(Mr. Tenkey's Tips # 398) www.mrtenkey.com

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Dear Management: I triple dog dare you... Mx. Loan Officer...  
  
To do this.  
  
On the next call with a potential borrower you find, or that is referred to you....  
  
PAUSE! and don't do anything sales-y off the bat.  
  
Just be present... listen... hold back...  
  
WAIT!  
  
Until they express some difficulty they are having.  
  
THEN! engage...  
  
If their first comment is about their roof needing repaired, before they put their house up for sale...  
  
Then YOU better have a contractor referral for them.  
  
Help them!!!!  
  
And in turn, they'll help your wallet.