(#183) Dear Management:

November 14, 2019

Think online apps are cold and impersonal?

Well they are, Blanche, they are cold and impersonal...

(two points if you get the movie reference)

So the NEED here, is to counter act that fact.  BECAUSE online apps are also WAY more efficient, effective and yield the best data pulls of information from your borrowers.

And guess what, most BORROWERS prefer doing the data entry/gathering online, in their homes, and at their own pace.

So how do you fight cold and impersonal?

You BE there to explain the process beforehand if necessary, BE there to help with any glitches or interpretation items that may arise during their entry process, BE there to review the data and provide feedback and ask followup questions if needed.

Remember, online apps are not there to make your life easier from a sales standpoint, it's to make your BORROWER'S life simpler and get better data so your loans make it through the system more efficiently.

So find new ways to add value beyond hand writing a loan app on your borrower's behalf.

Provide the human touch in other ways... through information, expertise, directed contact and results.

Just sayin...

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