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*"Never use your mind to creatively imagine or figure out why you won't succeed, or to put limitations in your way."  
If you are going to doubt anything, question your own fears and limitations."*

## ExpertiseSummary

### Roles and Responsibilities Defined 2007

#### ***Behind the scenes***

As any successful business person will tell you, without a workable business model along with clear processes and protocols, chaos will result, ultimately leading to failure. Even with sincere intentions, previously agreed to principles and vision statements all are doomed without clear objectives. Each team member or individual's role and responsibility must be defined, understood, applied and adhered to. Additionally, management must avoid being dogmatic and inflexible or unknowingly designing roadblocks even within simple workflows as those will quickly foster discontent through frustration. Corporations and businesses must demand personal excellence as they can no longer afford mediocrity at any level within their organizations. TBI Mortgage was no exception to this basic success principle.

Although TBI's Mortgage's business model was sound, inefficiencies not only became painfully obvious, but costly too. Their effect was felt by both customers and employees alike. Prior to developing "TBI Mortgage Loan Specialist Roles & Responsibilities", I painstakingly examined existing workflows their process as well as interviewed each team member gleaning improvement recommendations. Any existing issues or roadblocks were clarified, and outdated inefficient processes were identified for improvement. Targeted issues ranged the entire spectrum- from burdensome unnecessary steps to communication problems. Within a typical Mortgage finance operation, the customer's interaction start to finish is generally with three or fewer individuals. However, "behind the scene" an operation would astound many due to its complex nature involving Federal Compliance laws to Secondary Market sophisticated interest rate pricing models. Next, we will examine how TBI's Role & Responsibility played an important part as a partner in Toll Brothers success. For a workflow process improvement chart, click-

<http://www.timothyconnolly.com/resources/TBIM+Process+Overview.pdf>

#### ***TBI Mortgage & Toll Brothers a dynamic duo***

It is important to understand TBI Mortgage's unique relationship with its parent, Toll Brothers Inc. the home building arm, as this dynamic duo creates unusual responsibilities regarding the customer. Unlike typical Mortgage finance operations which by nature, only have one "customer" the applicant; TBI essentially had two with each transaction- the customer and Toll Brothers itself. Next, a dance of balance.

### ***A high wire balancing act***

Suffice to say, when you are dealing with customers who have entrusted your organization with the responsibility to construct not only their home, but secure mortgage financing as well, their expectations are very high. And rightfully so, because customers trust in your abilities which for the most part, are predicated upon reputation. In the case of Toll Brothers whose forty years of successful home building indeed spoke volumes to Toll's discriminating and in many cases, affluent customers. At TBI Mortgage although not as old, we had a desperate need to clearly establish and re-affirm each team member's role and responsibility within the Mortgage origination sales group. This was no small feat. I always say: *"Customers do not want a mortgage; they want the house a mortgage permits"*. Without turning you into an accomplished mortgage banker with intricate details, serving the needs of TBI's customers and providing ongoing communication with Toll's building division was a constant balancing act. Simply put, during the construction process that sometimes spanned eight months or more, some transaction issues could not be directly shared between the parties because of banking privacy laws or in the case of the Toll sales contract, were only discussed or resolved directly through Toll.

### ***Roles & Responsibilities defined***

My goal was to exceed the expectations of each TBI & Toll customer delivering an experience that matched or rivaled the high quality Toll Brothers home they purchased. Having identified then correcting flaws in existing processes and protocols, together with streamlining steps along with instituting a higher level of professionalism within TBI's presentation during interaction with customers, my objective was achieved. The end result was- *"TBI Mortgage Loan Specialist Roles & Responsibilities"* training manual and presentation slide show. Extensive, re-affirming training was instituted on an ongoing basis in order to permanently instill its application. Soon, long gone was the wayward statement heard many times in the past: *"Well I don't do it like that, this is how I do it"*.

To integrate this undertaking, each Mortgage Loan Specialist aka "MLS" (mortgage originator) was empowered to follow: *"TBI Mortgage Loan Specialist Roles & Responsibilities"* protocol in exactly the same way ensuring duplication of a high quality customer experience. This process and workflow duplication was very beneficial to customers and Toll Brothers. Below are just a few reasons-

- 1) Ensuring customers receive the same high level of service regardless of which MLS interacting with, and no matter where they are in the purchase or mortgage process.***
- 2) Continuity of communication with Toll Brothers associates. Allowing Toll to integrate higher customer service levels through in-depth knowledge of TBI Mortgage's origination procedures.***
- 3) Setting customer's expectations of TBI's Mortgage process vs. Toll's part was easily understood, removing uncertainty.***

To download a PDF copy of: *"TBI Mortgage Loan Specialist Roles & Responsibilities"*, Click-

[http://www.timothyconnolly.com/resources/TBI+Mortgage+MLS+Roles+\\$26+Responsibilities.pps](http://www.timothyconnolly.com/resources/TBI+Mortgage+MLS+Roles+$26+Responsibilities.pps)