

## Our One Page Plan

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**Our Purpose:** Why We Exist

To help people thrive.

**Our Mission:** Our “*Big Hairy Audacious Goal*” by 2028

To connect 50,000 people per year with The Effortless Mortgage.

**Our Objectives:** What We Do to Fulfill Our Mission

We measure Our Objectives with Key Results to learn and enhance our capacity to fulfill Our Mission.

1. **Team:** We hire motivated people and foster an environment where they can thrive
2. **Customers:** We obsess over delivering what our customers want
3. **Growth:** We build predictable, scalable growth
4. **Profit:** We design systems to operate the company efficiently

**Our Strategy:** Differentiated Customer Value Proposition

We design, test, and deliver what customers want.

- **One-Phrase Strategy & Value Proposition:** Connect people with The Effortless Mortgage.
- **The Princeton Promise:** The Effortless Mortgage or get up to \$1,000\*
- **Differentiating Activities:**
  - **We do what we say we’re going to do:** We back it up with the Princeton Promise.
  - **We foster an environment where motivated people can thrive:** We treat our people well and in turn they treat our customers well.
  - **We obsess about our customers:** We don’t sell, we deliver value.
  - **We’re always available:** We’re fanatical about being there for customers whenever they need us.
  - **We keep costs low:** We are systems engineers: People + Process + Technology.

**Our Culture:** How We Do Things

**Freedom & Responsibility:** We foster a culture of Freedom and Responsibility for our choices and actions.

## Our Values

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**Our Values:** Our Values are the standard by which we behave, hire, promote, and fire.

1. Be customer obsessed. *#Effortless*.
2. Be the CEO of your life and work.
3. Be a great teammate.
4. Do what you say you are going to do.
5. Be Compassionate, Humble, and Relentless.
6. Be Radically Candid and Transparent.
7. Pain + Reflection = Growth
8. Build, Measure, Learn.
9. Do more with less.

### Expanded

1. **Be customer obsessed. *#Effortless*.**
  - We design, build and deliver what our customers want – The Effortless Mortgage. Everyone’s job is to create and deliver an Effortless Experience. We start with the customer and work backwards. We work hard to earn and keep customers trust. Deliver more than expected.
2. **Be the CEO of your life and work.**
  - Take responsibility for the success of your life and work. Do work you’re passionate about. Don’t wait to be told what to do, just do it. Act on behalf of the entire company, beyond just your own team. Never say “that’s not my job”.
  - Never make excuses or blame others. Don’t be a victim, be a player. Accept that in order to be part of the solution, you have to be part of the problem. Innocence equals impotence. Every time you make the hard, right decision, you become a bit more courageous, and when you make the easy decision, you become a bit more cowardly.
  - Think big and be courageous. Thinking small is a self-fulfilling prophecy. Think first of what you want, then figure out how to do it. Fortune favors the bold.
3. **Be a great teammate.**
  - Great teammates build meaningful relationships with their colleagues. They are reliable and authentic. We’re like a professional sports team. We only want to work with A players that we can count on.
4. **Do what you say you are going to do.**
  - We have a social contract to hold ourselves and others accountable for commitments. If we don’t, people cannot trust us and our relationships and work will suffer.
  - Goals, hard work and activities are irrelevant if we don’t achieve results. Deliver results with the right quality in a timely fashion. Don’t make excuses. Despite setbacks, rise to the occasion and never settle.
5. **Be Compassionate, Humble, and Relentless.**
  - Compassionate. Take action to help others and build meaningful relationships. Our work is meaningful when we impact the well-being of our team, customers and mission.
  - Humble. We all have limited perspectives. Don’t worry about being right, worry about getting to the right answer. Seek feedback and invite others to point out your weaknesses and behavior that is not congruent with our values. We have no tolerance for big egos,

politics, or managing perceptions. Learn from others, foster debate, and acknowledge your weaknesses. No one is more important than the team or our values.

- Relentless. Be intrinsically motivated and work with passion and perseverance. Have the highest standards and relentlessly pursue our mission.

#### **6. Be Radically Candid and Transparent.**

- Say what you think, especially if it is critical. We are obligated to challenge decisions when we disagree, even when doing so is uncomfortable or exhausting. Bring things to the surface. Don't compromise for the sake of getting along. Once a decision is made, commit wholly. Build others up through candid feedback. Don't gossip and don't be a coward. By sharing what we think we get in sync and give people the opportunity to grow, or for us to correct our limited opinion.
- Don't hoard information. Be transparent with the good, the bad and the ugly. Don't spin. Present things as they are. We give almost everyone access to almost everything so that they can make their own informed decisions. Don't protect people from the truth.

#### **7. Pain + Reflection = Growth**

- Challenge yourself and others to get better every day. If you're not failing, you're not pushing your limits, and if you're not pushing your limits, you're not maximizing your potential.
- Take smart risks. Many decisions and actions are reversible and do not need extensive study. We value calculated risk taking. Have a bias toward action.
- Push your limits, fail, and learn. Understand that the process of improvement and growth is messy and requires pain, failure, mistakes, and reflection. If you avoid failure and mistakes, you also avoid learning and growth.

#### **8. Build, Measure, Learn.**

- Love problems and fix them. Embrace change. If you don't like change, you will like irrelevancy even less. Individually and collectively, we must make whatever changes are needed in order to achieve our mission. Accept change is painful but necessary. Don't worry about getting everything perfect, experiment and innovate.

#### **9. Do more with less.**

- Constraints breed resourcefulness, self-sufficiency and invention. Do not tolerate mediocrity and demand the best of your colleagues. Hire fewer, better people and develop them. To succeed we need to deliver more value to our customers at a lower cost. Great work requires a deadline and not enough time. We'll never have 'enough' time, money, people...

## **Our Selling Principles**

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1. Don't sell. Deliver value.
2. Shut up and listen.
3. People do business with people they Know, Like, Trust and are in the FLOW with.
4. Work the System and the System will work for you.
5. Be more concerned with the customers' needs than your own.

## **Our Operating Principles**

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1. People are motivated by:
  - a. Autonomy: Freedom and Responsibility.
  - b. Meaning: Work that matters because it is in service of something larger than ourselves.
  - c. Mastery: Continuous improvement through challenging work.Therefore, share context and collaboratively set goals, don't try to control people.
2. Hire for culture and ability over experience. Only hire A players and never settle.
3. It is okay to make mistakes as long as we learn.
4. Don't tolerate mediocrity in anything.

### Reading List

- The Meaning Revolution, Fred Koffman
- Radical Candor, Kim Scott
- Powerful, Patty McCord
- Principles, Ray Dalio
- Delivering Happiness, Tony Hsieh
- The Hard Thing about Hard Things, Ben Horowitz
- Ninja Selling, Larry Kendall
- The Go-Giver, Bob Burg
- Measure What Matters, John Doerr
- The Book of Joy, Desmond Tutu & The Dalai Lama
- High Output Management, Andy Grove
- Creativity Inc, Ed Catmull
- Start with Why, Simon Sinek
- The Power of Habit, Charles Duhigg
- Option B, Sheryl Sandberg and Adam Grant
- Multipliers, Liz Wiseman