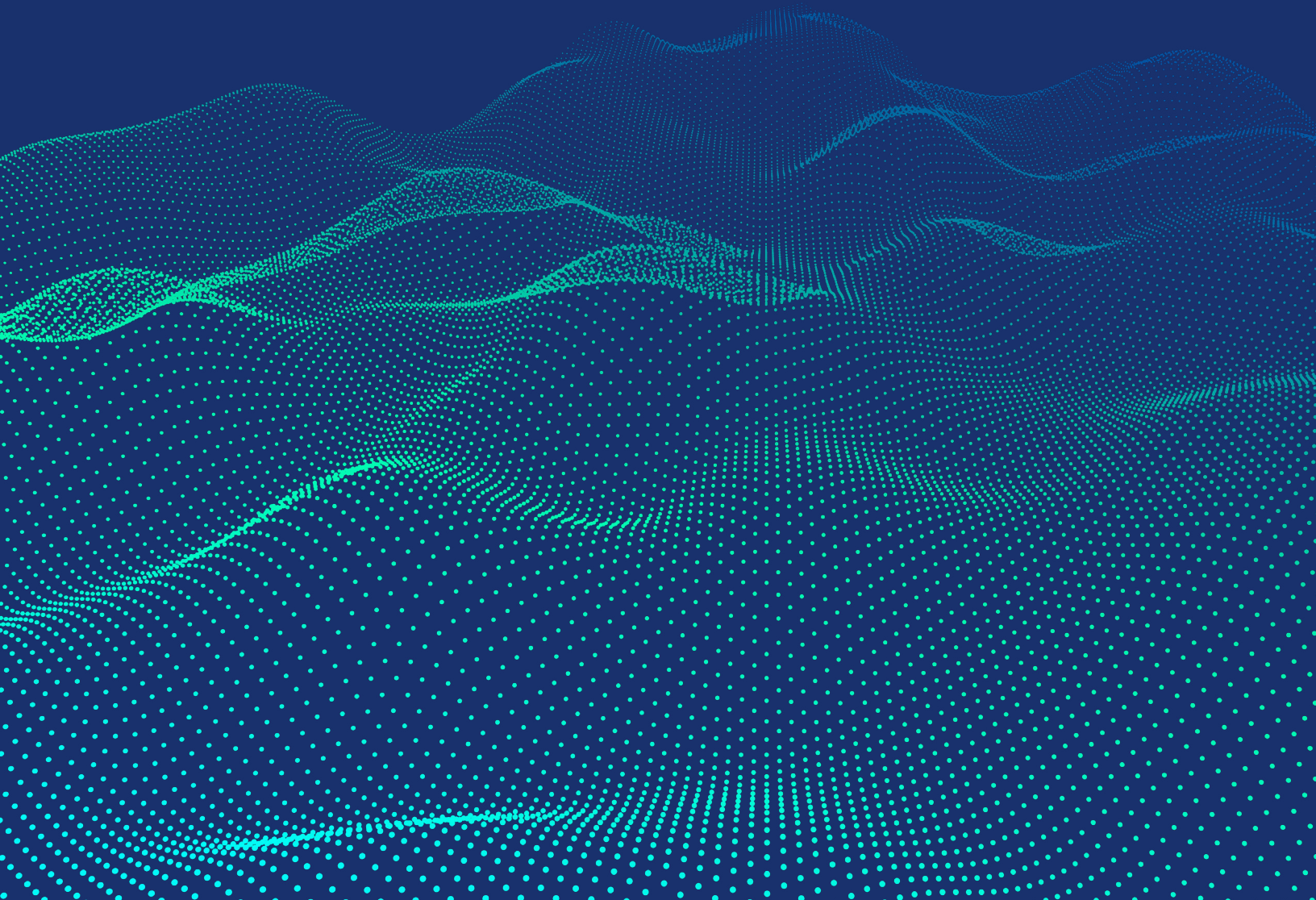




Lend from Home

Practical Tips for Remote Mortgage Teams



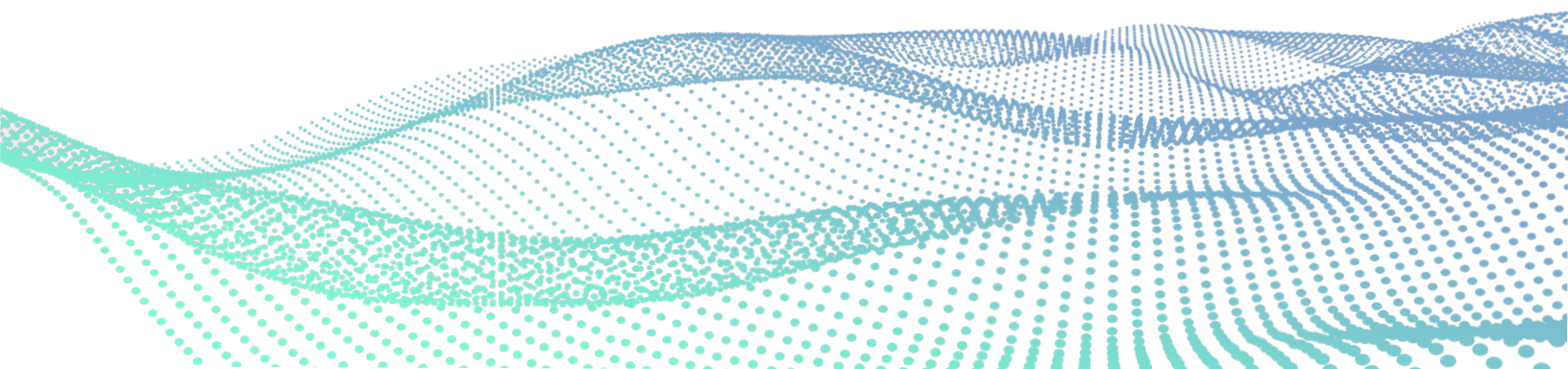
Introduction

2019 was a wild ride for mortgage lenders, full of unexpected market conditions and a refi boom that no one anticipated. And then along came 2020, followed closely on its heels by COVID-19, which has thoroughly turned our industry and, indeed, our world upside down.

Our marketing team has been talking heavily about what our content should look like during this period of time — there's nothing worse than getting drilled with emails from companies trying to capitalize on a global pandemic to sell you their products. I firmly believe that our content shouldn't be used as a sales ploy even in the best of times, so fear not: this eBook won't hit you over the head with a sales pitch.

Rather, I'm most concerned with bringing you an eBook that can provide a much-needed respite (however fleeting) during this time characterized by so much fear and anxiety.

One of the best weapons to combat anxiety is knowledge. What follows is the best, most comprehensive information I could gather about how lending managers can smooth their team's transition into working from home, with tips & tricks that all of us can use to put our best (virtual) foot forward as we adjust to working from home for the foreseeable future.



PART I:

Embracing the New Normal



“Companies are having to make an instantaneous leap into remote work and improvise their way through the adjustment.

It’s only natural that newly remote companies will have to troubleshoot obstacles as they adjust, whether it’s managing equipment shortages & cybersecurity issues or training employees on new communication & collaboration platforms.”

– Laurel Farrer
Remote Work Strategist

If you’ve downloaded this eBook, then it’s a safe bet that you’re reading it from your home office or dining room table (or perhaps you went the route of one of our sales guys who joined our Zoom calls from his walk-in closet for the first week our team was working remotely).

Wherever you’re reading this from, welcome. If your team is still adjusting to working remotely, you’re not alone.

According to [remote work strategist Laurel Farrer](#), it typically takes six to 12 weeks for a smooth transition from on-site to remote work.

Farrer, the CEO of Connecticut-based Distribute Consulting, points out that companies are having to make an instantaneous leap into remote work and improvise their way through the adjustment.

Thus, she says, it’s only natural that newly remote companies will have to troubleshoot some obstacles as they adjust, whether it’s managing equipment shortages and cybersecurity issues or training employees on new communication & collaboration platforms.

So, our first piece of remote work advice? Cut yourself some slack. Circumstances have demanded us to make a transition in a few weeks that typically takes months to achieve. It’s only natural that there will be a bit of a learning curve, and even the best companies are struggling to handle this transition with grace.

The Case for Remote Work

While other industries have slowly become more accepting of remote work, the mortgage industry has lagged behind.

It is, after all, a relationship business, and much of those relationships are better managed face-to-face.

But even aside from COVID-19, borrower wants are changing and a more digitized mortgage experience becomes more desirable as consumers look to conveniently fit the mortgage process into their digital, always-on lives.

Beyond borrower expectations, from an administrative perspective, a shift towards more remote work just makes good business sense.

According to a [two-year long study at Stanford University](#), remote work increases productivity and lowers rates of attrition for employees.

The study revealed that employees who worked remotely found it easier to concentrate and were less likely to take sick days or prolonged breaks, while saving the employer an average of \$2,000 per employee each year for real estate costs.

REMOTE WORK SILVER LININGS

77% of remote employees say they're more productive when working from home. *(CoSo Cloud)*

25% 2017 State of Remote Work found that companies that have remote workers see 25% less turnover.

23% of remote workers say they work longer hours than they would on-site. *(CoSo Cloud)*

76% of remote employees prefer to avoid their office completely when they need to concentrate on a project. *(Atlassian)*

5 Levels of Remote Teams

Matt Mullenweg is the cofounder of Wordpress and CEO of Automattic and was recently featured on neuroscientist Sam Harris's podcast, *Making Sense*. During the episode, Mullenweg outlined the [five different levels of remote teams](#) (or 'distributed teams,' as he calls it).

Because we're all undoubtedly in the earlier stages of the transition to working from home, let's take a quick look at this evolution of remote teams.

LEVEL 1: NON-DELIBERATE ACTION

At this point, the company has not done anything deliberate to support remote work in their organization, but employees can scrape by if they need to work from home for a day.

They likely have access to their smartphone and email, and maybe take a few remote meetings. But ultimately, they save most of the real work until they're back in the office. Pre-COVID, most of us were probably here at Level 1.

LEVEL 2: RECREATING THE OFFICE ONLINE

Many of us in this COVID-induced remote work moment are likely in Level 2, where your employees have access to video conferencing apps like Zoom and communication platforms like Slack and email, but for the most part, you use your digital tools to try to replicate how people work and communicate in the office.

Employees still mostly work 9-to-5, and the management team largely leads the team in the

same way they would in-office. But the business processes aren't necessarily adapting to best suit a virtual office dynamic.

Think of how Netflix started off as a business. They took an existing process—renting VHS tapes from Blockbuster—and made the process more digitally intuitive, but ultimately replicated what Blockbuster was doing, just with DVDs.

They took an old process and applied it to a new medium, but didn't adapt the process to complement that new medium. Ultimately, Netflix figured out that they needed to create a new process and service to suit the digital medium and now look at where we are.

Just because you can remotely replicate the processes you use to manage your team in-office doesn't mean you necessarily should. A new medium requires a new method. And that brings us to Level 3.

LEVEL 3: ADAPTING TO THE MEDIUM

At Level 3, companies begin to adapt and build new habits that better fit the remote team dynamics. Collaborative planning and decision-making rule, with a reliance on tools like Google Docs and project management software like Trello or Asana.

Asynchronous communication (more on that in a moment) becomes the norm and meetings are only held when absolutely necessary. The team collaboration becomes more dynamic and flexible, rather than forcing employees into a more rigid, structured schedule.



LEARN MORE

“Why working from home is good for business”
— *The Way We Work*, a TED Series

LEVEL 4: EMBRACING ASYNCHRONOUS COMMUNICATION

Level 4 is all about flexibility and [asynchronous communication](#).

At the root of asynchronous communication is the idea that responses between your team don't necessarily need to be instantaneous for your team to be productive. This means your method of communication should reflect its urgency. Need an immediate answer? Make a phone call. Okay with a response in a couple of hours? Send a Slack message or an email.

But give your team the space to structure their own days, rather than feeling like they must instantly respond to every message they get the moment that they get it.

This gives workers the time to think and get into flow state (more on that later) while helping them make better decisions.

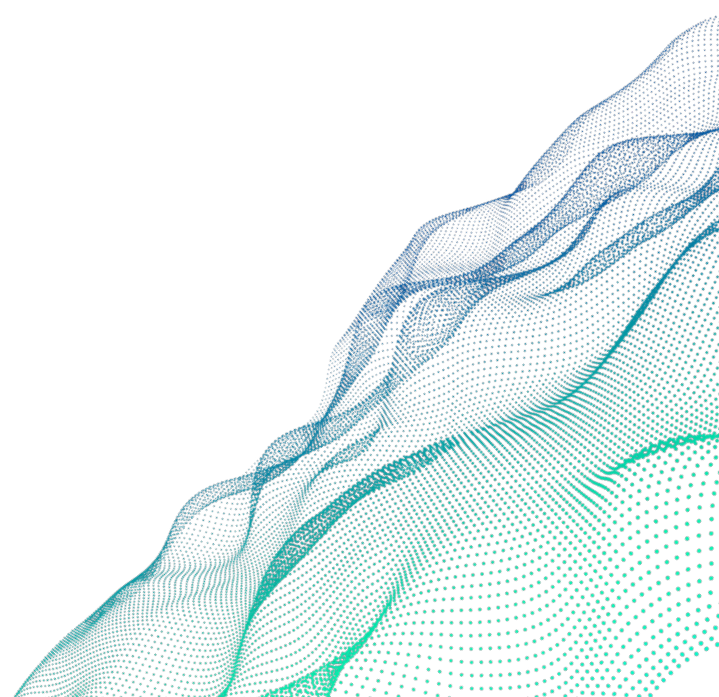
As Robert Greene says, if you want to cut emotions out of the equation, increase your response time. Giving people time to think between a question and response keeps them from blurting out the first thing that crosses their mind and helps them make more thoughtful decisions.

As [Steve Glaveski](#), the co-founder of [Collective Campus](#) notes, “Companies that truly practice asynchronous communication have stepped out of the industrial revolution, and no longer conflate presence with productivity, or hours with output, as one might on the factory floor.”

And [according to Mullenweg](#), distributed teams who work asynchronously and master ‘passing the baton’ can get three times more done than a local team relying on everybody in the office between 9 and 5.

LEVEL 5: NIRVANA

At this point in the game, your distributed team works better than any in-person team ever could. Achieving this level requires patience and commitment, but if you get there, you've made it to the future of work.



PART II:

Practical Tips for Working (and Managing Employees) Remotely



1 Don't Leave Company Culture Back at the Office

Fostering a great company culture is a priority when you're in the office, so why should your team's culture suffer while working remotely? In fact, your company culture actually becomes more crucial to employee happiness as more employees work remotely.

"Culture is actually more important in a virtual environment," says [remote work strategist Laurel Farrer](#):

"Part of a very dynamic and engaging culture is how remote workers separate their work from their life in the same environment. So when they log on, they really feel like they're part of something and very connected to their teammates. That tells their brain it's work time. And then when they shut their laptops but are still sitting in the same 1,200 square feet, that's personal time.

Culture not only can be converted [to a remote scenario], but should be converted to prevent remote worker isolation, increase employee engagement and [enhance] productivity."

A [2018 study on remote work engagement](#) by researchers at Walden University found that "remote workers experience strengthened and sustained levels of workplace engagement more when working in environments where they have a personal connection to the organization's mission and vision, and where they feel the work culture is familial."

Remote work can undoubtedly be isolating. The notable absence of proverbial 'water cooler chat' can wear on us more than we think. A [survey of more than 3,000 remote workers](#) by Buffer reveals that 19% of remote employees report loneliness as their biggest challenge.

As your team adjusts to working remotely, it's imperative to do everything in your power to creatively translate your company culture in a remote environment. For an idea of what this could look like, take Maxwell, for example.

Maxwell's Digital Company Culture

Some new things our team has been trying out to digitally foster our company culture since our COVID-19 remote work experiment began:

CEO "OFFICE HOURS": CEO Office Hours via Zoom help promote transparency and give our team access to management in an informal way.

MAXWELL CRIBS: Because remote work gives us unprecedented access to our co-workers home lives, our management team decided to capitalize on that in a creative way with the debut of Maxwell Cribs (in the style of [MTV's Cribs](#)). Every Friday over lunch, our teammates volunteer to give us tours of their homes. After each 'episode', the audience scores their teammate's home in four areas:

- **Host:** Likelihood of a future on HGTV as the next Chip & Joanna Gaines reality star
- **House:** Likelihood of selling or renting at, above or below the home's current Zestimate score
- **Home:** Likelihood me and my family would stay in the house if it were an Airbnb
- **Overall score**

COLLABORATIVE SPOTIFY PLAYLIST: Thanks to the team at Lessonly for this creative idea.

"At Lessonly, we created a collaborative playlist on Spotify. Every Monday one member posts a theme on the Slack channel #music and we add songs to the playlist. It turns you on to new music, builds comradery and helps you get to know your coworkers."

OFF-TOPICS SLACK CHANNELS: And while we're on the topic of Slack channels, a HUGE part of our digital culture at Maxwell is our off-topic Slack channels. Some shining stars in our company Slack:

#gratitudes: We're an incredibly value-driven company and we use our #gratitudes channel to regularly recognize and thank our teammates who are living our values. It sounds small, but it has a huge impact on our team dynamic and goes a long way towards ensuring our team members feel seen and appreciated for their contributions.

#critters: For sharing cute photos of our fluffy friends (and the occasional picture of our engineer Kyle's children).

#hungry-hippos: for sharing photos, details, and recommendations of delicious food you made or delivery you tried.

If your company already has a great culture, then it's not hard to adapt your culture to suit this digital transition — it just takes a bit of creativity. Brainstorm a few ideas and give them a try for a trial period, or poll your employees for fun ideas to help the team bond digitally.

Whatever you do, don't just assume your company culture will follow you to your virtual office. It takes effort to make the leap, and morale is more important right now than ever, so don't let your company culture take a backseat as you adapt to your new normal.

2 Prioritize Cybersecurity

Many mortgage companies work in a way that is fundamentally fractured and insecure. Data resides on systems from the loan officer's messaging app on their smartphone to their L.O.S. and everywhere in between. Data sits in Word documents, lives in Outlook, and is transferred to third parties as part of the process every day.

Working from home inevitably means more technical vulnerabilities, and hackers and fraudsters are taking advantage of this as so many companies have shifted towards a remote model.

Don't believe me? Just Google "Zoom party crashing" for an example of how fraudsters and hackers are taking advantage of our sudden shift to remote work. From March 13th to March 23rd alone, [FundingShield's analytics](#) reported an additional 62% increase in wire fraud and regulatory compliance violations.

"The best way to get hacked is to have systems on your hands that no one at your company understands. Given the choice, opt for platforms that employ the most modern security measures, and simple interfaces between your systems." – [Ken Kantzer, PKC Security](#)

Despite receiving confidential business data to their remote location regularly, [less than half of remote employees](#) say they receive proper internet security training.

Data is the heartbeat of the mortgage industry. Protecting it should be the priority for all organizations, no matter their size. And it's time to own up to the reality that the conventional methods of security are no longer sufficient.

Ken Kantzer knows a bit about data security. He's the co-founder of PKC Security, a cybersecurity consulting firm. He has undertaken cybersecurity consulting and code audit efforts across multiple sectors: high-tech startups, financial services, oil & gas, industrial infrastructure, and high-security government systems.

[Click here to check out his 5 security best practices for mortgage lenders to help them protect their business and their bottom line.](#)

3 Find Your New Work/Life Balance

Work/life balance is one of those cheesy terms like “synergy” that get overused to the point of meaninglessness. But for newly remote teams, it’s important to grit our teeth and have a discussion about work/life balance.

A great part about remote work is that employees are typically more productive. But working at home means the delineation between ‘work’ and ‘life’ become far less defined.

For that reason, as much as possible, try to keep your work and life separate, both physically and mentally. Try not to work in bed or on the couch. Work in a space where you always work, and when you’re done working, leave that space.

I live in a one bedroom apartment and actually went so far as to move all of my bedroom furniture into my open-concept living room so I could make my bedroom into my home office. The only time I’m in my office is when I’m working, and my bedroom 2.0 functions as my “life” space where I can relax when the work is done. That physical separation matters and has made a huge impact on my productivity since I’ve been working from home.

It’s also helpful to mentally separate your work mindset from your home mindset as much as possible. Try not to do household chores

randomly throughout the day, as it’s easy to get distracted. If you must, allot those chores to your pre-determined break times and use it as a mental break from focusing on your work.

And while we’re on the topic of schedules, setting regular, scheduled work hours can help you maintain that work/life separation.

According to [Buffer’s survey of remote employees](#), 22% of employees report that unplugging after work is their biggest challenge when working from home. Do your best to respect your teammates’ ‘work’ hours.

Rather than sending emails after hours, schedule them to be sent at an appropriate time (if not ultra-time sensitive). If you write an email at 10pm, schedule it to send the next morning at 8am. Employees still see those email alerts or Slack notifications and may feel unneeded pressure to respond or jump online which can impact their work/life balance.

Tips for Working from Home for Parents

LEARN MORE

4 Figure Out How to Get into “Flow State”

Technically defined as “an optimal state of consciousness where we feel our best and perform our best,” flow state is that feeling you get when you’re locked in and hyperfocusing on something and it’s as if time melts away.

In a [10-year study conducted by Mckinsey](#), researchers found that top executives reported being five times more productive in ‘flow’.

“In all our studies of extreme performance improvement,” says [John Hagel, co-founder of Deloitte’s Center for the Edge](#), “the people and organizations who covered the most distance in the shortest time were always the ones who were tapping into passion and finding flow.”

Think about how significant a 5x gain in productivity would be for your week. If you can find your flow on Monday, conceivably, you could get as much done as your ‘steady state’ peers do in a full week.

The number one culprit cramping your flow state? Distractions. The [average employee gets interrupted 50 to 60 times per day](#), and nearly 80% of these interruptions are unimportant.

[Venture capitalist Sam Altman](#) has called Digital Distraction “one of the great mental health crises of our time.”

All of the digital notifications and distractions that pop up throughout the day keep us from reaching a state of deep focus, so eliminate them as much as possible.

TIME MANAGEMENT & PRODUCTIVITY TOOLS

Focus Booster

Pomodoro Timer (Work in 25-min chunks with 5-min breaks)

Rescue Time

RescueTime helps you understand where your time goes each day. Optimize your energy. And take back control of your day.

Eat the Frog

Time management strategy to kickstart productivity.

StayFocusd

Block distracting websites for a set period of time so you can focus on what’s important.

5 Turn Your Video Camera On

An oft-cited study by Professor Albert Mehrabian at UCLA tells us that just 7% of the information we share with people comes out of our mouths.

In fact, [Prof. Mehrabian quantified this tendency](#): words, tone of voice, and body language respectively account for 7%, 38%, and 55% of personal communication.

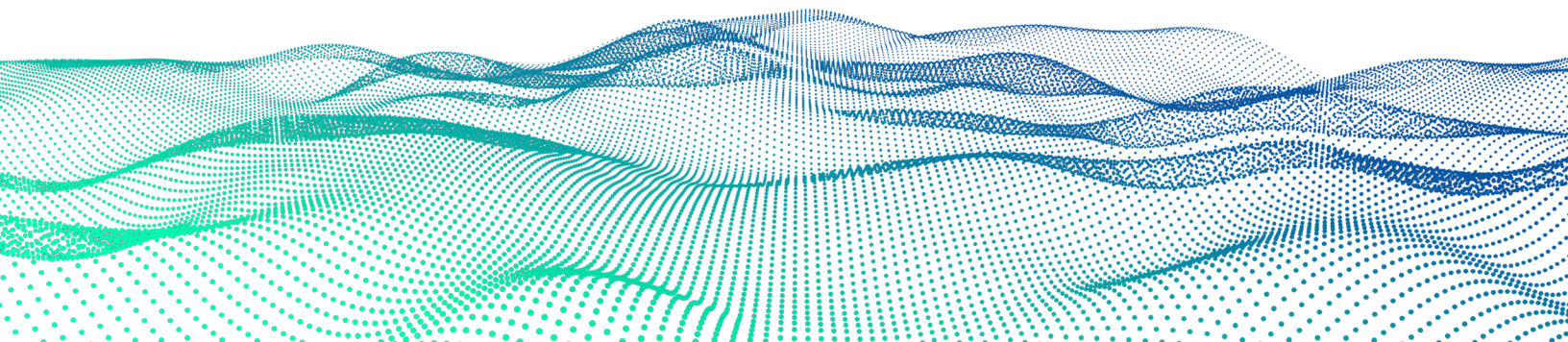
“The non-verbal elements are particularly important for communicating feelings and attitude, especially when they are incongruent: if words and body language disagree, one tends to believe the body language.”

All that said, with so many video conferences on our calendars, commit to turning your video camera on. Sharing your reaction and body language makes communication easier on everyone.

Having your camera on also forces you to stay focused during a meeting and gives you

valuable access to the facial expressions and gestures of your coworkers.

If you're a manager, make the default mode for video conference calls for your team “video on.” It takes a bit of adjusting, but once your team is in the habit of turning their cameras on, communication is bound to improve and your team will feel more socially connected.





Prioritize Physical & Mental Wellness

We can't lose sight of the fact that we are working from home because we've been forced to work from home. No matter how much we'd all like to forget the pandemic raging around us and just focus on work, we are still living in the midst of a devastating global event. Physical and mental wellness must be attended to in this moment more than ever.

On a personal level, be compassionate to yourself and others, and make an effort to be cognizant of how you're feeling. Heightened anxiety and fear is normal, and acknowledging those negative feelings can help prevent you from feeling overwhelmed. Know where your limits are, and reduce your news intake if you start to feel too anxious about the situation at hand.

Salesforce employees, for example, are struggling with mental health issues during this trying time. [Salesforce CEO Marc Benioff told the New York Times](#) that an internal survey revealed that 36% of his work force was experiencing mental health challenges these days. "And those are the ones who are willing to admit it," he said. "We're starting a daily mental health call, to encourage daily prayer meditation and mindfulness."

Many are struggling right now to cope with all of this uncertainty, and the upside of that is that you can easily find free resources to help manage the stress. Mindfulness apps like [Calm](#) and [Headspace](#) are currently offering free guided meditation and other resources to help

people manage the fear and anxiety.

And because physical health is so closely tied with mental health, staying active should also be a focus as if you want to perform at peak capacity while working remotely. I find that when my focus starts to slip or I need to take a break during the day, a quick run or bit of yoga can be just what I need to return to my desk refreshed and refocused. There are also a number of [fitness providers offering free classes](#) right now to help people stuck at home.

If you're leading a team of remote employees, cultivate a supportive culture and make sure employees feel empowered to make their health a priority.

Here at Maxwell, our leadership team has made a concerted effort to support us as we navigate this ongoing crisis.

Little touches—like gifting employees with an impromptu paid "Mental Health Day" that must be used in April and our [#whelmed](#) Slack channel, where we share mental health resources and articles—go a long way towards encouraging our team to proactively manage our mental health.

7 Establish Clear Expectations

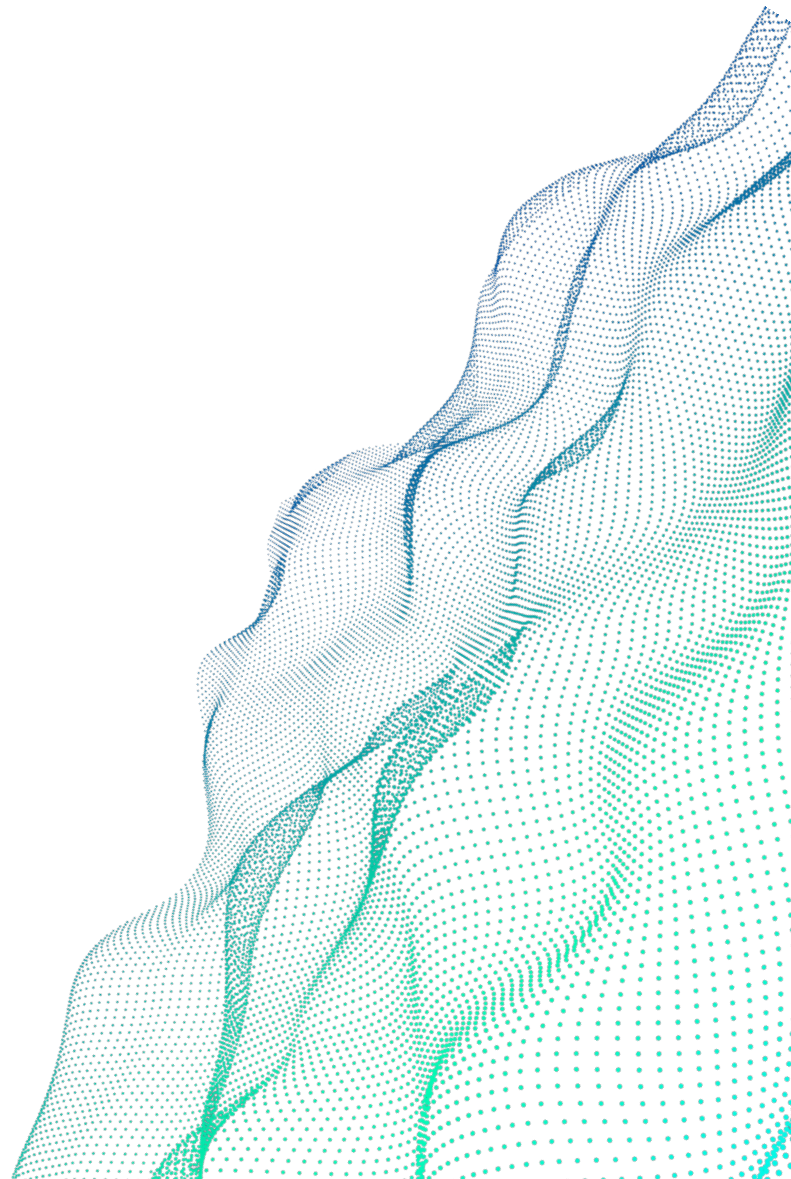
Balancing the transition of staff to remote work status with a large pipeline of loans will be a challenge, and setting clear expectations will be key to successfully manage your lending team through this change.

“Managing a virtual team requires managers to double down on the fundamentals of good management, including establishing clear goals, running great meetings, communicating clearly, and leveraging team members’ individual and collective strengths,” [says Julie Wilson, founder of the Institute for Future Learning and instructor at Harvard University.](#)

Communicating clear expectations will keep your team on-task without any need to micromanage them.

Be results-oriented, rather than focusing on time spent working. It’s about meeting your goals, not micromanaging your team’s time. Set clear expectations and check in on your team’s progress regularly. As long as those expectations are met, don’t worry if an employee pops offline at a random time to walk their dog.

Happy employees that feel appreciated will ultimately be more productive than employees who feel they are being micromanaged at every step because their manager doesn’t trust them. Which brings us to our next point...



8 Trust Your Team

You've got to trust your team if you want them to succeed virtually.

“As an owner, you must create the initial ‘glue’ that binds these various talents together across geographic distance, as opposed to fostering it organically in a single spatial environment,” says [Lousi Alfieri of Raven Sun Creative](#), which has been a global remote team since its founding in 2012.

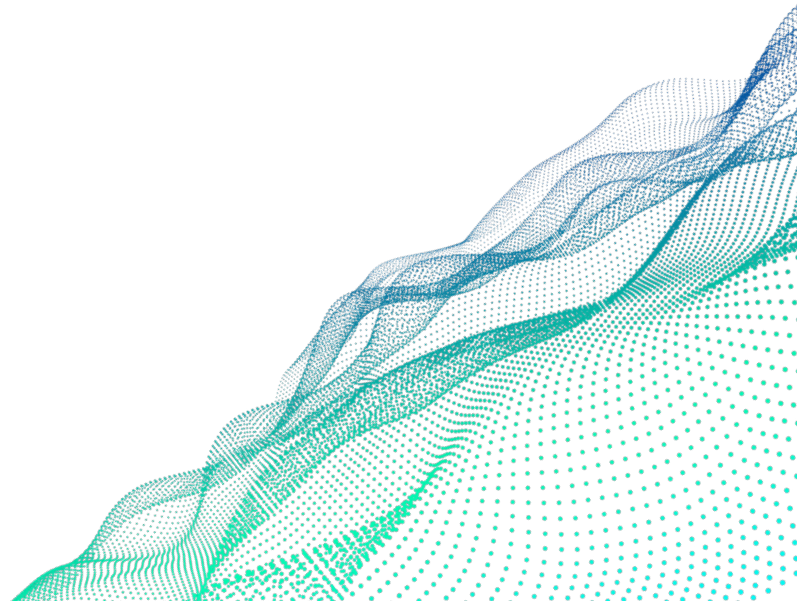
“Trust is the bedrock of your organization. You must become comfortable with a new dimension of risk and with not knowing absolutely everything that is going on. You will have to build a team that you can rely on to develop and pursue directions with a high degree of independence.”

While you may be used to a certain level of control in the office, try to embrace the flexibility that remote work demands and trust your team to get their jobs done without hand-holding. Companies that go the Big Brother route to [spy on remote employees](#) really damage their culture and team dynamics, breeding an environment of paranoia and distrust that hurts everyone.

As [Laurel Farrer argues](#), “We’re not giving our workforce enough credit. To say that productivity is dependent on close supervision and management is quite demeaning. So we really need to empower our individuals, and I think that’s what the future of work is all about: strengthening the human element.”

“ Trust is the bedrock of your organization. You must become comfortable with a new dimension of risk and with not knowing absolutely everything that is going on. You will have to build a team that you can rely on to develop and pursue directions with a high degree of independence.”

— Lousi Alfieri
Raven Sun Creative



Conclusion

We're living in the midst of a historical moment right now. Yes, the global pandemic is one thing.

But we're also experiencing an opportunity to experiment with our processes.

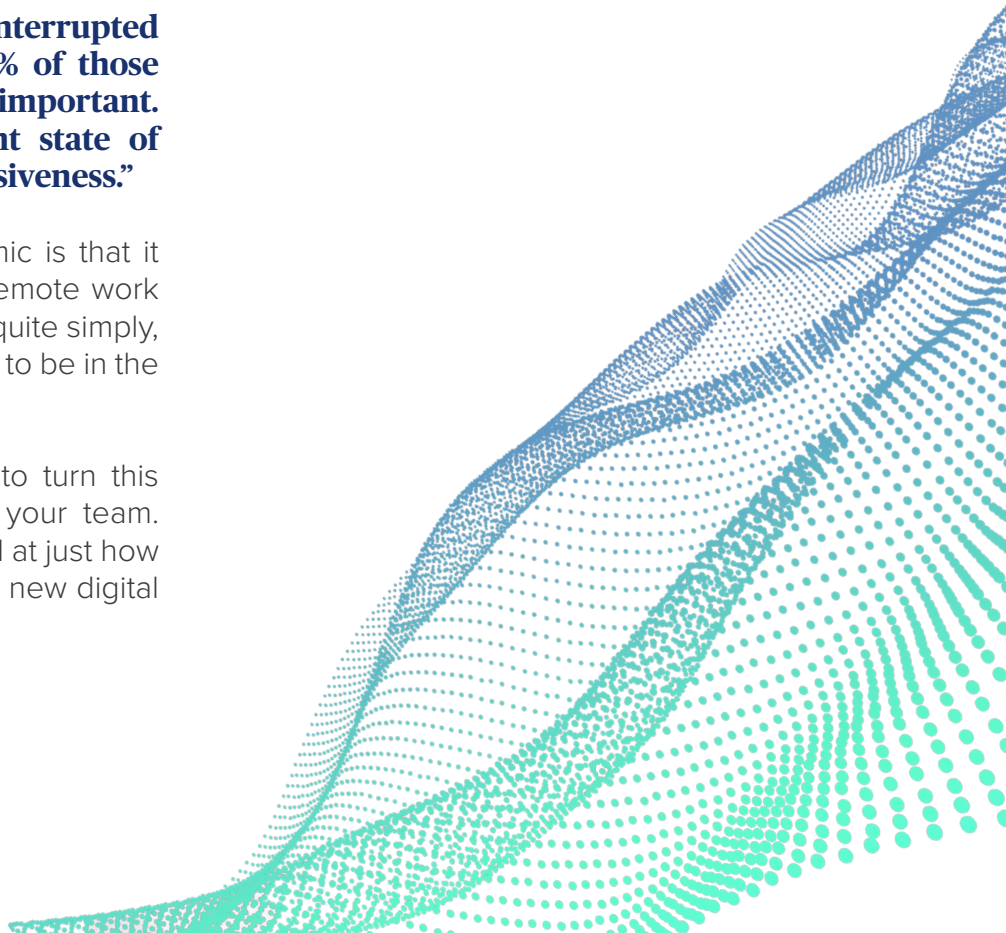
As [Steve Glaveski wrote in Harvard Business Review](#):

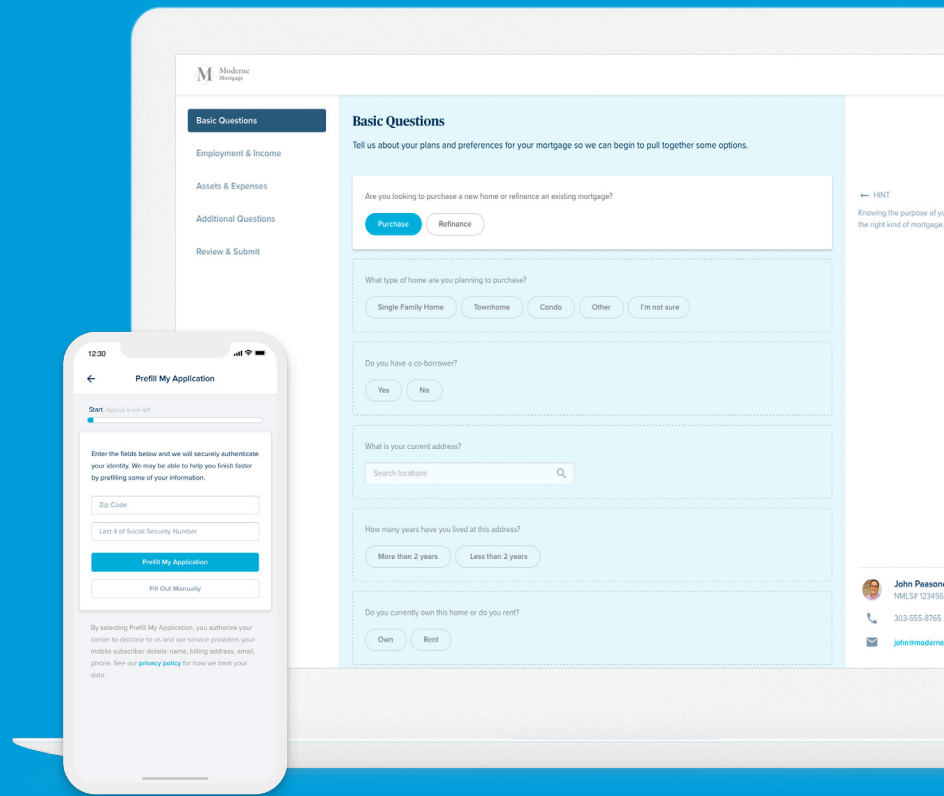
“Organizations sabotage flow by setting counter-productive expectations on availability, responsiveness, & meeting attendance, with research by Adobe finding that employees spend an average of six hours per day on email.

The average employee is interrupted 50-60 times a day, and 80% of those interruptions are not important. Employees are in a constant state of distraction and hyper-responsiveness.”

The silver lining of this pandemic is that it gives us a chance to test run remote work without fear of failure because, quite simply, most of us don't have the option to be in the office right now.

So seize the moment and try to turn this into a positive experience for your team. You may be pleasantly surprised at just how well your team performs in their new digital normal.





The digital mortgage your borrowers love.

Delight your borrowers and empower your loan officers with modern technology. Maxwell's enterprise-grade digital mortgage solution was created on the principle that mortgage companies will win by betting on the augmentation of human ability, not by replacing it with faceless technology. At Maxwell, the power of the human relationship is core to how we build software.

Founded in 2015, Maxwell is a member of the Mortgage Bankers Association and the Colorado Mortgage Lenders Association. In 2017, we were named one of the most innovative companies in real estate by HousingWire Magazine. Every day, our software is used at hundreds of lenders across the U.S. to serve thousands of homebuyers. Maxwell is funded by venture capital firms in Silicon Valley and New York City. We're proud to be built in Denver, Colorado.

Request Info

www.himaxwell.com

Citations

"Accenture-Elastic-Digital-Workplace-POV.Pdf." Accessed April 7, 2020. https://www.accenture.com/_acnmedia/Thought-Leadership-Assets/PDF-2/Accenture-Elastic-Digital-Workplace-POV.pdf.

"Accenture-Insight-Mobility-Rethinking-Mobility.Pdf." Accessed April 7, 2020. https://www.accenture.com/_acnmedia/pdf-55/accenture-insight-mobility-rethinking-mobility.pdf.

Albanese, Mike. "Home-Video Tours Skyrocket Amidst COVID-19 Outbreak - TheMReport.Com." The M Report, March 24, 2020. <https://themreport.com/daily-dose/03-24-2020/home-video-tours-skyrocket-amidst-covid-19-outbreak>.

Right Attitudes. "Albert Mehrabian's 7-38-55 Rule of Personal Communication," October 5, 2008. <https://www.RightAttitudes.com/2008/10/04/7-38-55-rule-personal-communication/>.

"Asynchronous Communication 101 | Collective Campus." Accessed April 8, 2020. <https://www.collectivecampus.io/blog/asynchronous-communication-101>.

Berry, Kate, and Allissa Kline. "Virus Scare Creates Perfect Storm for Mortgage Lenders." American Banker, March 20, 2020. <https://www.americanbanker.com/news/virus-scare-creates-perfect-storm-for-mortgage-lenders>.

Buffer. "State of Remote Work 2020." buffer.com, 2020. <https://lp.buffer.com/state-of-remote-work-2020>.

Bump, Pamela. "40 Remote Work Stats to Know in 2020." Hubspot. Accessed March 25, 2020. <https://blog.hubspot.com/marketing/remote-work-stats>.

Chrisman, Rob. "Anti-Fraud, Servicing Products; Borrower Satisfaction Survey; Virus-Driven Product Shifts." Mortgage News Daily, March 23, 2020. <http://www.mortgagenewsdaily.com/channels/pipelinepress/03232020-mortgage-product-changes.aspx>.

———. "Drinking From a Firehose Is Not a Long-Term Business Model." STRATMOR Group (blog), March 4, 2020. <https://www.stratmorgroup.com/drinking-from-a-firehose-is-not-a-long-term-business-model/>.

Clow, Chris. "Reverse Mortgage Industry Adapts in Eye of Coronavirus 'Hurricane.'" Reverse Mortgage Daily, March 23, 2020. <https://reversmortgagedaily.com/2020/03/23/reverse-mortgage-industry-adapts-in-eye-of-coronavirus-hurricane/>.

"Deloitte-HCAS-Nuevo-Escenario-Laboral-Covid-19.Pdf." Accessed April 7, 2020. <https://www2.deloitte.com/content/dam/Deloitte/es/Documents/human-capital/Deloitte-HCAS-nuevo-escenario-laboral-covid-19.pdf>.

Digneo, Greg. "6 Important Remote Work Statistics To Know in 2020." Biz 3.0 (blog), September 18, 2019. <https://biz30.timedoctor.com/remote-work-statistics/>.

"Dttl-Humancapital-Trends5-Workplaces-No-Exp.Pdf." Accessed April 7, 2020. <https://www2.deloitte.com/content/dam/Deloitte/global/Documents/HumanCapital/dttl-humancapital-trends5-workplaces-no-exp.pdf>.

Finkelstein, Brad. "Mortgage Technology Firms Adapt Practices to Keep the System Moving | National Mortgage News." National Mortgage News, March 18, 2020. <https://www.nationalmortgagenews.com/news/mortgage-technology-firms-adapt-practices-to-keep-the-system-moving>.

Finkelstein, d. "Social Distancing Likely to Affect Physical Mortgage Closings." National Mortgage News, March 16, 2020. <https://www.nationalmortgagenews.com/news/social-distancing-likely-to-affect-physical-mortgage-closings>.

Freyman, Neal. "Morning Brew's Guide to Living Your Best Quarantined Life." Morning Brew, March 16, 2020. <https://www.morningbrew.com/daily/stories/2020/03/16/morning-brews-guide-living-best-quarantined-life>.

Gelles, David. "Logged On From the Laundry Room: How the C.E.O.s of Google, Pfizer and Slack Work From Home." The New York Times, March 23, 2020, sec. Business. <https://www.nytimes.com/2020/03/23/business/corner-office-coronavirus.html>.

Glaveski, Steve. "The Five Levels of Remote Work — and Why You're Probably at Level 2." Medium, April 3, 2020. <https://medium.com/swlh/the-five-levels-of-remote-work-and-why-youre-probably-at-level-2-ccaf05a25b9c>.

Hansen, Matt. "Matt Hansen: New-Era 'What-If' Scenarios." MBA Newslink (blog). Accessed March 25, 2020. <https://newslink.mba.org/mba-newslinks/2020/march/mba-newslink-wednesday-march-25-2020/matt-hansen-new-era-what-if-scenarios>.

Citations

- SoFi. "Has the Coronavirus Recession Begun?," March 19, 2020. <https://www.sofi.com/blog/coronavirus-recession/>.
- Hy, Khe. "How to Structure Your Day Better - Quartz." Quartz. Accessed March 25, 2020. <https://getpocket.com/explore/item/how-to-structure-your-day-better>.
- Johnston, Kasi. "Technology Pushing Private Lending Industry Forward." MPA Mag, March 20, 2020. <https://www.mpamag.com/commercial/technology-pushing-private-lending-industry-forward-217559.aspx>.
- Kennedy, John. "The Best Tips for Working from Home, from People Who Do It All the Time | Popular Science." Popular Science, March 23, 2020. <https://www.popsci.com/story/diy/best-work-from-home-tips/>.
- Kotler, Steven. "Create a Work Environment That Fosters Flow." Harvard Business Review, May 6, 2014. <https://hbr.org/2014/05/create-a-work-environment-that-fosters-flow>.
- Krasnoff, Barbara. "The Verge Guide to Working at Home." The Verge, March 23, 2020. <https://www.theverge.com/2020/3/23/21175407/remote-work-working-from-home-guide-how-to-tips-video-conference-calls-laptops-zoom-slack>.
- Kruse, Kevin. "6 Tips For Managing Remote Employees: How To Maintain Productivity And Engagement." Forbes. Accessed April 7, 2020. <https://www.forbes.com/sites/kevinkruse/2020/03/10/managing-remote-employees/>.
- Lane, Ben. "Bipartisan Push Begins in Congress to Allow Remote Online Notarizations." HousingWire (blog), March 20, 2020. <https://www.housingwire.com/articles/bipartisan-push-begins-in-congress-to-allow-remote-online-notarizations-nationwide/>.
- . "Here's How the Mortgage Industry Is Reacting to the Coronavirus." HousingWire, March 17, 2020. <https://www.housingwire.com/articles/heres-how-the-mortgage-industry-is-reacting-to-the-coronavirus/>.
- Deloitte Australia. "Leading Virtual Teams: Best Practice Insights | Deloitte Australia | Human Capital." Accessed April 7, 2020. <https://www2.deloitte.com/au/en/pages/human-capital/articles/leading-virtual-teams.html>.
- Maloney, Christopher, and Oshrat Carmiel. "Slide the Paperwork Under the Door: Mortgage Boom Is Upended." Bloomberg.com, March 19, 2020. <https://www.bloomberg.com/news/articles/2020-03-19/slide-the-paperwork-under-the-door-mortgage-boom-is-upended>.
- Moran, Gwen. "4 Tips for Getting Anything Done While Working from Home with Your Kids." Fast Company, March 24, 2020. <https://www.fastcompany.com/90480620/4-tips-for-getting-anything-done-while-working-from-home-with-your-kids>.
- Noguchi, Yuki. "8 Tips To Make Working From Home Work For You." NPR.org, March 15, 2020. <https://www.npr.org/2020/03/15/815549926/8-tips-to-make-working-from-home-work-for-you>.
- "Oliver_Wyman_Compliance_and_COVID-19_paper.Pdf." Accessed April 7, 2020. https://www.oliverwyman.com/content/dam/oliver-wyman/v2/media/2020/apr/Oliver_Wyman_Compliance_and_COVID-19_paper.pdf.
- Pollak, Lindsey, and Eileen Coombes. "23 Essential Tips for Working Remotely." Inc.com, March 17, 2020. <https://www.inc.com/lindsey-pollak-eileen-coombes/remote-work-home-productivity-communication-self-care-morale-team.html>.
- "Challenges to Managing Virtual Teams and How to Overcome Them," August 23, 2018. <https://www.extension.harvard.edu/professional-development/blog/challenges-managing-virtual-teams-and-how-overcome-them>.
- Reiners, Bailey. "75+ Remote Work Statistics You Should Know." Built In, March 11, 2020. <https://builtin.com/recruiting/remote-work-statistics>.
- Blooloo. "Remote Work | Creating a Successful Culture | Raven Sun," April 7, 2020. <https://blooloo.com/remote-work-building-successful-culture/>.
- Zap, Claudine. "How I Learned to Make the Most of Working From Home—and You Can Too." Real Estate News and Advice | Realtor.com®, March 23, 2020. <https://www.realtor.com/advice/make-the-most-of-working-from-home/>.