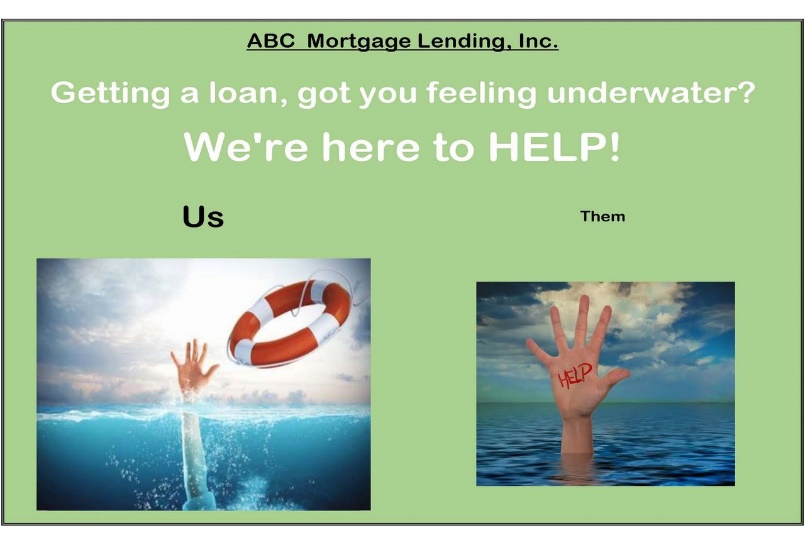
(#161) Dear Management:

October 8, 2019



(Theme week) - Day 2 - "An accountant in his CREATIVE habitat".  
  
This one came to me... because as we all know, it can get pretty "deep" in the mortgage industry...  
  
\*\*\* pause for laughter to stop after that funny quip about the industry\*\*\*  
  
Anyway... if you can make your borrowers feel safe, they'll swim at your beach every summer.  
  
And they'll bring their friends with them too.  
  
Hope you enjoy...  
  
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