The 10 Step Process

1. Introduction
2. Credit Application
3. Buy Down Point Presentation
4. Take the clients credit application
5. Go over the worksheet
   - Find out payment ranges
   - Banks they like and don't like
   - What's most important rates/payment/both
6. Send application into banks for approval (this is the half way point)
7. Send the client to the waiting room
   - While we are waiting for approval get all your numbers and software balanced
   - You can send client home and do presentation later if banks don't get you your approval in time
8. Options Page
9. Bank Option Sheet
   - Presentation #1
   - Presentation #2
   - Presentation #3
10. Send clients to waiting room again
    - Print up paperwork and have client come back into your office and sign them up