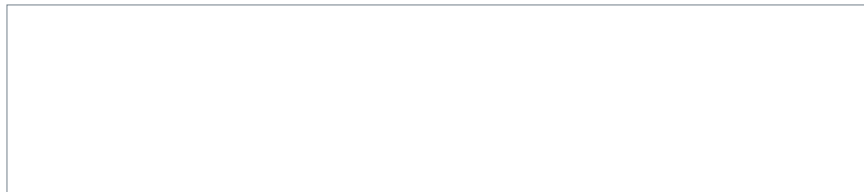
LET'S GET
STARTED

↑FT YOUR AWARENESS

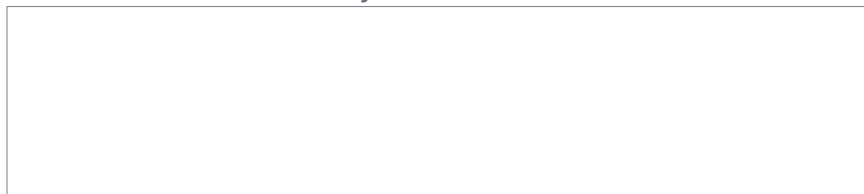
2020 SELF EVALUATION.....

Answer the following questions honestly as you evaluate your successes & challenges in 2020.

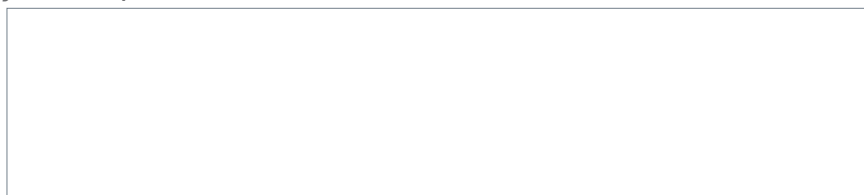
What was your biggest success, or what are you most proud of from the year?



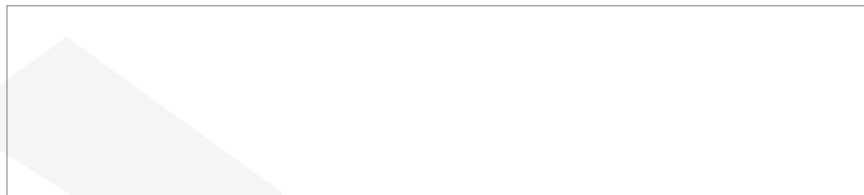
What were the sources of your business in 2020?



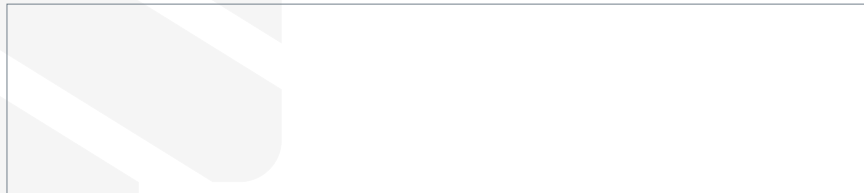
What strategies did you implement? Did they produce what you had planned?



What did you hope to accomplish but did not this past year... and why?



What were some of your biggest challenges? Did you overcome, or are they still a challenge?



SELF EVALUATION CONT.....

On a scale of 1 to 10, how would you rate yourself in the following areas in 2020:

My customer’s experience with my team and I	
My responsiveness and effectiveness	
My timely, transparent and frequent communication with all parties involved in the transaction	
My relationship with my business/referral partners	
My actions to seek out new business	
My regular management and engagement with my customer database	
My online reputation and presence (reviews, social, websites, etc)	
My time commitment to learning new/enhanced technology tools	
My time management & daily/weekly intentions	
My workflows, efficiencies and effectiveness to scale my business	

PRODUCTION KEY METRICS

Identify your actual results for 2020 and set your metrics for 2021

	2020 ACTUAL	2021 GOALS
LOAN VOLUME		
# of UNITS/CLOSINGS		
APPLICATIONS TAKEN		
CLOSE RATIO (UNITS/APPS)		
AVERAGE LOAN AMOUNT		
AVERAGE LOAN CYCLE (DAYS FROM APPS TO CLOSE)		
LOAN PURPOSE MIX (PURC VS REFI)		



↑FT YOUR GAME

MAKE YOUR PLAN FOR THE 3 P'S

PRODUCTION · PEOPLE · PERSONAL

1. Determine goals for the 2021 year. Set 1-3 strategies for each goal every 90 days
2. Identify the action items necessary to implement your strategies
3. Evaluate your progress every 90 days, make adjustments, and plan your next 90 days

PRODUCTION.....

90-Day Time Frame: _____

Enter Dates

GOAL:

Strategy #1:

Strategy #2:

Strategy #3:

Action Items:

When will I evaluate, schedule and plan the next 90-days _____

PEOPLE

90-Day Time Frame: _____

Enter Dates

GOAL:

Strategy #1:

Strategy #2:

Strategy #3:

Action Items:

When will I evaluate, schedule and plan the next 90-days _____

PERSONAL DEVELOPMENT & WELLNESS

90-Day Time Frame: _____
Enter Dates

1. HEALTH & WELLNESS

GOAL: _____
Strategy: _____
Action: _____

2. INTELLECTUAL & LEARNING

GOAL: _____
Strategy: _____
Action: _____

3. FINANCIAL SECURITY

GOAL: _____
Strategy: _____
Action: _____

4. RELATIONSHIPS & WORKLIFE BALANCE

GOAL: _____
Strategy: _____
Action: _____

When will I evaluate, schedule and plan the next 90-days _____

Discover the **APM** *Difference*

We hope this workbook gives you a small taste of the many ways we invest in the success of our loan officers. Get started immediately – a good plan that is fully executed today is far better than one that gets designed, polished, and perfected later. Plan for success, analyze and adjust every 90 days.

To learn more about what APM can do for your business,
visit joinAPM.com



AMERICAN
PACIFIC
MORTGAGE