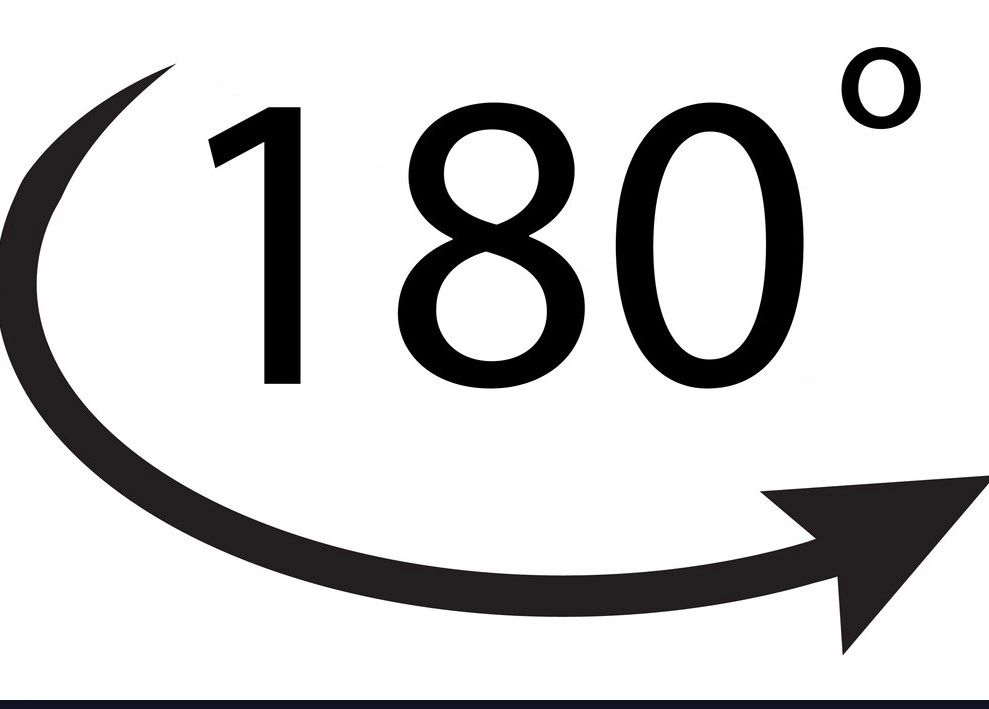
(Mr. Tenkey's Tips # 406) www.mrtenkey.com

September 30, 2020



Dear Management: Let's say you're having a problem getting an efficiency change in Ops...  
  
Past the approval "smell" test... of your Loan Officer's.  
  
You know the test... the one that wards off all changes to their world.  
  
Well then... just say these magic words:  
  
"Inefficiency and higher overhead IN! Lower interest rates for your borrowers... OUT!"  
  
Wait for it... wait for it...  
  
And you'll literally be able to watch their attitude toward that proposed change do a 180, before your eyes...  
  
Just sayin'