(Mr. Tenkey #524)

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Dear Management: Do you have borrowers stuck on the "decision" fence?

Mulling over things like:

- Should they buy or rent?
- Should they upsize or downsize?
- Should they move to that dream neighborhood or stay in place?

You said yes, right?

Well then, your response to them should include...

Speaking to them from where they are... empathizing with their fears.

But most of all... FINDING THEM A SOLUTION?

Be the motivational spark that shows them a way OFF that fence and how it IS to their benefit.

And what is the most important tool in your arsenal?

Well, it's called "WAITING!"

Yes, showing them the power of waiting... can make YOU their hero.

Show them how waiting may save them in some instances...

BUT MORE IMPORTANTLY... (when applicable) show them how waiting can actually cost MORE.

For example: rental rates going up 20% a year, while housing costs are only going up 5%. (I know, crude example but you get the point)

Yes, show them all the factors involved... and that by not taking the leap... it may be more costly, then staying in place.

That advice, advising them one way or the other... THAT is your hero moment as a loan officer.

(More blog posts or find my book @ www.mrtenkey.com)