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Dear Management: Why does a borrower choose YOU... to do their loan?  
  
They think you're cute?  
They think you're smart?  
They think you're a pushover on rates or fees?  
They think you're true to your word?  
They think they have to... because you're a friend?  
They think your marketing is the best around?  
Or, a mixture of the above?  
  
Whatever the answer... 2 options await you...  
  
1) USE that info to EXPLOIT what your mama gave to you or taught you. And find those groups and circles of influence that get you entrenched in whatever niche wins you the most deals.  
  
2) CHANGE your ways to... become a niche (style of delivery) that better suits the circles that you're actually in and around.  
  
SO  
  
Are you going to be the bad boy rebel, with the black leather jacket and the van? Or the clean cut boy next door with the bow tie?  
  
I'll be whatever my borrower needs me to be, to have them tap ME on the shoulder.