



## Achieving Growth Through Excellent Customer Service

How New Century Sales Associates Are Simplifying the Loan Process to Earn Customer Loyalty

One of New Century's strategic goals is to position itself as "easiest to use" (Wholesale) and "cutting through the loan clutter" (Home123/Retail). Doing so will contribute to growth and profitability goals. How? Just read some of these recent letters from customers, and you'll see how diligence, follow-through and good judgment can lead to increased business.

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Michael Lundell  
Loan Processor, Quincy, Mass.  
Retail Office

When a Hyannis, Mass., couple set out to refinance their home, their expectations were low. They had done so several times over the years with a variety of lenders, but had never received great service. Then they met Michael, who exceeded their expectations.

"Michael is the best. He kept us very well informed with phone calls and emails through every step. His professionalism was outstanding and he was very personable. He made a usually stressful time a lot less stressful. I will highly recommend your company and to anyone I know," said the couple.

Brad Foster  
Loan Advisor, Dallas, Texas  
Retail Office



It's no wonder this customer in Dallas, Texas, felt as though refinancing her rental property was hopeless. She had tried securing loans through two lenders before she came to New Century, and was just about to give up again. Brad sensed she needed to see the light at the end of the tunnel and took action, visiting her house to pick up and drop off documents as well as give her pep talks. The customer's loan closed just in time to avoid another 30 days of delinquency on her existing mortgage. Said the customer to Brad:

"You were right when you said a good loan advisor needs to act not only

on the customer's financial needs, but also consider and understand the customer's psychology. Thank you for putting up with me. I will certainly know where to come for my next loan."



Jennifer Kelley  
Account Executive, Linthicum, Md.  
Retail Office

What's the best way to overcome the apprehension of customers, then earn their trust? Play it straight and deliver what you promise. That's exactly what Jennifer did with this customer in Frederick, Md., who reported:

"I was hesitating in the beginning but I am now 100% satisfied with my loan. Jennifer told me upfront the way it would work and the numbers. Never has anyone been so honest and straight with me as Jennifer was."

Christina Dolan  
Senior Risk Manager  
Greenwood Village, Colo.  
Wholesale Office



Speed, performance and reliability are the key ingredients of our strategic goal of becoming "easiest to use." Christina exhibited all three qualities for this brokerage loan officer in Farmington, N.M., who said:

"Christina went way beyond her call of duty to address all the issues that came up and handled them all with a smile. For as long as I have been a loan advisor, I have never met anyone who goes the extra mile with such professionalism. Her expertise in the business has helped educate us all. Because of her, I sent another loan to New Century and look forward to doing business with you again."

Danene  
Arana  
Loan Advisor,  
Pleasanton,  
Calif., Retail  
Office



Doing what's most convenient for the customers and following through with personable, prompt and dependable service will distinguish any sales person these days. Danene proved that when she responded to a web inquiry from a customer who needed to refinance her home to pay off credit card balances and install a new roof. Gushed the customer:

"Danene was quick to catch onto my preference to communicate initially by email and in so doing secured me talking to her on the phone. We ran some numbers and everything fit. Danene was always there to answer any questions. She has a way of calming things down; it must be her care for people and sincerely wanting to help. She said she thought everything could be wrapped up in seven or eight days; the appraisal of the house was on a Tuesday and we signed papers on Friday."