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Dear Management: What are your turn times right now?  
  
From when you shake hands with your borrower (or bump elbows these days)...  
  
To when you have them sign away their life on the dotted line?  
  
And ALL the departments along the way...  
  
If you're ahead of your competition... congratulations... give praise to your employees and your procedures... for doing their job.  
  
If not, figure out what's up and fight to be in the lead.  
  
And FYI - this is just one more example of why I harp on efficiency and process so much.  
  
Were you listening?  
  
Are you now?