



2022

BUSINESS PLANNING WORKBOOK

Loan Officer Edition

CREATING
EXPERIENCES
THAT **MATTER**



AMERICAN
PACIFIC
MORTGAGE



BUSINESS PLANNING – ADVICE TO GET YOU STARTED



APM has a long history of setting time aside each year to plan out the coming year’s path for success. We believe that the more intentional we are about what we want to accomplish, the higher the likelihood of achieving our goals. We also believe that, in a rapidly changing dynamic industry such as the mortgage industry, it is necessary to review, re-affirm or reset our course every 90 days.

For you as Loan Officers, it’s critical to plan, outline and set the course for your individual plan. To that end, we invite you to focus on the following five areas:

- ◆ Production & Business Development
- ◆ Personal Branding & Marketing
- ◆ Process & Technology
- ◆ People & Customer Experience
- ◆ Personal Growth

Goals:

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

- ◆ Defines the destination
- ◆ Changes the direction or mindset to move toward the destination or state
- ◆ 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 for a strategy to be implemented. Set these at 90-day increments and in order of priority.

The overarching message APM wants to implore is a good plan that is fully executed today is better than a perfected plan that gets designed tomorrow. Plan for success, analyze and adjust every 90-days.

Here’s to a terrific 2022!

Kurt Reisig | *Chairman*



LET'S GET
STARTED

BOOST YOUR AWARENESS

2021 SELF EVALUATION.....

Answer the following questions honestly as you evaluate your successes & challenges in 2021.

1. What were your successes and what are you most proud of from the year?

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

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

SELF EVALUATION CONT.....

On a scale of 1 to 10, how would you rate yourself in the following areas for 2021:

Business Development	My actions towards sourcing new business	
	My relationship with my referral partners	
Time Management	My daily/weekly intentions towards my business plan	
	My schedule and time-blocking for high priority activities	
Marketing	My actions towards retaining my customer base	
	My implementation new marketing strategies to attract and engage my audience	
Technology & Process	My ability to generate more business and/ or more time by creating efficiencies through technology	
	My improvement of the customer experience and/or reduce cycle times by leveraging technology	
Personal Growth	My prioritization and time to recharge myself and care for my wellness	
	My success in achieving one personal goal that wasn't related to work	

PRODUCTION KEY METRICS

Identify your actual results for 2021 and set your metrics for 2022

	2021 ACTUAL	2022 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)		

PROFESSIONAL & PERSONAL PLANNING FOR 2022

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

1. List 3-5 of Your Personal Values

2. Define Your Value Proposition & How You are Different – For Customers

3. Define Your Value Proposition & How You are Different – For Referral Partners?

When it comes to your value propositions, try and incorporate your personal values and your authentic self into how you're different.

4. What Are Your Key Priorities (List them & time-block for commitment)

5. What Does Success Look Like for Me?

6. What Will Be My Daily/Weekly Habits to Achieve Both My Personal & Professional Plan

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

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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 BUSINESS?

MAKE YOUR PLAN
PRODUCTION | MARKETING
TECHNOLOGY | EXPERIENCE

1. Set your goal for 2022 in each of the categories.
2. Set your 90-day strategies for each goal and identify necessary action items.
3. Evaluate, adjust and extend every 90-days.

VIEWING YOUR BUSINESS AS A FLYWHEEL WILL HELP YOU MAKE STRATEGIC DECISIONS

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PRODUCTION & BUSINESS DEVELOPMENT

90-Day Time Frame: _____
Enter Dates

GOAL:

Strategy #1:

Strategy #2:

Strategy #3:

Action Items:

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Strategy #3:

Action Items:

PERSONAL BRANDING & MARKETING

90-Day Time Frame: _____
Enter Dates

GOAL:

Strategy #1:

Strategy #2:

Strategy #3:

Action Items:

PERSONAL BRANDING & MARKETING

90-Day Time Frame: _____
Enter Dates

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Strategy #3:

Action Items:

PROCESS & TECHNOLOGY.....

90-Day Time Frame: _____
Enter Dates

GOAL:

Strategy #1:

Strategy #2:

Strategy #3:

Action Items:

PROCESS & TECHNOLOGY.....

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Enter Dates

GOAL:

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Action Items:

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Enter Dates

GOAL:

Strategy #1:

Strategy #2:

Strategy #3:

Action Items:

PEOPLE & EXPERIENCE.....

90-Day Time Frame: _____
Enter Dates

GOAL:

Strategy #1:

Strategy #2:

Strategy #3:

Action Items:

PEOPLE & EXPERIENCE.....

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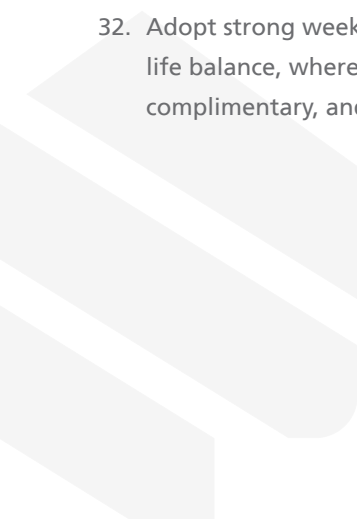
MORTGAGE SALES STRATEGIES

IDEAS TO GET
YOU STARTED

Below is a list of production-related strategies for you to consider incorporating into your business plan.

1. Evaluate myself, my schedule, my wins and losses on a weekly basis. Integrate this evaluation practice so I adapt each week to be my very best self and deliver the best experience to my customers.
2. Evaluate my reach – does my community know what I do? If not, develop a marketing plan to communicate regularly with my community to increase awareness and showcase my expertise.
3. Develop my personal brand to show my value proposition and expertise, along with my passions, interests and authentic self.
4. Increase my online reputation through building a strong personal brand on social media. Engage at least 4x per week with effective content, stories, reviews/customer success, responses and overall engagement.
5. Dedicate \pm 2 hrs per week for online presence and reputation management. Choosing effective platforms for sharing and displaying my reviews.
6. Dedicate \pm 3 hours per week towards social likeability. Not just with the content I share, but getting an enhanced audience that likes, knows and trust me. Intentions every week to build a larger online community.
7. Increase my marketing efforts by adding virtual meetings, videos, or webinars to provide value-add education and advice for consumers and relators. Adopt an effective follow-up system to keep engagement, interest and a high close-ratio of prospects.
8. Spend time weekly to be present with my Audience. Be intentional with message, content, expertise, and adding value. (this could be in person, online, video, training, social, email marketing, etc.)
9. Add social media Ads into my plan for this year. Determine a budget, content and appropriate lead capture & follow-up system.
10. Start a video playlist (e.g. YouTube, TikTok, LinkedIn or IGTV) with a variety of content related to preparing for homeownership, answering mortgage questions and general advice and your expertise to consumers. Add to playlist at least once per week.

11. Introduce and leverage videos for communication, applications, storytelling, birthdays, expert advice and enhanced human connections.
12. Enhance the customer experience by delivering personalized services, how and when they want. Change my approach to seek for their expectation and carve my delivery of communication, technology and experience accordingly.
13. Enhance/double-down on my delivery of experiences that matter for my customers, so I earn their trust, respect and referrals.
14. Invest in lead-acquisition to drive new business to myself and my realtor referral partners.
15. Utilize the mobile App to drive a higher customer engagement and hassle-free experience for both me and the client.
16. Leverage Total Expert (or my CRM) for my database management & marketing system to increase my referral source of business to $\pm 25\%$ coming from my database audience. Spend time monthly reviewing my contacts, content, and touch-points I am providing, adjusting as needed.
17. Integrate all APM's technology into my process and workflow – such as Mobile, Candor, SmartFees, etc. I will decrease my cycle times by at least 5 days by utilizing provided technologies.
18. Identify ± 3 RE Agents that I want to gain a new relationship with; Study their sales activities and success; Develop a plan for developing the relationship.
19. Increase partnerships with listing agents by $\pm 10\%$, getting to the source of where transactions are controlled.
20. Evaluate the activities of my competitor(s) in my market. Where are they showing up; what are they doing that I am not? Determine how I am different and use that to appropriate market myself for new business.
21. Identify and adopt into my business 1 NEW source of business for me to engage with to increase my business by $\pm 10\%$.
22. Mentor with a top producer, or hire a coach, to learn the disciplines, practices and tactics that bring success. Implement the learnings from these coaching sessions, amend strategies as needed.

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23. Dedicate \pm 5 hrs per month towards mastering my craft.
 24. Increase my knowledge base, my skill level and raise my desirability on 2 loan programs that will expand my product offering and expertise.
 25. Hire an LOA that will take away the tasks that don't generate business or care for the client. Create a streamlined workflow clear of who does what, with the goal to increase business by \pm 20%. (Note, I will also remove an LOA from the process if not increasing my business).
 26. Identify where I lose a customer, then introduce a higher-touch at that point, and remove any friction from the process to increase my app to close ratio.
 27. Join a networking group where I make building relationships my expertise and a source of new business.
 28. Enhance my community outreach and/or participation with a charitable organization, group, team or cause, to causes that matter to me. Involvement may be time, money, or both for a means to give back.
 29. Listen/read one book per month that will keep me focused on my personal & professional goals.
 30. Listen to \pm 2 hours of podcasts per week that keep me focused on my personal & professional goals.
 31. Discover and mentor a brand-new loan officer – enhancing my team with a licensed mortgage professional that can help with applications and customer relations for growing my business \pm 15% with that additional resource.
 32. Adopt strong weekly planning so I have effective work-life balance, where my personal and professional goals are complimentary, and one doesn't sacrifice.



WHAT'S NEXT FOR YOUR PERSONAL GROWTH?

MAKE YOUR PLAN

PERSONAL WELLNESS | LEARNING
FINANCIAL SECURITY | RELATIONSHIPS

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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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>14. Set a monthly budget and commit to keeping it</div> <div>15. 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>16. Increase my overall savings & investments by committing to save ± 10% of my earnings.</div> <div>17. 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>18. Dedicate myself to creating work-life harmony by diligently ensuring there is time every day to feed myself professionally and personally.</div> <div>19. Work as a household to declutter or organize our home. Donate excess when possible or dispose of broken or obsolete items.</div> <div>20. 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>21. Pledge to eating dinner as a family (whatever family means to you) at least ____ times per week.</div> <div>22. 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>23. find enjoyable.</div> <div>24. Plan, save for, and take that dream vacation with those I love.</div> <div>25. Commit to, or enhance, my involvement with a charity or cause that matters to me via donations or volunteering.</div> <div>26. 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>27. Bring a pet into the household this year.</div> <div>28. Get my financial house in order by setting up a personal will or trust this year.</div>

NOTES



NOTES



OUR CORE VALUES

RESEPT



SHOW YOU CARE

TRANSPARENCY



STRAIGHT TALK

SCRAPPY



UNWAVERING
RESOLVE

APM'S SAVVY EDGE TECHNOLOGY

PROSPECT • TRANSACT • RETAIN

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THE POWER OF APM

