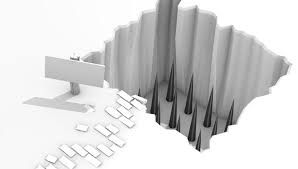
(Mr. Tenkey's Tips #306) www.mrtenkey.com

May 11, 2020



Dear Management: Has HR and Facilities come to you yet...  
  
To give you their ideas for needed changes to the work environment? procedural flows?  
  
Because, after the stay-at-home-orders are lifted... your office spaces and system flows will need to be changed... to keep employees and borrowers safe!!!  
  
So have they come to you yet?  
  
Well they should of...  
  
And so should of... your branch managers and dept heads of operations, underwriting, compliance, IT, etc.  
  
Everyone should be thinking of internal and external changes needed for the "NEW WAY" of doing business... we WILL be living through.  
  
There needs to be a game plan in motion.  
  
If this isn't a team effort, with everyone rowing the same direction...  
  
Economic and liability pit falls... will wreak a BIGGER havoc on your company's future...  
  
Than any "stay-at-home-order" ever could of.  
  
My couple pennies.