HOW TO KNOW EVERYTIME ONE OF YOUR CLIENTS NEEDS TO REFINANCE

I have an Identity Theft Prevention Program. I pull a single bureau pull ($2 each) on each of my past clients every 4 months. I do this for two reasons.

1. I send them a copy and then call them up over the phone to review all the open accounts and review what companies have pulled their credit (this is on the bottom of my pulls). We make sure that all the accounts are theirs, and that they authorized each pull.
2. While I am on the phone with them, we review their 1st mortgage. I can also see if they have a high interest rate 2nd mortgage or credit card debt. If they do, I show them how I can lower their total monthly payments by doing a debt consolidation refinance.

This strategy helps me to make sure nobody slips through the cracks with any of their financing needs.

To get permission to pull their credit, all of my clients sign the following form:

We/I authorize Time Mortgage and / or Carl White to perform quarterly credit checks / reviews and identity fraud checkups on an ongoing basis.

Signed: ____________________ Date:_______________

Signed:_____________________ Date:_______________