



# 2022

## BUSINESS PLANNING WORKBOOK

Branch Manager Edition



# PLAN YOUR BUSINESS FOR 2022

APM has a long history of setting time aside each year to plan out the coming year's path for success. We believe the more intentional we are about what we want to accomplish, the higher the likelihood of achieving our goals. We also know our industry to be dynamic & ever-changing, and this requires us to be adaptable and nimble. This is why it is important to review, reaffirm or reset our course every 90-days.

For you branch managers, it's critical to plan for the branch health & success, in addition to your individual production & personal goals. To that end, we would like you to focus on four key areas:

- ◆ Production Growth
- ◆ Profitability
- ◆ Process & Technology
- ◆ People
- ◆ Personal Growth

### 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. There are no limits to the strategies one can deploy, but we encourage you to consider bandwidth and resources to carry them through.

### 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. A list of action items should be identified and then organized in the order they should be executed, as well as the person(s) assigned to each action.

Planning for 2022 gives your business direction, intentionality and purpose in sustaining a healthy branch for years to come.

### Here's to a terrific 2022!

Kurt Reisig | *Chairman*

CREATING  
**EXPERIENCES**  
THAT **MATTER**



AMERICAN  
PACIFIC  
MORTGAGE



LET'S GET  
STARTED

BOOST YOUR AWARENESS

# 2021 SELF EVALUATION.....

Be honest with yourself in reviewing your department strategies, challenges and successes in 2021.

*1) Looking back, what are you most proud of from the year?*

*2) List one thing you implemented this year that worked well and will continue?*

*3) What did you hope to accomplish but did not, and why?*

# 2021 SELF EVALUATION CONT.

On a scale of 1 - 10, how would you score the overall health of your branch today?

- Achieving revenue goals \_\_\_\_\_
- New business development \_\_\_\_\_
- Recruiting & Growth \_\_\_\_\_
- Adoption of technology \_\_\_\_\_
- Expense management \_\_\_\_\_
- Effectiveness of my Loan Officers \_\_\_\_\_
- Effectiveness of my Staff \_\_\_\_\_
- Loyalty of team members \_\_\_\_\_
- Customer experience and satisfaction \_\_\_\_\_



# ENVIRONMENTAL SCAN.....

Looking into 2022, conduct an environmental scan to ensure you are considering all factors when making your business plans.

Industry Disruptors:	Industry Opportunities:
Strengths (Branch):	Strengths (APM):

Environmental Scan: The study and interpretation of the political, economic, social and technological events and trends which influence business, an industry or even a total market.

# BRANCH KEY METRICS.....

Identify the actual numbers for 2 years (2020-21)  
and set goals for 2022.

	2020 ACTUAL	2021 ACTUAL	2022 GOALS
BRANCH VOLUME			
UNITS			
AVERAGE LOAN AMOUNT			
APPLICATIONS TAKEN			
CLOSE RATIO (Units/Apps)			
AVERAGE LOAN CYCLE (Days from app to close)			
APM CAPTURE %			
LOAN PURPOSE MIX (Pur/ Refi)			
PRODUCT FAMILY MIX			
PRODUCTION PER ORIGINATOR			
TOTAL LOAN OFFICER COUNT			
TOTAL FULL TIME STAFF			
PERSONAL PRODUCTION - % of Overall			
MONTHLY BREAKEVEN VOLUME			
EXPENSE % OF REVENUE			



# SETTING PLANS FOR 2022.....

Looking at the future and making a business plan takes commitment and focus. Be honest with your intentions.

*What is it about your leadership that will attract & retain originators?*

*What is getting in your way of attracting new originators?*

*What is one leadership skill you want to enhance this year?*

*What is one thing that makes you uncomfortable yet you will tackle in 2022?*

*What will be your daily/weekly Habits to achieve your personal & professional plans?*

# BUILDING BETTER HABITS: CHANGE YOUR HABITS. CHANGE YOUR LIFE.

## The 4 Laws for Building / Breaking Habits



BUILDING GOOD HABITS	BREAKING BAD HABITS
1. Make it obvious 2. Make it attractive 3. Make it easy 4. Make it satisfying	1. Make it invisible 2. Make it unattractive 3. Make it hard 4. Make it unsatisfying

***“A habit is a behavior that has been repeated enough times to become automatic” – James Clear***

1. What is My New Habit?

2. Why Do I Want to Start this Habit?

3. Who Will Hold Me Accountable?

***“We are what we repeatedly do. Excellence then, is not an act, but a habit.” – Will Durant***



# WHAT'S NEXT FOR YOUR BRANCH

## MAKE YOUR PLAN

PRODUCTION • PROFITABILITY • PROCESS • PEOPLE

1. Determine goals for the 2022 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 STRATEGIES.....

90-Day Timeframe: \_\_\_\_\_  
Enter Dates

GOAL:

Strategy #1:

Strategy #2:

Strategy #3:

Action Items:

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90-Day Timeframe: \_\_\_\_\_  
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# MANAGING PROFITABILITY.....

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Enter Dates

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Action Items:

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# PROCESS & TECHNOLOGY.....

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Enter Dates

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Action Items:

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## PEOPLE & EXPERIENCE

.....

At APM, our brand vision is to Create Experiences That Matter. In every interaction with us as individuals and as a company, we let our employees and customers know that they matter.

As you think about your people goals for your branch, consider how the total experience is integrated into your plan.

### **GOAL for EMPLOYEES:**

What will be the experience of working for your branch?

### **GOAL for CUSTOMERS:**

Describe the overall customer experience you/your team will deliver?

# PEOPLE & EXPERIENCE

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Enter Dates

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# STRATEGIES TO INCORPORATE INTO YOUR 90-DAY BUSINESS PLANS

## PRODUCTION GROWTH STRATEGIES

1. Strategic recruiting to achieve branch goals; dedicate at least 4 hrs per week for consistent recruiting activities that results in  $\pm 20\%$  increase of overall production goal.
2. Conduct quarterly accountability sessions with my loan officers to ensure they're tracking with their business plans, help them adapt/add strategies every 90-days, provide them resources where needed to achieve their goals.
3. Introduce and/or enhance a lead-gen platform for the branch, ensuring highest ROI that results in increased productions of  $\pm 20\%$ .
4. Utilize social media ads/promotions, or other digital marketing strategies, to capture consumer leads opportunities for the branch, ensuring highest ROI that results in increased production of  $\pm 20\%$ .
5. Leverage opportunities to provide education/webinar/live virtual events, etc. to nurture new customers and increase production of  $\pm 20\%$ .
6. Develop new branch accounts – either through creating a strategic partnership with a new real estate brokerage and/or a builder advantage program to increase production by  $\pm 20\%$ .
7. Participate in LaunchPad by adding  $\pm 3$  new Originators through the program.
8. Increase production by  $\pm 20\%$  through focusing on diversity expansion in my marketplace; commit to adding at least one new Loan Officer that speaks/connected with a minority group that we are not engaged with today.
9. Actively participate with industry and/or state associations for networking and recruiting opportunities; Commitment to  $\pm 4$  hrs per month.



# STRATEGIES TO INCORPORATE INTO YOUR 90-DAY BUSINESS PLANS CONT.

## MANAGING PROFITABILITY STRATEGIES

1. Know, understand and evaluate my branch breakeven number. This includes revenue, product mix and cost to produce. Every quarter, make adjustment where needed to ensure branch never operates at a loss.
2. Evaluate and improve fall-out percentage of prequals to applications (or applications to borrowers) to close more business and opportunities for revenue.
3. Improve profitability in branch by reducing/eliminating revenue leakage by  $\pm 15\%$  such as appraisal, credit, cost to cures, waiving fees, etc.
4. Audit P&L at least 1x per month for any anomalies, discrepancies and overall accuracy of branch revenue and expenses.
5. Gain an in-depth knowledge & utilization of both Loan Vision & Domo to run my branch economics.
6. Evaluate & adjust branch margins (with RVP) at least quarterly to adequately drive revenue needed for health sustainability.
7. Strategically evaluate each loan officer's profitability on a quarterly basis, including business mix revenue, resources allocated, and commission compensation. Make adjustment where needed.
8. Implement a strong ROI evaluation system on marketing and branch expense, adjust accordingly for overall branch health.
9. Reduce concessions by  $\pm 25\%$  through research on cause, leakage and friction. Identify one area per month to improve upon.
10. Disciplined personnel management to ensure maximum efficiencies and streamlined processes throughout every stage of the loan. Increase capacity or decrease costs by  $\pm 15\%$ .

# STRATEGIES TO INCORPORATE INTO YOUR 90-DAY BUSINESS PLANS CONT.

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# STRATEGIES TO INCORPORATE INTO YOUR 90-DAY BUSINESS PLANS CONT.

## TECHNOLOGY & PROCESS

1. Modernize the workflow and customer experience by fully adopting key technology – such as Mobile, Candor, Smart Fees, etc.
2. Improve the customer experience and decrease concessions/rate shopping by at least 25% by adopting a sales presentation platform (e.g. Mortgage Coach, MBS Highway).
3. Retain our past customers and raving fans through full adoption of Total Expert (or other CRM) for all database & marketing management to stay present and relevant to customer-base.
4. Enhance the customer experience by ensuring all members of the team have clear roles and ownership for the customer experience, and any friction is removed from the process.
5. Focused production through on-time closings - monitoring and managing the pipeline on a daily basis to keep loan officers focused on bringing new loans in the door and closing their deals on-time with happy customers.
6. Leverage Domo and other resources at APM to ensure every deal closes, closes with happy employees and borrowers.
7. Reduce cycle times by at least 5 days by leveraging technology, removing friction and duplications.

# STRATEGIES TO INCORPORATE INTO YOUR 90-DAY BUSINESS PLANS CONT.

## MANAGING PEOPLE & EXPERIENCES STRATEGIES

1. Positive leadership through motivating team members with recognitions, appreciations and healthy competitions - adopt monthly practices for retention of 100%.
2. Increase visibility of branch success through internal & external promotions to spread good news of the branch – sharing positive reviews, closings on times, days to close, employee success and highlights, etc.
3. Implement a coaching program into the branch, where loan officers have the resources and systems to aid them with achieving their personal and professional goals.
4. Hold value-add & engaging staff meetings (if virtual cameras on) on a consistent basis to focus on knowledge, sales tips, customer experience, and other origination practices that together create a sense commitment, community & family, while driving production.
5. Conduct semi-annual performance reviews and regular 'stay' interviews to seek feedback and exchange of healthy engagement of performance.
6. Improve work-life balance for team members in branch to ensure effectiveness and balance to the employee.
7. Define and implement a 1st 90-day new hire experience for effective onboarding and integration of new team members into the branch.
8. Enhance community outreach and/or participation with charitable organization(s). Leverage APM Cares resources for higher level of involvement with causes that matter to me and my team.



# WHAT'S NEXT FOR YOUR PERSONAL GROWTH

NURTURE YOUR SELF.

# PERSONAL GROWTH

90-Day Time Frame: \_\_\_\_\_  
Enter Dates

## 1. HEALTH & WELLNESS

GOAL: \_\_\_\_\_  
Strategy: \_\_\_\_\_  
Action: \_\_\_\_\_

## 2. LEARNING & INTELLECT

GOAL: \_\_\_\_\_  
Strategy: \_\_\_\_\_  
Action: \_\_\_\_\_

## 3. FINANCIAL SECURITY

GOAL: \_\_\_\_\_  
Strategy: \_\_\_\_\_  
Action: \_\_\_\_\_

## 4. RELATIONSHIPS & WORKLIFE BALANCE

GOAL: \_\_\_\_\_  
Strategy: \_\_\_\_\_  
Action: \_\_\_\_\_

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GOAL: \_\_\_\_\_  
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Enter Dates

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## 4. RELATIONSHIPS & WORKLIFE BALANCE

GOAL: \_\_\_\_\_  
Strategy: \_\_\_\_\_  
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90-Day Time Frame: \_\_\_\_\_  
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## 1. HEALTH & WELLNESS

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## 2. LEARNING & INTELLECT

GOAL: \_\_\_\_\_  
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Action: \_\_\_\_\_

## 3. FINANCIAL SECURITY

GOAL: \_\_\_\_\_  
Strategy: \_\_\_\_\_  
Action: \_\_\_\_\_

## 4. RELATIONSHIPS & WORKLIFE BALANCE

GOAL: \_\_\_\_\_  
Strategy: \_\_\_\_\_  
Action: \_\_\_\_\_

## List of Strategies to Implement into Personal Development & Wellness Plan:

### HEALTH & WELLNESS

1. Set a consistent schedule for daily exercise, committing to move my body every day.
2. Make my health a priority, including making appointments for wellness checks and testing, to ensure I'm providing myself and my family the healthiest version of me.
3. Commit to start or continue an exercise regimen and food plan that is realistic and improves my overall health.
4. Join a sports team/league to get into physical shape and expand or maintain competitive team interactions.
5. Explore mental health needs for myself and my family, pulling in support where needed.
6. Determine the right work schedule for me and stick with it. Meaning, when I do what, when I start and end, where I do my best work, when I take breaks, etc. – to ensure I am achieving my professional and personal goals.
7. Work on better sleep habits to improve my health – by managing my routines, schedule, and patterns.
8. Give something up. Evaluate a bad habit, practice or spending habit to eliminate this year, come up with a plan for success and replace my bad habit with a positive one.

### LEARNING & INTELLECT

9. I will increase my learnings and skills by dedicating ± 3 hours per week engaging with online learning resources – such as podcasts, audible books, online courses, and other knowledge-based resources.
10. Read ± 12 books in the year (at least one book per month).
11. Learn something new. This could be either in work-life or personal life. Carve out time each month to dedicate towards this new skill or learning.
12. Start a blog or journal weekly writing practice. Capture things such as: dreams, memories, history, gratitude, human interactions, or other thoughts and intentions.
13. Schedule time every day/week for personal meditation, reflection and learning.

Strategies to Implement into Personal Development & Wellness Plan CONT:

FINANCIAL SECURITY	<div>1. Set a monthly budget and commit to keeping it</div> <div>2. Obtain a copy of my credit report and correct any errors, then use the report to build a plan to begin paying down debt. I will pay off \$_____ monthly.</div> <div>3. Increase my overall savings &amp; investments by committing to save ± 10% of my earnings.</div> <div>4. Determine a minimum of three financial goals (i.e., saving for a down payment, purchasing a car, or investing) including likely roadblocks, as well as actionable steps required to meet my goals.</div> <div>5. Dedicate myself to creating work-life harmony by diligently ensuring there is time every day to feed myself professionally and personally.</div> <div>6. Work as a household to declutter or organize our home. Donate excess when possible or dispose of broken or obsolete items.</div> <div>7. Tend to personal relationships, carving out ____ hours per week to touch base, connect, and reinforce the importance of those relationships.</div>
RELATIONSHIP & WORKLIFE BALANCE	<div>8. Pledge to eating dinner as a family (whatever family means to you) at least ____ times per week.</div> <div>9. Allocate ____ hours per week for one-on-one time with my spouse, partner, and children doing something that connects and brings us peace. This can be going for a walk, sitting down for an uninterrupted coffee break, starting a new hobby together, or anything else that we</div> <div>10. find enjoyable.</div> <div>11. Plan, save for, and take that dream vacation with those I love.</div> <div>12. Commit to, or enhance, my involvement with a charity or cause that matters to me via donations or volunteering.</div> <div>13. Join a club, community, or networking group to establish new friendships and/or build connections that can provide an opportunity to advance professionally.</div> <div>14. Bring a pet into the household this year.</div> <div>15. Get my financial house in order by setting up a personal will or trust this year.</div>

# NOTES



# OUR CORE VALUES

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**RESEPT**



SHOW YOU CARE

**TRANSPARENCY**



STRAIGHT TALK

**SCRAPPY**



UNWAVERING  
RESOLVE

# APM'S SAVVY EDGE TECHNOLOGY

PROSPECT • TRANSACTION • RETAIN

.....



# THE POWER OF APM

