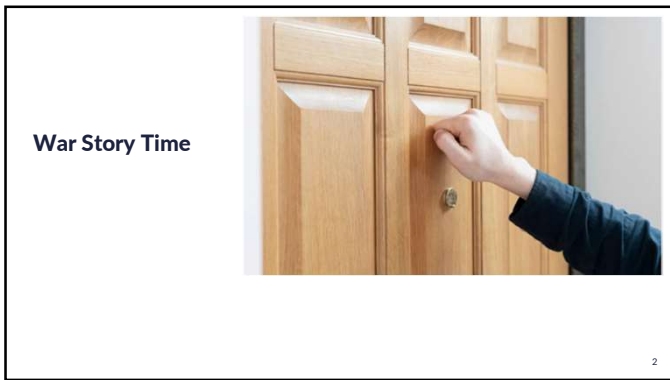




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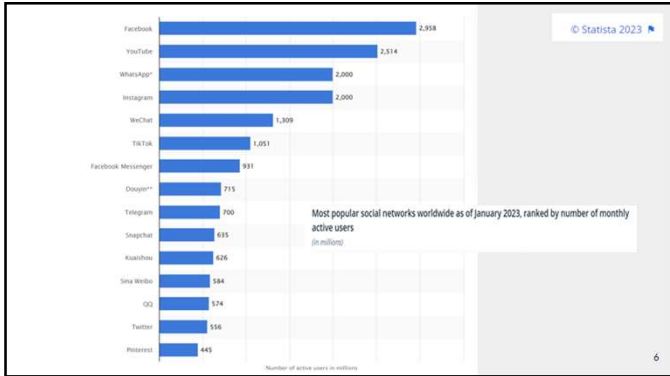
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<p>The 5 C's</p> <p>Collateral</p> <p>Conditions</p> <p>Capacity</p> <p>Capital</p> <p>Character</p> <p>Co, Co,</p> <p>Ca, Ca, Ch</p>	<p>Assets to back the credit...aka security Collateral</p>
	<p>The financial ability to repay debts based on income and expense relationships Capacity</p>
	<p>External Factors--Economic Climate, Industry, Politics, Geographic contributors Conditions</p>
	<p>Financial Resources such as savings accounts, investments, property, and other valuable assets Capital</p>
	<p>Reputation/Track Record/Past Behavior--History Tends to Repeat itself Character</p>

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The Digital Landscape Today
aka Social Media

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The Digital Landscape Today
aka Social Media

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LinkedIn has carved out a unique space in the world of social networking by focusing primarily on professional connections and career development.


- Professional Networking
- Industry Insights
- Job Opportunities
- Skill Building
- Personal Branding
- Profile as a Resume
- Recommendations/Endorsements
- Knowledge Sharing-Articles and Posts
- Recruitment-Talent Search
- Business Development
- Company Pages
- B2B Networking
- Global Reach
- Integration-Compatibility with Other Tools

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How can I use this:

- Resume of your client/ppls
- Who are they connected to
- What skills do they have
- Who is recommending them and why
- ??
- ??



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Social Media Platforms

- Global Reach
- Friendship Management
- Group Communities
- Instant Messaging
- Event Planning
- Status Updates and Posts
- Content Discovery
- News Feed
- Trending Topics
- Business Pages
- Robust Advertising Platform
- Marketplace
- Video and Photo Sharing
- Games
- Monetization for Creators
- Data and Insights
- Integration and Compatibility
- Privacy and Security




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How can I use this?

- Character-Likes/Dislikes
- Research on Lifestyle
- Connections
- Locations
- ?
- ?



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War Stories

Lori D-
Customer said he wasn't going to pay because he hadn't ever received the materials....She checked facebook and...



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War Stories

Michelle C-
Customer said he couldn't pay but posted this....



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Messaging Platforms

- Once you find them- send a message



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Debt collectors can text, email and message you on social media now

Published Tue, Dec 7 2021



Mike Winters
@MIKEWINTRS

Don't be surprised if debt collectors slide into your DMs. A new rule allows debt collectors to contact you on social media, text or email — not just by phone.

The rule, which was approved last year by the Consumer Financial Protection Bureau's former president Kathleen L. Kraninger, took effect Tuesday, Nov. 30. In a 2020 blog post about the changes, Kraninger wrote that debt collectors were working with outdated standards that have not been changed since 1977, and that the new rule reflects the use of modern technologies.

The rule also clarifies restrictions on how debt collectors can contact you, as defined by the Fair Debt Collection Practices Act. Collectors must clearly identify themselves, only send private messages and as part of their message, offer an opt-out option for receiving further messages when reaching out through social media, email or text.

<https://www.cnbc.com/2021/12/07/debt-collectors-can-text-email-social-media.html>

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CFPB's clear rules of the road for debt collector communications lead to stronger consumer rights

By Kathleen L. Kraninger - OCT 30, 2020

The 1977 Fair Debt Collection Practices Act prohibits harassing and abusive and unfair debt collection practices as well as false and misleading representations by debt collectors. Our rule applies these protections to modern technologies. The rule clarifies how debt collectors can use email, text messages, social media, and other contemporary methods to communicate with consumers. And our rule will allow consumers, if they prefer, to limit the ability of debt collectors to communicate with them through these newer communication methods.

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Google Maps

There is no good reason to not know where your customer is located



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Instant Owner Look-up

Sending a preliminary notice to an incorrect owner address can invalidate your lien rights. Handle is able to find the owner name, mailing address and APN for a project address as they appear on the deed record, usually within 5 seconds. This not only saves you time, it can be the difference in ensuring that your lien rights are valid.

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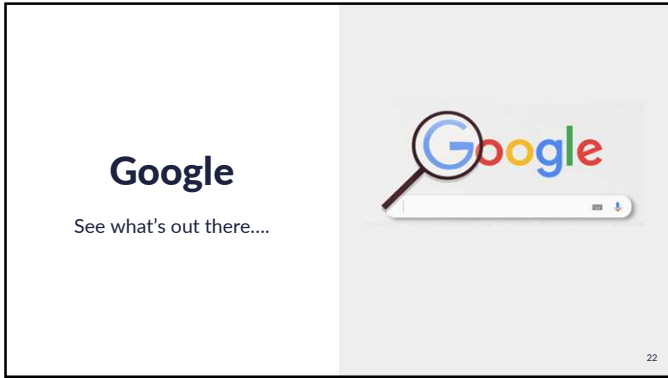
Parcel Map for Instant Owner Verification

If you do not have a precise address for your project, Handle's electronic parcel map allows you to instantly find owner information, based on an approximate address, intersection or even a GPS location that may be pulled from concrete tucks.

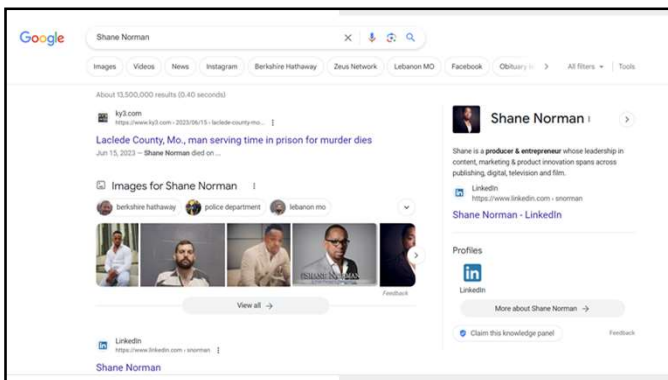
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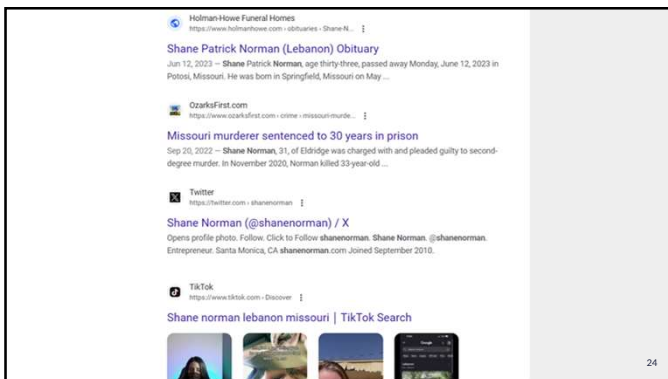
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Method 3: Check Google Search

One of the easiest ways to find someone online is by conducting a Google search. Google search has the highest user engagement, with over 1 trillion searches yearly, compared to more niche search engines like Bing, which sees closer to 800 million searches annually.

Use Google search to find someone online by searching for their name, address, phone number, or other information you learn about the person you're searching for. Use quotation marks in your Google search to ensure that you get an exact match for the quoted phrase. Example: "Tom Harrison"

Method 4: Set Up a Google Alert

A **Google alert** will let you know if someone appears in Google news stories. This method for finding someone online uses pre-determined keywords and sends notifications when those keywords appear on Google.

To create a **Google alert**, follow the steps below:

- Step 1) Enter the topic or keywords you want to follow into the search box.
- Step 2) Adjust your settings to determine where you want to search, how often you get notifications, and where to send alerts.
- Step 3) Click Create Google Alert.

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What are other tools that you use???



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Questions?

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