(#214) Dear Management:

January 2, 2020

An important lesson learned in Mortgage Sales 101... is to create "positive" anxiety, to promote forward action in your borrower.

One thing that's not often taught in this process... is that there's already "negative" transaction anxiety present, AND the question of the day is... WHAT are you doing to alleviate that?

Because otherwise, you're just charging a dead battery.

So find out what negative anxiety there may be...  by first, pinpointing on the cause.  This may be through personal-interaction (relationship based lending - RBL) or marketing (call center based lending - CCBL)

Example: Borrowers have "negative" concerns over their credit:  (using RBL - talk over their credit score,  how it effects their lending options and credit improvement ideas, if necessary.) (using CCBL - create marketing campaigns to address credit concerns, it's effect on their lending and improvements ideas.  Direct them to call centers, if more information is necessary)

So yes... create that positive, forward moving anxiety...  but ALSO, overcome the negative that may be lurking...

Now you know...

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