(Mr. Tenkey's Tips # 426) www.mrtenkey.com

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Dear Management: So... refi business is slated to drop by more than 50% in 2021.  
  
Have you given this ANY thought?  
Is your company ready?  
Are your LO's ready?  
What are you or them doing NOW, to prepare?  
  
Planning ahead, keeps you ahead!  
  
Just sayin'...