

# Moves You Can Make TODAY

## to Improve Your Mortgage Operations



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 the liquidity crunch, decreased loan application volume, maintaining staff, keeping a lid on expenses, and ensuring scalability when loan demand requires it. Some lending service providers are experiencing the same difficulties—and even exiting the market. That's why you need a partner with the steadfast strength, knowledge and capabilities to weather the storm.



### Your First Move?

#### Find A Partner Who Does The Heavy Lifting For You.

By partnering with a trustworthy mortgage services provider, you can implement measures today that will enhance your mortgage operation.

- **Capture and close more loans** – expand your product offerings with programs such as FHA/VA/USDA (currently 20%-30% of purchase loans closed) and work with experienced mortgage specialists
- **Do MORE with LESS resources** – reduce your fixed expenses and lean on your partner to help meet the ebb and flow of your mortgage business, while also delivering the expertise and compliance you need for government loans
- **Produce loans without tying up your own liquidity** – selling loans to investors you trust
- **Choose a partner who is in mortgage services in the good times and the bad** – not one who goes out of the market right when you need them



### QRL Financial Services.

#### Gain Scalability And A Full Suite Of Products.

With over 20 years of experience, we have successfully partnered with community lenders to enhance their mortgage operations. Our expertise allows us to optimize efficiency without the need for additional staff or straining your budget. Here's how we can assist you.

- **Greater production and revenue** from your ability to offer more mortgage options
- **We'll scale staffing up/down** as you better manage overhead
- **Deep expertise in FHA/VA/USDA** to help you convert on more opportunities
- **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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Rely on our  
scalable,  
affordable  
services—  
and  
partnership.

### ***Optimize Operational Efficiency***

We'll help you navigate a complex market 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
- **Complimentary technology** 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

### ***Benefit From These Added Advantages***

We'll tailor a solution that best fits your needs and 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 a move!**

**Contact QRL Financial Services** to learn how our solutions can help you improve your mortgage business.  
Call **888.766.4734** or email **[solutions@qrlfinancial.com](mailto:solutions@qrlfinancial.com)**.



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Experience the Difference.

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