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Dear Management:  A "starting" conversation with a new borrower can be one of two things... genuine or faked.  
  
Now... now... sales-person-ship is still a "thing"... but please base it on a footing of sound knowledge.    
  
Because the old "car salesperson" approach is all but dead... borrowers are smarter and have the internet to fact-check you.  
  
You can no longer "fake it until you make it"...  
  
Instead... you need a stocked tool belt...  with such tools as knowledge, strategic insight and genuine sincerity for the borrower's interest.  
  
People are yearning for authenticity in this world today.    
  
And in the end... your BEST TOOL to win that long-term, happy, loyal, referring borrower...  is "YOUR WORD"!  
  
Do you want YOUR word to be "FAKE!"