

Rate
of
interest

Loan
term

debt - to-
income
ratio

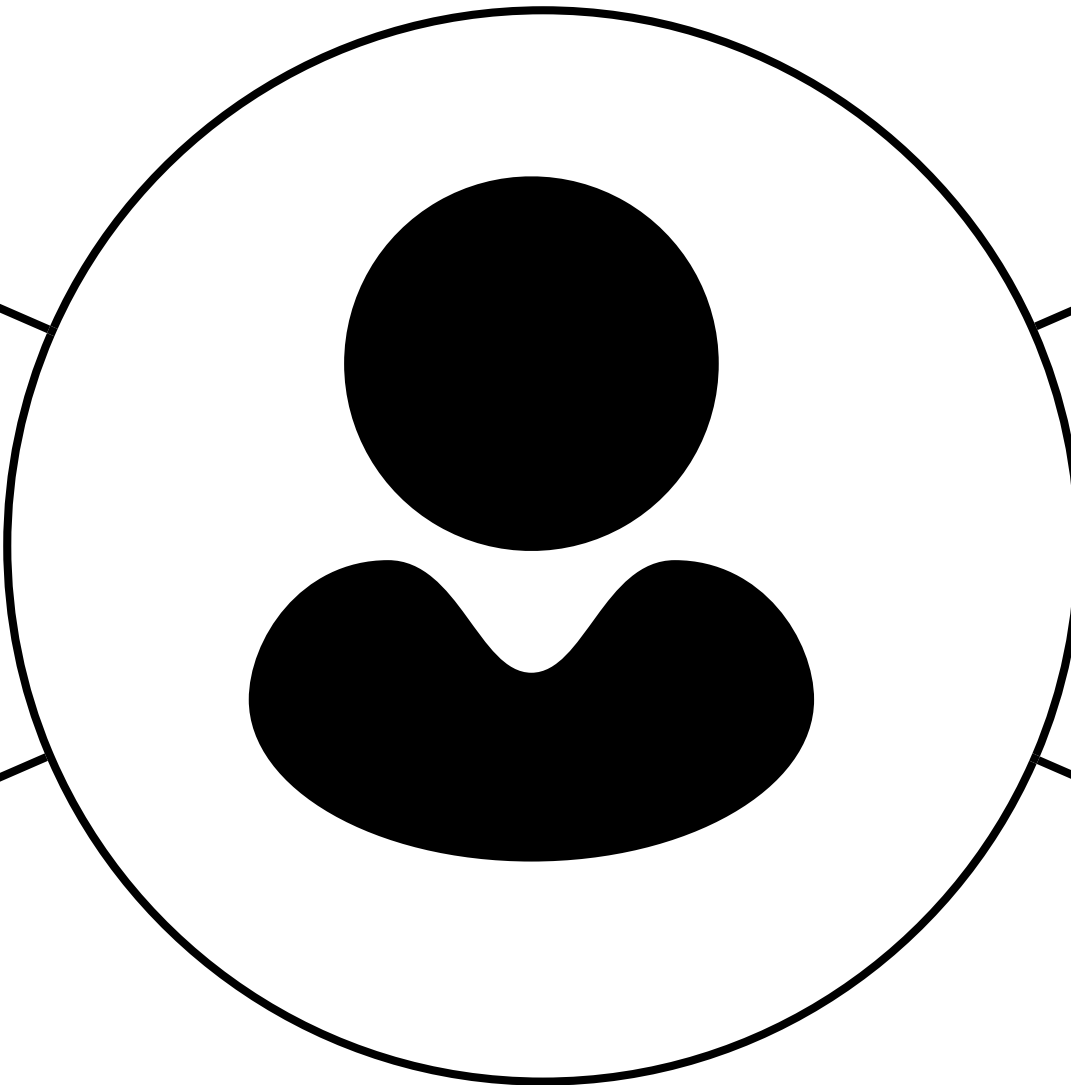
What do they
THINK AND FEEL?

what really counts
major preoccupations
worries & aspirations

Size of
down
payment

Consider
a co-
signer if
required

How to
manage
to
payback



What do they
HEAR?

what friends say
what boss say
what influencers say

Provide
accurate
information

Maintain a
good credit
score

Income and
Employment
history

Credit
Score

Loan
Status

Loan
amount to
be offered

What do they
SEE?

environment
friends
what the market offers

What do they
SAY AND DO?

attitude in public
appearance
behavior towards others

Choose a
repayment
period

Enclose
value of
collateral

Keep all the
info(r)mation
(income,
education
etc) ready

Make sure to
meet the
minimum age
and income
requirement

PAIN

fears
frustrations
obstacles

Time
taken for
approval

Mortgages

Affording
monthly
interest

GAIN

"wants" / needs
measures of success
obstacles

Loan
approval

Comfortable

Applicant
credibility
for loan in
minutes