(Mr. Tenkey's Tips # 469) --- book available @ www.mrtenkey.com

January 5, 2021



Dear Management: OK... so you're tallying up the numbers from last year.  
  
And it was a VERY good year.  
  
So you're flying high, thinking that you're IQ just improved by 15 points.  
  
Well, if that's so... it must have been in the water, because everyone else in the industry had a great year too...  
  
As the bar for a mortgage lender to make money in 2020, was set at one ring above having a pulse.  
  
Remember...  
  
The real test of business aptitude in our industry, is not at the end of a 7 to 10 year "anomaly year"...  
  
But the times between, when you're having to hold on for dear life... waiting until the next anomaly hits.  
  
My couple pennies.