

# Referrals are vital.



Our Retail Net Branch Program will give you the resources to keep your referrals coming.

**B**ottom line profitability depends on a consistent, reliable team committed to meeting loan underwriting and closing needs – on target, on time.

Our Retail Net Branch Program has the foundation, the tools, the people and the services you need to insure your referral base will keep coming back:

- A comprehensive product line.
- Competitive pricing.
- An underwriting and closing staff committed to meeting your turn times.
- Technological specialization with the best on-line proprietary system in the business, including:
  - Our new ExpressLoan™ automated underwriting for Jumbo A, Alt A and subprime,
  - Electronic locks, docs, tracking and notifications.

Our program meets the administrative, operational and technological needs of proven origination professionals.

**We will give you the resources you need. You will keep your referrals coming. Call us today.**



**Sierra Pacific**  
— MORTGAGE —

**Retail Net Branch Program**

Contact: Carolyn Plasterer at 800-447-3386 ext.719

[www.spmloans.com](http://www.spmloans.com)