(Mr. Tenkey's Tips #301) www.mrtenkey.com

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Dear Management: Do you know how many loan starts, each of your branch locations had in the last 7 days? 14 days?  
  
How about at the loan officer level?  
  
Do you know what each of those branch's/lo's conversion rate is for the last 30 days of loan starts?  
  
First, you should!  
  
Second... the only way you're ever going to be in front of a problem...  
  
Is to do your best to predict the future.  
  
The only way I know how to do that... is through solid analytics, that actually mean something.  
  
My couple pennies.