(#144) Dear Management:

September 13, 2019

Current trending pull-thru numbers are still HOT HOT HOT for submissions to processing and underwriting...  
  
Everyone is happy, busy and high on the boost in production.  
  
But are you minding the ship's course?  
  
You should be...  
  
And if you are, you're seeing what I'm seeing:  Apps (started and triggered) and lock pull-thru numbers are ALL trending downward.  
  
This refi boom is coming to a close... that along with the normal trend (at least in our markets)... into the slower winter months.  
  
Hopefully you didn't over-staff, hopefully you minded your efficiencies, hopefully you saved some of that windfall...  
  
Well that or you had a great back office that did it for you.  
   
Hint - This is where having a knowledgeable staff with a depth of experience pays off.  
  
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