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Dear Management:  A larger engine, just needs a bigger gas tank.  
  
And a bigger gas tank... just needs more fuel.  
  
To solve this thirst for fuel, some companies look toward growth... for new sources of fuel (production).  
  
Now... I agree that a mortgage company needs plentiful and diverse production to feed its engine.    
  
And I know, there are lots of good ways to get there.  
  
Unfortunately, what I see... are companies buying fuel with too many additives included... that corrode the inner workings of their engines.  
  
And if you destroy the engine, there goes ALL your value.  
  
So drive that company of yours, to whatever destination you choose...  
  
BUT only do business with the best gas stations along the way.  
  
Now you know.