(#201) Dear Management:

December 12, 2019



Who is more important to your organization... an underwriter that says no to a bad loan?  Or a loan officer who brings in 20 loans a month?  
  
Tisk, tisk, tisk.  
  
You went sales again...  
  
I even gave you the fact that the loan the u/w said "no" to, was BAD.  A loan that if let through, would most likely lead to an EPO or EPD... or worse a repurchase.  
  
All while giving you nothing about those loans the LO brought in.  They could all be dud (non-funding) loans, eating up valuable processor and u/w-ing time, collecting credit report charges and going nowhere.  
  
SO... the answer should have been BOTH... both employees are equally important.  
  
Good on the u/w for finding that bad loan,  and good on the loan officer for bringing in those loans... but with those loans, further researching their quality to make sure they are fund-able...  
  
MORAL - Don't make your praise a beauty pageant... dig deeper peeps!  
  
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