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## It wasn't you it was the rate!

Nothing says something failed then that good old break up line! Did you know that sometimes the rate doesn't matter. If it's not the rate, then what? For mortgage loan officers, it can be so many different moving parts, the best way to overcome that, communication.

It's the time of year that we start to get burned out both with work, finances, the to do list; that we start losing track of the days. It's ok, when we don't take time to ourselves and life has us moving 20 different places, we hit a block. Find excuses that our volume of business isn't as high, our business development seems to be missing in our calendar. Is it just the rate?

We are watching houses going up on the market and selling, rates high enough, to make us wonder, can our clients afford to move. However, relationships keep our business moving in the right direction. Learn to be comfortable in the uncomfortable, and get out there, get to know your community, learn from other real estate professionals.

M&M Bank is a community bank, that not only gives back to our community, but we are building relationships, and business comes in the uncomfortable. This past year we have been taking a ride with the rates, but people still must move, still must make financial adjustments to keep a roof over their head. We are here as part of the team for our community, as they start new chapters in their life.

When you are looking for the service that is not just a transaction, call me at 815-955-9970.

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