

One of our major frustrations is your client getting a phone call from a predatory lender almost as they walk out of your door. The Credit reporting agencies are selling your clients phone numbers in the instant you pull their credit. They are selling those numbers to the highest bidder. These predatory LO's know that the time to strike is as soon as the list hits their desk.

Lets, stop the madness...

The image shows a screenshot of a web-based form titled "Borrower Information". The form is divided into two main sections: "Borrower" and "Co-Borrower". The "Borrower" section contains fields for Name (First: John, Last: Doe), S.S. # (555-55-5555), DOB (11/19/1966), H. Phone, W. Phone, E-mail (john@doe.com), and a Married status dropdown. Below this are sections for "Present Address" and "Previous Address", each with checkboxes for "Own" or "Rent", and fields for Address, City, State, and Zip. The "Co-Borrower" section has similar fields but is mostly empty. A red callout box with a white background and a red border contains the text "Before you pull credit, do not enter home, work or cell phone numbers." with a red arrow pointing to the H. Phone field in the Borrower section. At the bottom of the form, there are buttons for "Order Credit", "View Credit", and "Import Liabilities".

I pull credit as soon as I have their basic information (name, DOB, SS, and address), every time. It is tough enough to secure a new client, the last thing I want to do is tell everyone about it.