

MORTGAGE MARKET INSIGHTS

Mid-2020: The effects of COVID-19



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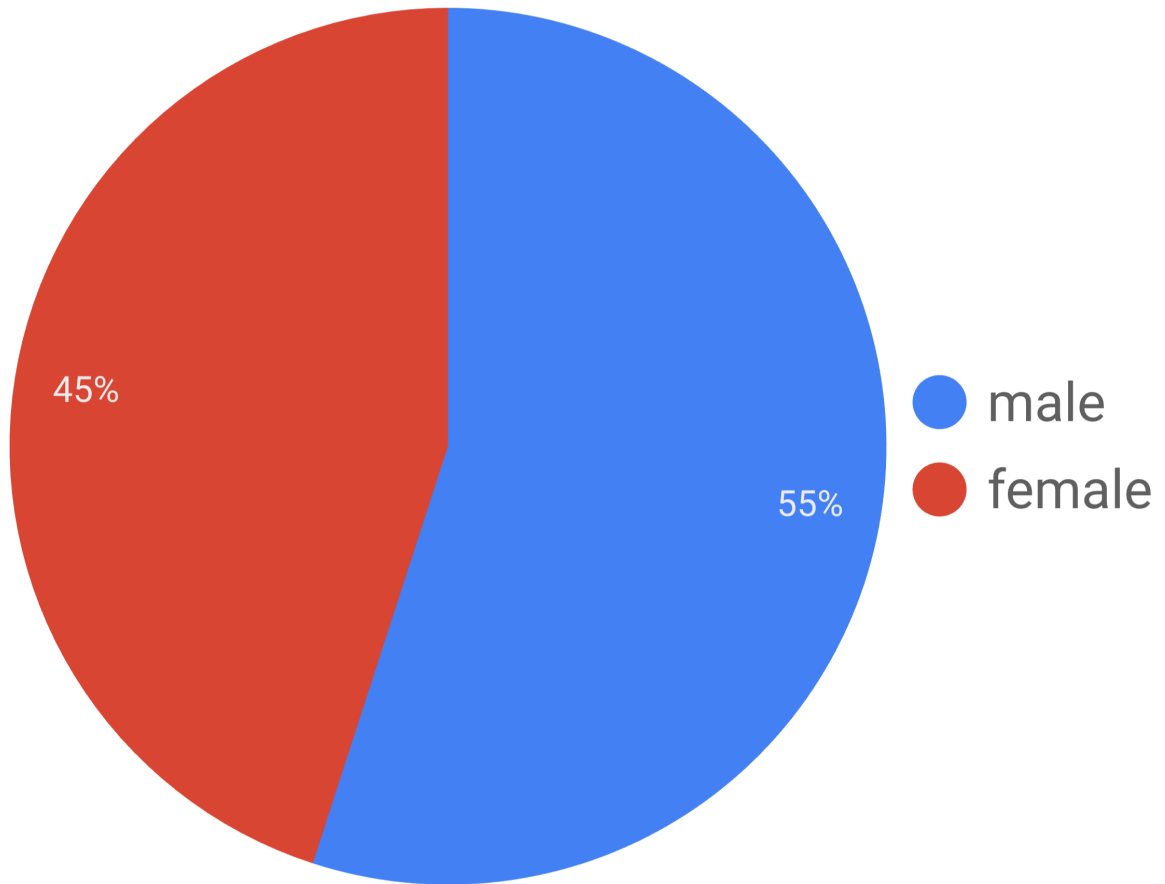
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Finmo's statistics

The data reflected in the following charts and graphs was collected between January 17th 2020 and June 6th 2020, unless otherwise noted visually on the graph itself.

The data was collated from more than 15,000 Finmo mortgage applications.

Male/Female



Genetic sex of borrowers that submitted applications.

We are unsure as to why there are more male applicants than female applicants, though we have a hypothesis.

[This 2016 article](#) from Canadian Mortgage Trends states:

“Specifically, males were twice as likely as females to have received down payment money from mom and dad. The survey found that 39% of males aged 18-34 acknowledged receiving down payment money from their parents—compared to just 19% of females.”

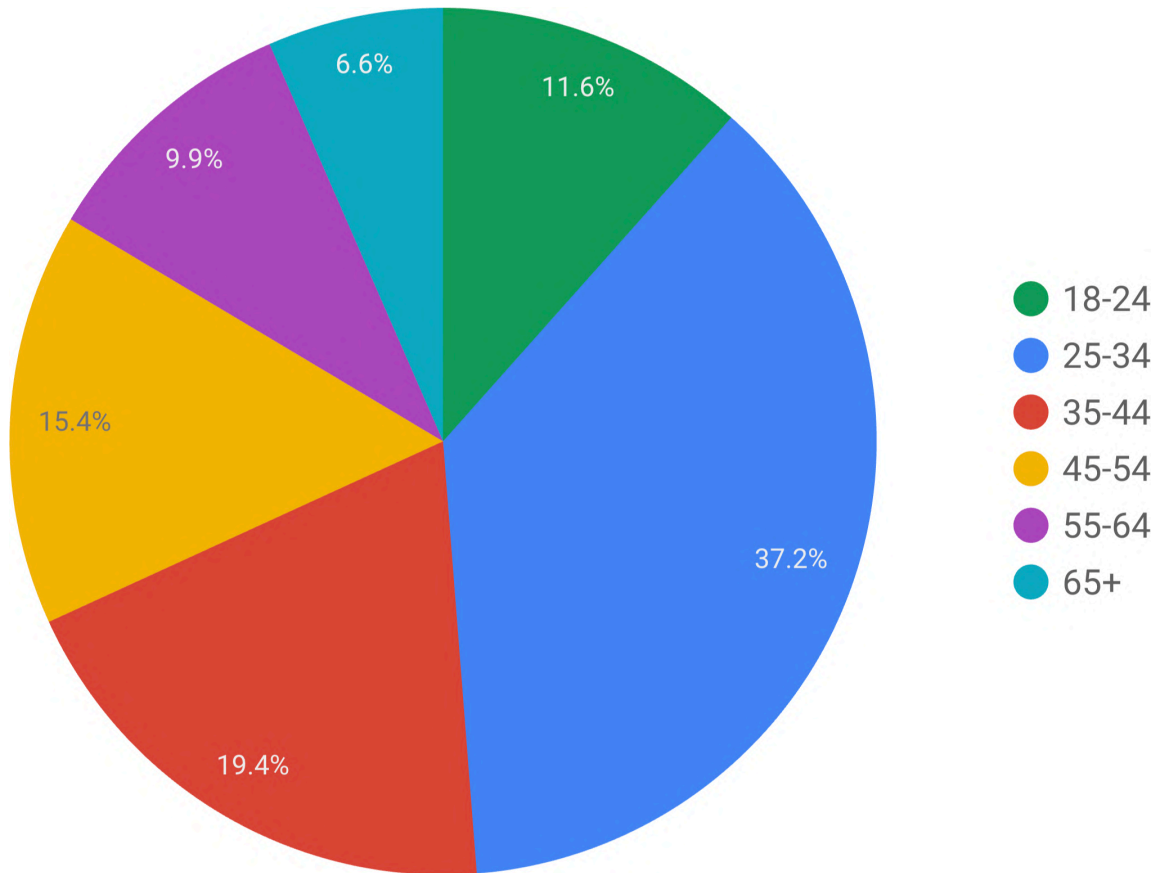
From the [borrower age pie chart](#) we see that younger generations are utilizing DMPs (Digital Mortgage Platforms) like [Finmo](#) at a greater rate than older generations - particularly the 18-34 age range - which could exaggerate this effect.

We do not suspect however that this phenomenon is "risk" related, with men being more likely to purchase in a "risky" economic environment. The 45-55% ratio has changed by less than 2% over time the last few months (no change before COVID-19 or during).

We believe the imbalance is caused by cultural reasons rather than by [Finmo](#) itself being preferred by a specific sex.

Further research is required for accurate conclusions to be drawn.

Age



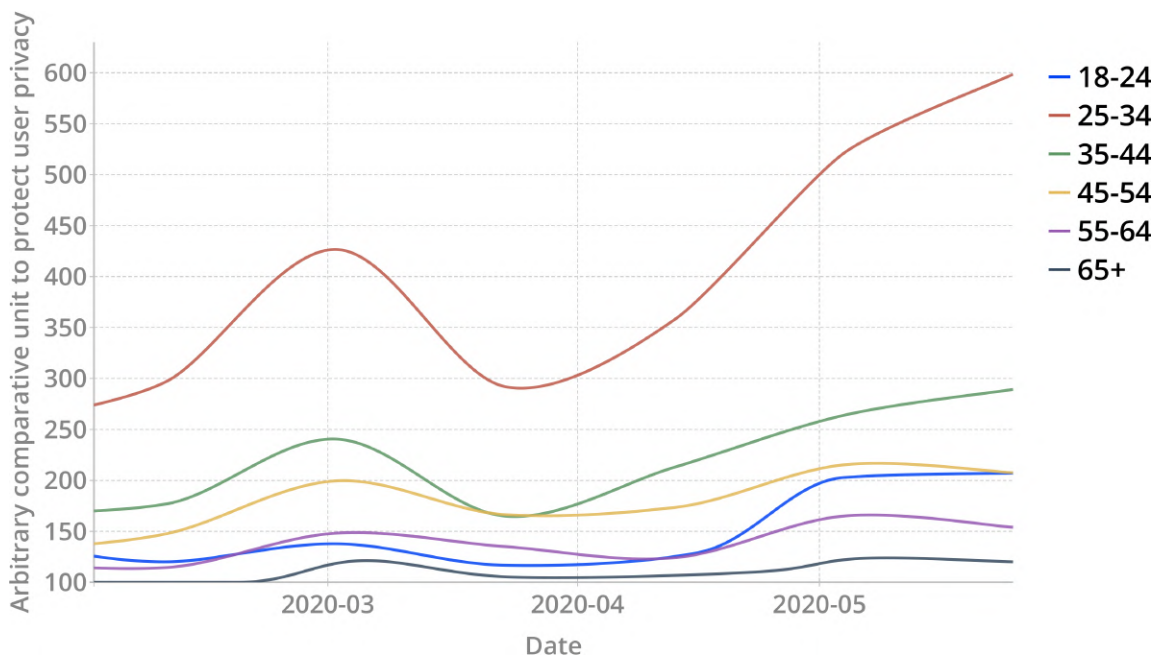
Age range of borrowers that submitted [Finmo](#) applications.

If we look at the age ranges of [Finmo](#) borrowers we find that there is a healthy love of the technology across all age groups, with no age groups unrepresented.

The reasons why younger borrowers (under 44) make up the majority of [Finmo](#) users could be:

- Younger people are doing more mortgage deals in general.
- Younger people are more open to getting a mortgage from a business that is not a chartered bank.

- Younger people are familiar with modern technology and are actively looking for the digital mortgage experience offered by DMPs (like [Finmo](#)).
- People refinancing may be older, and the mortgage professionals may be running through their refinances on older mortgage platforms which already contain the borrower's data. For them to show up in our data, they would need to re-originate them within Finmo.

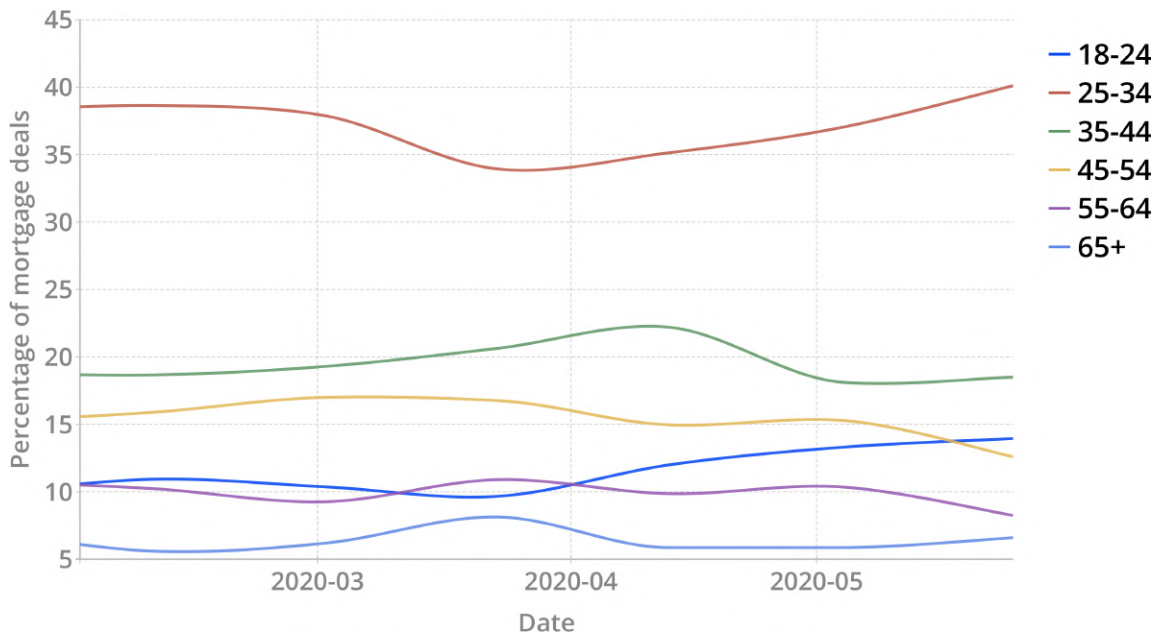


Number of [Finmo](#) mortgage deals over time per age demographic.

In this figure we can see that younger borrower's usage of [Finmo](#) has skyrocketed lately. We suspect this is young people taking advantage of the falling house prices - a buyers market. [CMHC predicts house prices will fall 9%-18% this year](#). The drop in prices appears to have already be creating a strong buyer's market for younger buyers.

The upcoming [CMHC insurance rule changes](#) to borrower qualifying ratios

has likely also been a boon to younger mortgage borrowers. The (largely misunderstood) legislation is likely causing younger borrowers to attempt to originate their mortgages before July 1st, 2020.

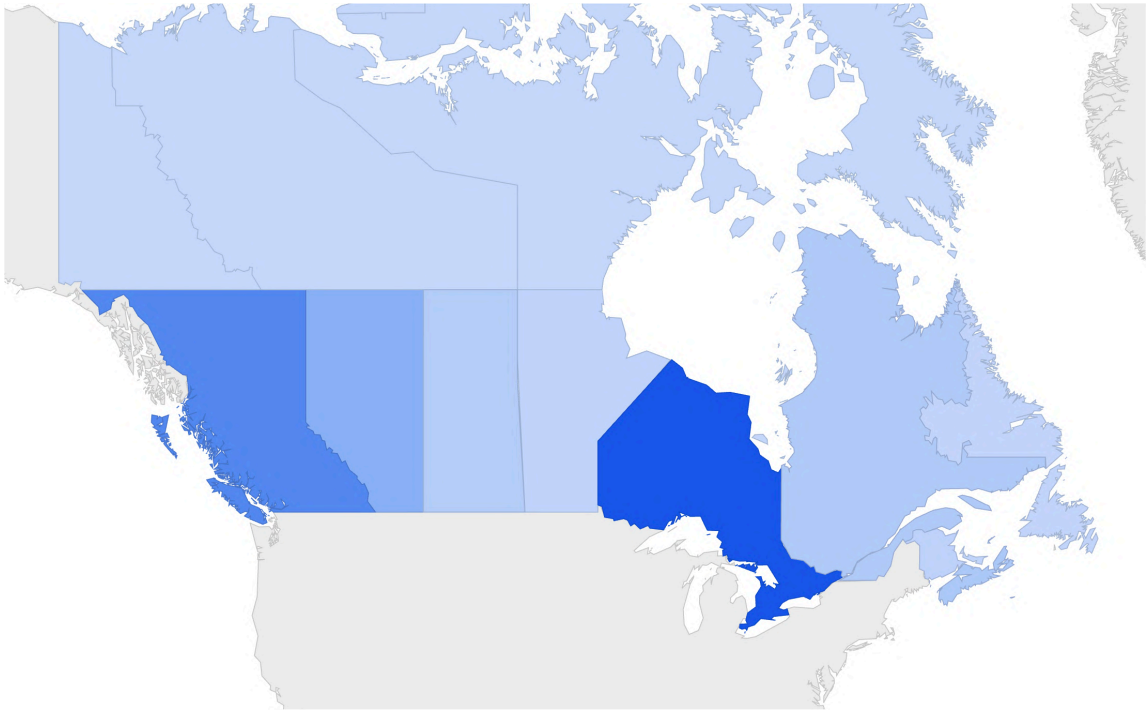


Percentage of Finmo deals over time per age demographic.

Again, this graph of percentage of deals per age demographic over time demonstrates a strong upward trend for younger mortgage borrowers - particularly for 18-24 year olds.

We can see other trends in here as well, such as people of age over 44 showing increased mortgage activity in mid-March (likely mainly refinances and renewals), due to speculation and uncertainty around the lasting effects of COVID-19.

Provinces



Heat-map of provinces borrowers submitted [Finmo](#) mortgage applications from.

Province	Percentage
Ontario	46.87%
British Columbia	27.02%
Alberta	13.29%
Nova Scotia	4.67%
Quebec	4.16%
Saskatchewan	3.36%
New Brunswick	1.23%
Manitoba	0.97%
Prince Edward Island	0.69%
Newfoundland and Labrador	0.34%
Northwest Territories	0.08%
Yukon	0.08%
Nunavut	0.03%

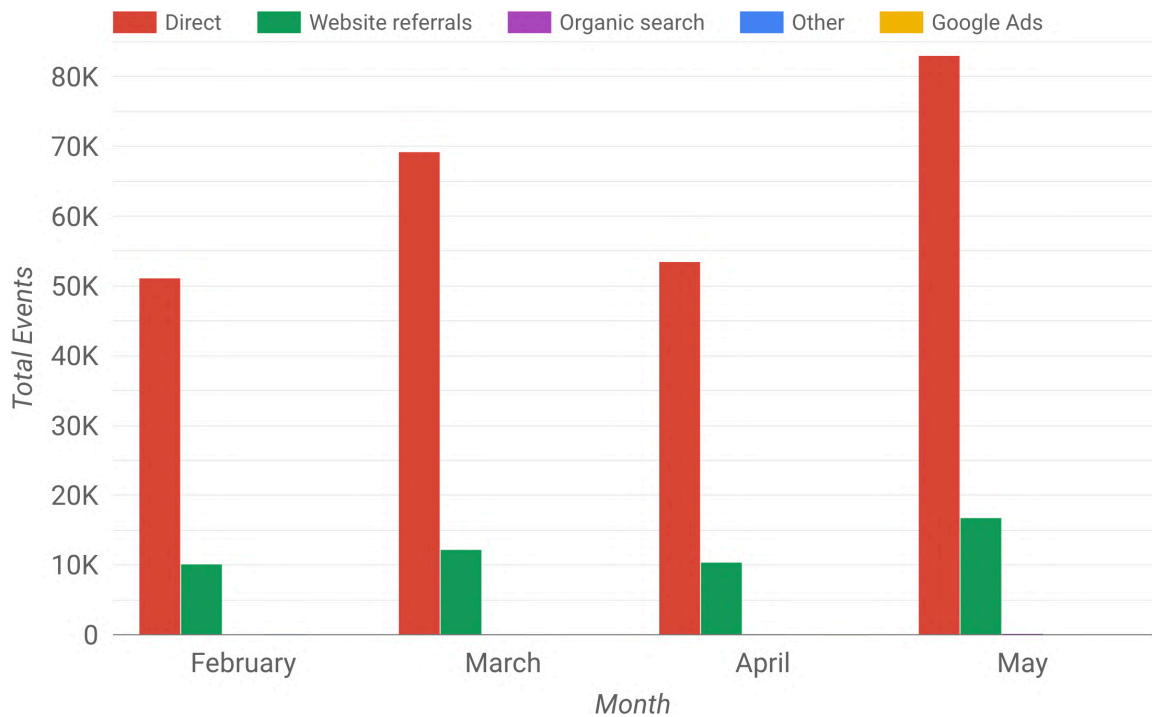
Finmo recently added a French version of the mortgage application, so we feel that Quebec numbers are likely to increase going forward.

Applications submitted from other countries

Country	Percentage
United States	1.73%
United Kingdom	0.09%
Mexico	0.05%

We were surprised that there were far more mortgage applications submitted from the United States than from 7 Canadian provinces.

Web traffic channels



Through which online channels borrowers discover and fill out a [Finmo](#) mortgage application.

Events are an internal metrics we use to measure activity internally at [Finmo](#).

An event is a borrower action we digitally track to optimize [Finmo](#) to be as smooth of a process as possible.

What does this graph's legend mean?

- **Direct**
 - This means the borrower was linked directly to the Finmo mortgage application.
- **Website referrals**
 - This means the borrower was linked to the application from a website (likely a mortgage professional telling a borrower to go to their website, which then links to the [Finmo](#) mortgage application.
- **Organic search**
 - This means a borrower found a Finmo mortgage application directly from a search engine (Google, Yahoo, Bing, etc). This is a fairly unlikely scenario as they would likely find a website first that then links to the mortgage application.
- **Google Ads**
 - This is people who entered the Finmo application directly from a Google Ad. It is very surprising that almost no one has. It is possible mortgage professionals are linking ads to their website instead of [Finmo's](#) lead generation calculator or application, but from other internal research we've performed we find the level of advertising amongst brokers on Google is just very low in general. It appears that advertising on Facebook is very limited as well, but we do not

have nearly as much visibility on that.

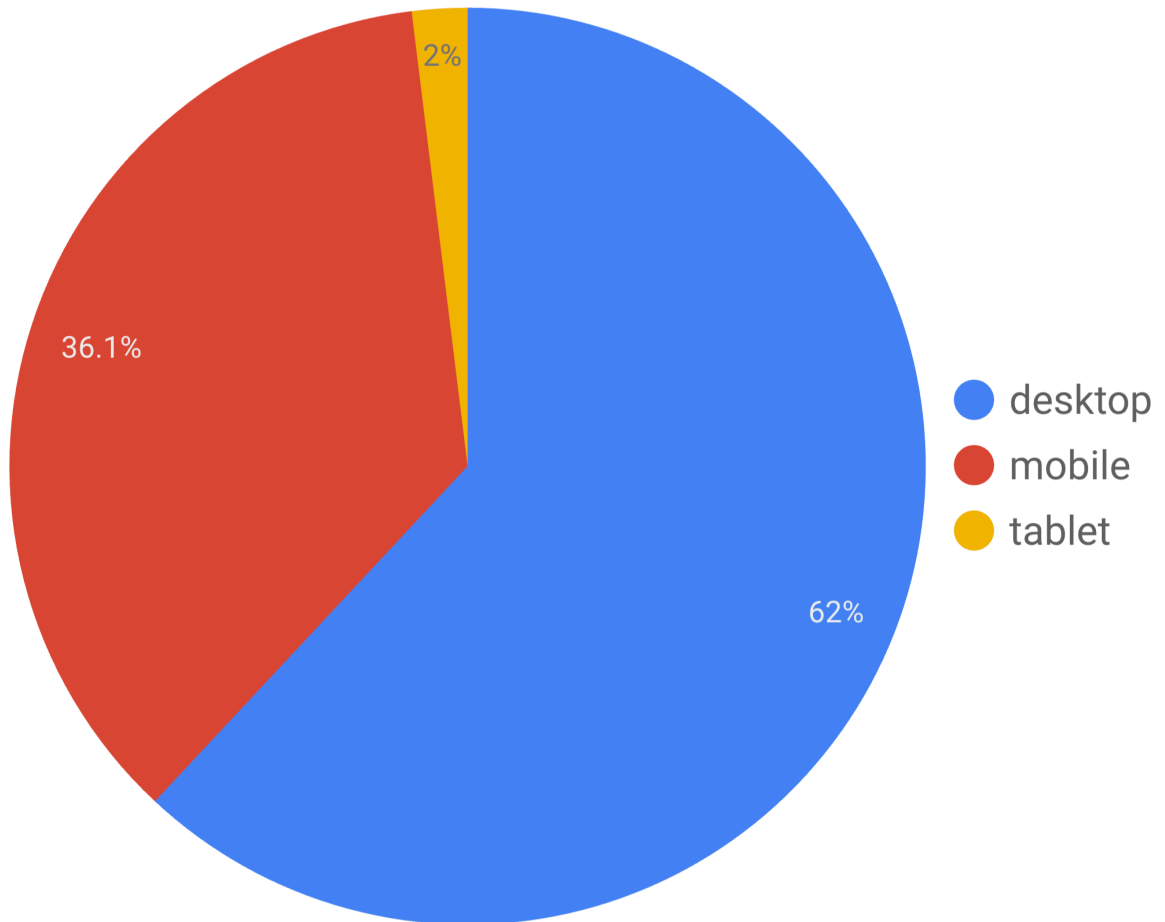
In our opinion, this graph represents that the mortgage brokering business in Canada is still a very personal and in-person referral based. What's most interesting from this chart is not what's in it - it's what is missing.

Paid advertising results make up extremely little of the total submitted mortgage applications.

We believe there is absolutely massive opportunity in paid advertising going forward, as it seems to be a wildly underutilized asset compared to other industries.

Mortgage borrowers in Canada have an affinity for the big five banks and may be hesitant to apply for mortgages online with no personal referral. We foresee that phobia changing in the future as the United States and the United Kingdom see much higher levels of online mortgage origination. For example, large online advertising based brokerages such as [Trussle](#) and [Habito](#) have been operating for years in the United Kingdom.

Device categories



Pie chart of which device categories borrowers use to fill out [Finmo](#) mortgage applications.

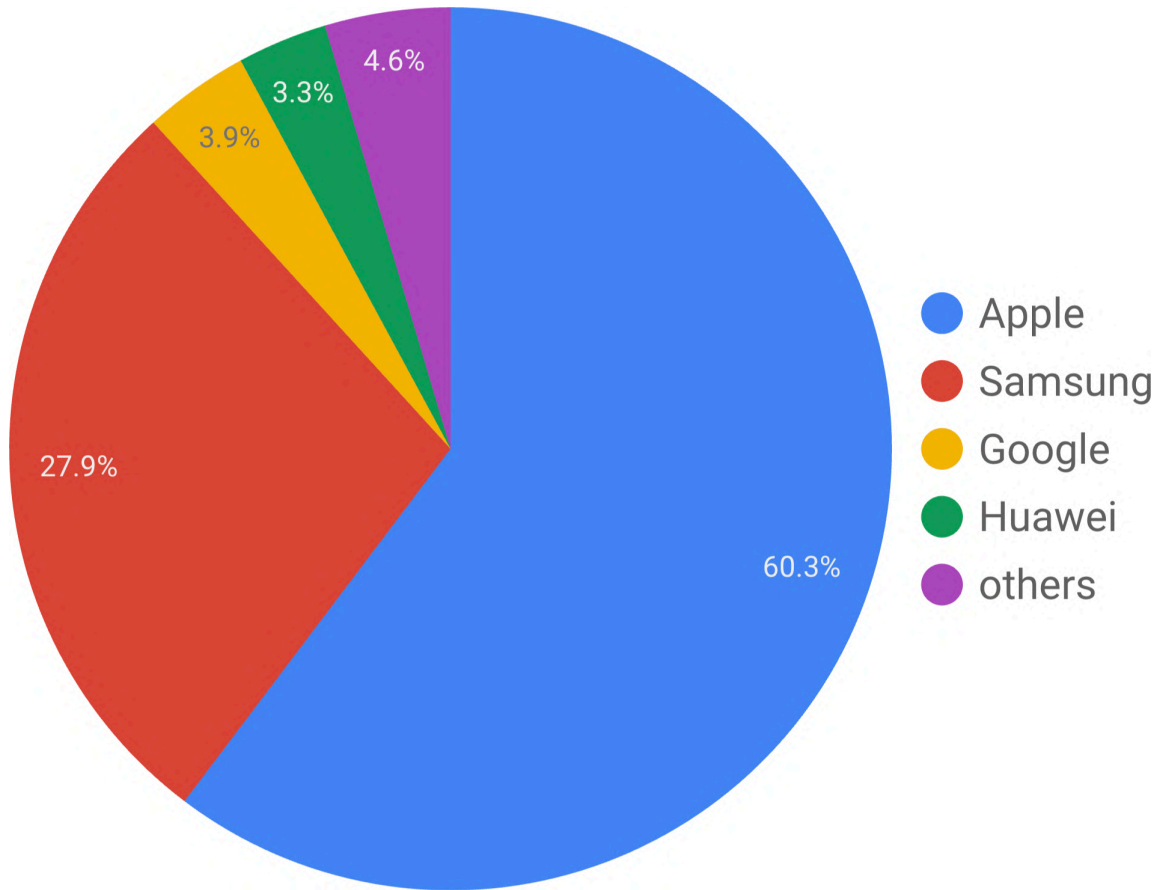
Although [Finmo](#) has the ability to operate effectively on all categories and devices, borrowers still prefer to do the data entry required for their mortgage application on a desktop computer.

This is not very surprising, as a keyboard is a much quicker tool for filling out a mortgage application than a phone for most people.

We were fairly surprised however that 36.1% of borrowers fill out the entire

application entirely on their phone - more than one third of borrowers!

Mobile device brands

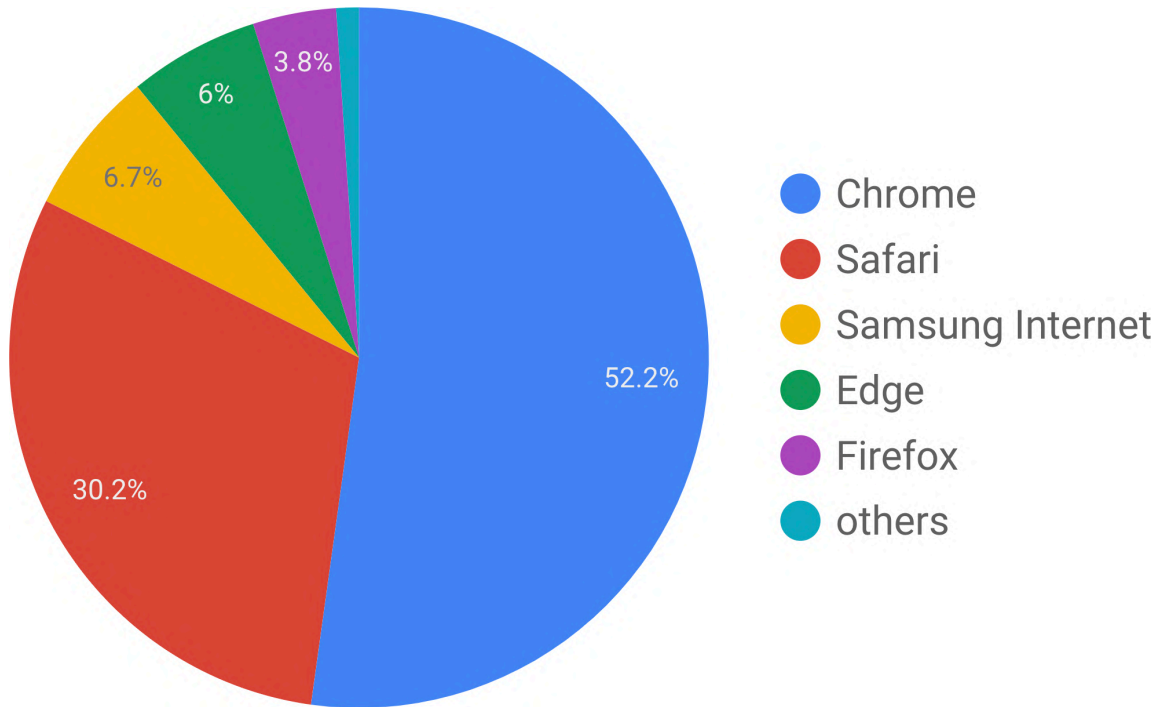


Pie chart of which **mobile device** brands borrowers use to fill out [Finmo](#) mortgage applications.

On this pie chart we can see that Apple's mobile products are the most commonly used by borrowers to fill out mortgage applications on [Finmo](#).

The number one mobile device series used to submit [Finmo](#) mortgage applications is the Apple iPhone.

Web browsers



Pie chart of which internet browsers borrowers use to fill out [Finmo](#) mortgage applications.

Browser	Device category	% of borrowers
Chrome	Desktop	43.39%
Safari	Mobile	20.02%
Safari	Desktop	9.30%
Chrome	Mobile	8.59%
Samsung Internet	Mobile	6.48%
Edge	Desktop	6.08%
Firefox	Desktop	3.76%
Others	Various (including tablets)	3.09%

Google Chrome has the lion's share of desktop [Finmo](#) mortgage applications with a 43.39% share. The vast majority of [Finmo](#) applications, approximately 62%, are submitted from desktop computers.

Languages

Language	Percentage
English	98.73%
French	0.71%
Chinese	0.13%
Korean	0.07%
Russian	0.06%
Others	0.30%

The majority of users that submitted applications to [Finmo](#) had their web browsers set to the English language. French made a disproportionately low showing, but this could be because [Finmo](#) only recently added full French translation to the borrower application. We expect to see French language representation increase over the years.

Google demographic information

This information is provided by the Google analytics platform. It uses Google's vast wealth of user browser activity to find commonalities and trends in user behaviours.

This information is useful to better understand more about the modern mortgage borrower and what their interests and behaviours are. With this powerful information, we can identify interesting trends to create advertising campaigns that really resonate with the target audience.

Top affinity categories

Affinity categories are "interests" that are shared between people that submitted a mortgage application. For example, 16.79% of 18-24 year olds that submitted a [Finmo](#) mortgage application share an affinity for "frequently eating breakfast out". Who knew breakfast foods and mortgage origination had such a high correlation?

A striking trend is the very strong correlation between motorcycles, bicycles and mortgages in the 25-34 year range.

A bizarre trend is 35-44 year old rap & hip hop fans correlating to 16.43% of application submissions for that age group - the strongest correlation in the demographic!

Age range: 18-24 years

Affinity category	% of borrower apps
Frequently Eats Breakfast Out	16.79%
Fashionistas	15.71%
Pet Lovers	15.67%
Beauty Mavens	15.54%
Gamers	15.28%
Coffee Shop Regulars	15.27%
Home Decor Enthusiasts	15.22%
Thrill Seekers	15.03%
Department Store Shoppers	14.98%
Nightlife Enthusiasts	14.90%
Auto Enthusiasts	14.72%
Fast Food Cravers	14.66%
Green Living Enthusiasts	14.61%
Business Travelers	14.44%
TV Lovers	14.43%

Age range: 18-24 years (continued...)

Affinity category	% of borrower apps
Outdoor Enthusiasts	14.36%
Light TV Viewers	14.34%
Hardcore Gamers	14.34%
Travel Buffs	14.32%
Shutterbugs (photographers)	14.30%
Home & Garden/Do-It-Yourselfers	14.26%
Frequently Visits Salons	14.24%
Sports Fans	14.21%
Movie Lovers	14.32%
Frequently Eats Dinner Out	14.14%
Comics & Animation Fans	14.11%
Rap & Hip Hop Fans	14.02%

Age range: 25-34 years

Affinity category	% of borrower apps
Motorcycle Enthusiasts	18.74%
Cycling Enthusiasts	17.75%
Snowbound Travelers	15.99%
Beachbound Travelers	15.01%
Baseball Fans	14.94%
Indie & Alternative Rock Fans	14.77%
Luxury Travelers	14.69%
Family Vacationers	14.68%
Performance & Luxury Vehicle Enthusiasts	14.44%
Auto Enthusiasts	14.33%
Thrill Seekers	14.32%
Outdoor Enthusiasts	14.23%
Frequently Eats Breakfast Out	14.18%
Green Living Enthusiasts	14.17%
Family Movie Fans	14.17%
Truck & SUV Enthusiasts	14.15%

Age range: 35-44 years

Affinity category	% of borrower apps
Rap & Hip Hop Fans	16.43%
Rock Music Fans	15.64%
Fast Food Cravers	15.62%
Beachbound Travelers	15.62%
Frequently Attends Live Events	15.52%
Convenience Store Shoppers	15.35%
Luxury Travelers	14.69%
Soccer Fans	15.09%
Pet Lovers	14.95%
Frequently Eats Breakfast Out	14.87%
Hockey Fans	14.85%
Green Living Enthusiasts	14.79%
Music Lovers	14.67%
Game, Reality & Talk Show Fans	14.61%
Family Movie Fans	14.17%
Performance & Luxury Vehicle Enthusiasts	14.44%
Department Store Shoppers	14.41%
Cooking Enthusiasts	14.40%
Pop Music Fans	14.39%

Age range: 35-44 years (continued)

Affinity category	% of borrower apps
TV Lovers	14.38%
American Football Fans	14.35%
Basketball Fans	14.27%
Auto Enthusiasts	14.06%
Hardcore Gamers	14.02%

Age range: 45-54 years

Affinity category	% of borrower apps
Truck & SUV Enthusiasts	17.78%
Luxury Travelers	17.24%
Family Vacationers	16.63%
Rock Music Fans	15.60%
Beachbound Travelers	15.45%
Performance & Luxury Vehicle Enthusiasts	15.14%
Avid Investors	14.97%
Game, Reality & Talk Show Fans	14.66%
Pop Music Fans	14.64%
Frequently Eats Lunch Out	14.53%
Auto Enthusiasts	14.47%

Age range: 55-64 years

Affinity category	% of borrower apps
Shopaholics	15.13%
Frequently Attends Live Events	14.89%
Aspiring Chefs	14.07%
Foodies	14.02%

Age range: 65+ years

Affinity category	% of borrower apps
Movie Lovers	15.00%
Value Shoppers	14.92%
Technophiles	14.81%
Luxury Shoppers	14.75%
Book Lovers	14.65%
Avid Political News Readers	14.45%
Business Professionals	14.18%
Entertainment News Enthusiasts	14.18%
Home & Garden/Do-It-Yourselfers	14.15%

Top in-market segments

In-market segments refer to what borrowers are actively researching, or what the borrower's are "in the market for".

A concerning trend is the number of times employment or career consulting appears across the majority of age demographics. This could indicate a problematic trend of bankruptcies from the economic affects of COVID-19. It is likely that the borrowers researching employment opportunities are people who are submitting applications to refinance, but further research on our end is required to verify that hypothesis.

Some great advertising opportunities are exposed through this information as well, such as how 18-24 year olds that are looking into tax preparation services (or software) are likely to be getting serious about soon purchasing a house. Why this is valuable is it is a "leading indicator", which could help a mortgage professional connect with potential borrowers before the competition.

Age range: 18-24 years

In-market segment	% of borrower apps
Preowned Houses (For Sale)	17.36%
Residential Properties (For Sale)	16.97%
Residential Properties	15.95%
Tax Preparation Services & Software	15.83%
Home Decor	15.23%
Residential Properties (For Rent)	14.88%
Employment	14.46%
Career Consulting Services	14.16%
Advertising & Marketing Services	14.09%

Age range: 25-34 years

In-market segment	% of borrower apps
Motorcycles (Used)	18.89%
Resumes & Portfolios	17.93%
Trips to Canada	17.64%
Motorcycles	17.59%
Trips to Toronto	17.43%
Residential Properties (For Rent)	14.88%
Off-Road Vehicles (Used)	17.16%
Off-Road Vehicles	16.97%
Beauty Products & Services	16.71%
Vacation Packages	16.64%
IT & Technical Jobs	16.44%
Rugs & Carpets	16.17%
Audio	16.06%
Beauty Products & Services	16.71%
Trips to the US	15.92%
Air Travel	15.89%
Outdoor Recreational Equipment	15.57%
Auto Parts & Accessories	15.55%
Lights & Fixtures	15.53%
Executive & Management Jobs	15.48%

Age range: 25-34 years (continued)

In-market segment	% of borrower apps
Televisions	15.43%
Plumbing Fixtures	15.35%
Luxury Vehicles (Used)	15.33%
Home Furnishings/Kitchen & Dining Room	15.27%
Auto Repair & Maintenance	15.14%
Motor Vehicles by Brand/Honda	15.11%
Hotels & Accommodations	15.09%
Home Furnishings/Living Room	15.05%
Internet Service Providers	15.01%
Vacation Rentals	14.98%
Pickup Trucks (Used)	14.97%
Accounting Software	14.94%
Pickup Trucks	14.78%
Car Rental	14.64%
Luxury Vehicles	14.63%
Garden & Outdoor Furniture	14.61%
Wheels & Tires	14.55%
Career Consulting Services	14.42%

Age range: 25-34 years (continued)

In-market segment	% of borrower apps
Apartments (For Rent)	14.25%
Tools	14.23%
Computer Accessories & Components	14.16%
Staffing & Recruitment Services	14.13%
Home Decor/Bedding	14.11%
Home Appliances	14.05%

Age range: 35-44 years

In-market segment	% of borrower apps
Auto Exterior Parts & Accessories	20.39%
Sedans (Used)	19.77%
Activewear	19.11%
Vacation Packages	18.93%
Sedans	17.44%
Auto Parts & Accessories	16.63%
Concert & Music Festival Tickets	16.19%
Shoes	15.54%
Luxury Vehicles	15.54%
Staffing & Recruitment Services	15.47%
Primary & Secondary Schools (K-12)	14.74%
Post-Secondary Education	14.65%
Air Travel	14.59%
Trips to Canada	14.40%
Pickup Trucks	14.36%
Home Furnishings	14.24%
Tools	14.18%

Age range: 45-54 years

In-market segment	% of borrower apps
Vacation Rentals	18.94%
Concert & Music Festival Tickets	17.35%
Vacation Packages	17.33%
Living Room	16.88%
Business & Productivity Software	16.44%
Apartments (For Rent)	16.24%
Auto Parts & Accessories	16.11%
Shoes	15.54%
Air Travel	16.09%
Women's Apparel	16.02%
Mobile Phones	15.96%
Motor Vehicles (New)	15.91%
Trips to Canada	15.73%
Residential Properties (For Rent)	15.27%
Staffing & Recruitment Services	15.16%
Preowned Apartments (For Sale)	15.01%
Tools	14.96%
Pickup Trucks	14.86%

Age range: 45-54 years (continued)

In-market segment	% of borrower apps
Hotels & Accommodations	14.51%
Landscape Design	14.40%
Residential Properties	14.39%
Motor Vehicles (Used)	14.36%
Home & Garden Services	14.36%
Home Improvement	14.30%
Post-Secondary Education	14.29%
SUVs (Used)	14.13%
Residential Properties (For Sale)	14.09%

Age range: 55-64 years

In-market segment	% of borrower apps
Apparel & Accessories	15.99%
Preowned Houses (For Sale)	15.80%
Residential Properties (For Sale)	15.60%
Air Travel	15.02%
Business & Productivity Software	14.68%
Home Improvement	14.30%
Trips to Canada	14.59%
Advertising & Marketing Services	14.22%
Hotels & Accommodations	14.19%

Age range: 65+ years

In-market segment	% of borrower apps
Staffing & Recruitment Services	18.06%
Preowned Houses (For Sale)	15.80%
Residential Properties	17.51%
Employment	14.43%

Top life event segments

Life event segments represent correlations to specific live events. These segments are generally more logically obvious than affinity or in-market segments.

Yes, someone who is recently married is very likely to submit a mortgage application - but surprisingly, someone who is 18-24 that just graduated is even more likely to submit a mortgage application!

Age range: 18-24 years

Life event segment	% of borrower apps
Recently Graduated	18.80%
Graduating Soon	15.79%
Moving/Recently Moved	14.37%

Age range: 25-34 years

Life event segment	% of borrower apps
Recently Married	18.34%
Recently Graduated	15.34%
Starting a Business Soon	14.11%

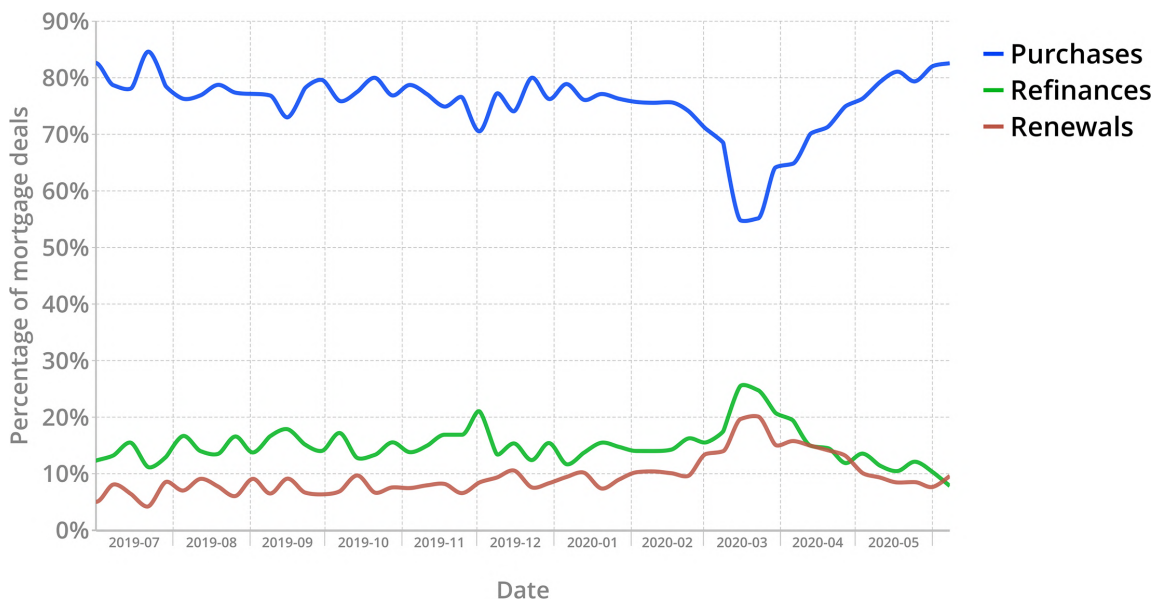
Age range: 35-44 years - No strong correlations in our data

Age range: 45-54 years - No strong correlations in our data

Age range: 55-64 years - No strong correlations in our data

Age range: 65+ years - No strong correlations in our data

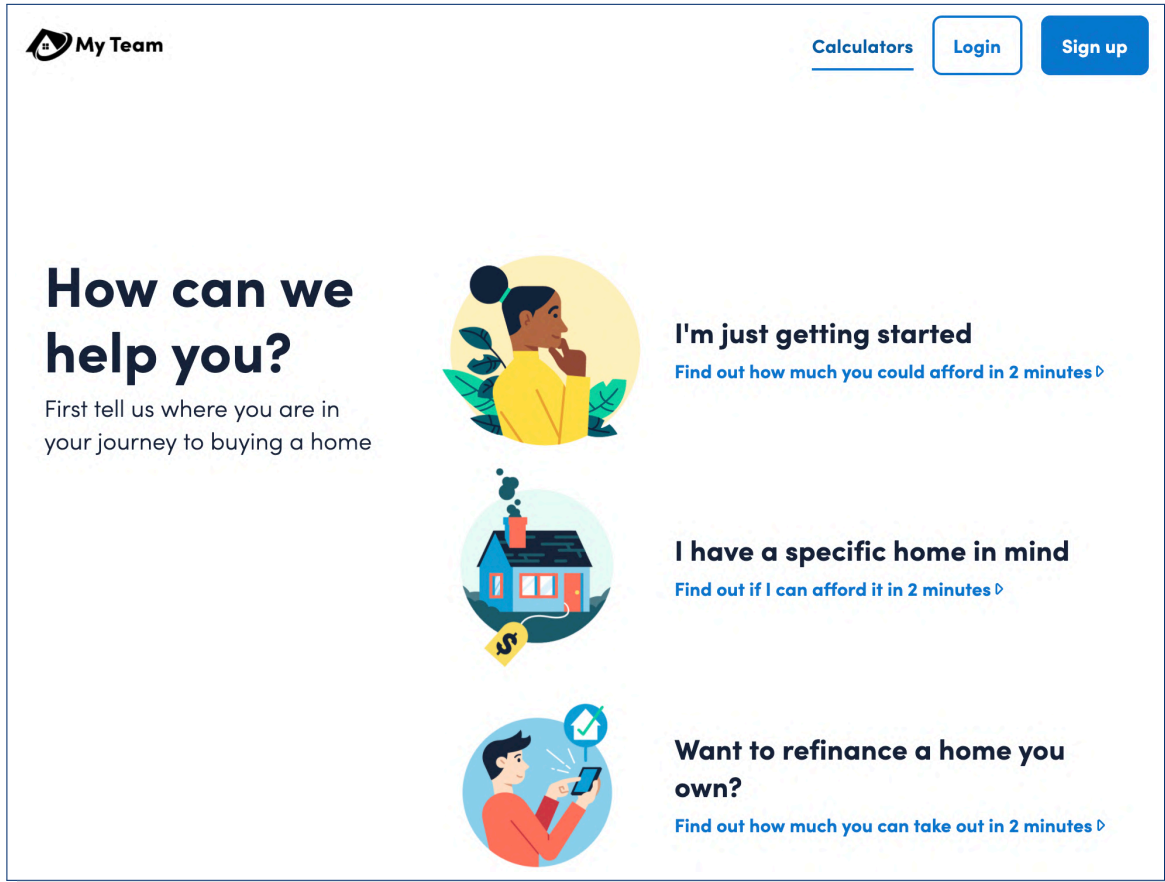
Purchases, refinances and renewals



This chart represents the percentage of [Finmo](#) mortgage applications for purchases, refinances and renewals, over time.

Through this chart we can see the effects of COVID-19 clearly. We see the uncertainty created by COVID-19 (on our platform) caused purchase mortgage applications to drop from 75% of total applications to 55%, and nearly a doubling in the percent of applications for renewals and refinances.

Lead generation/calculator funnels

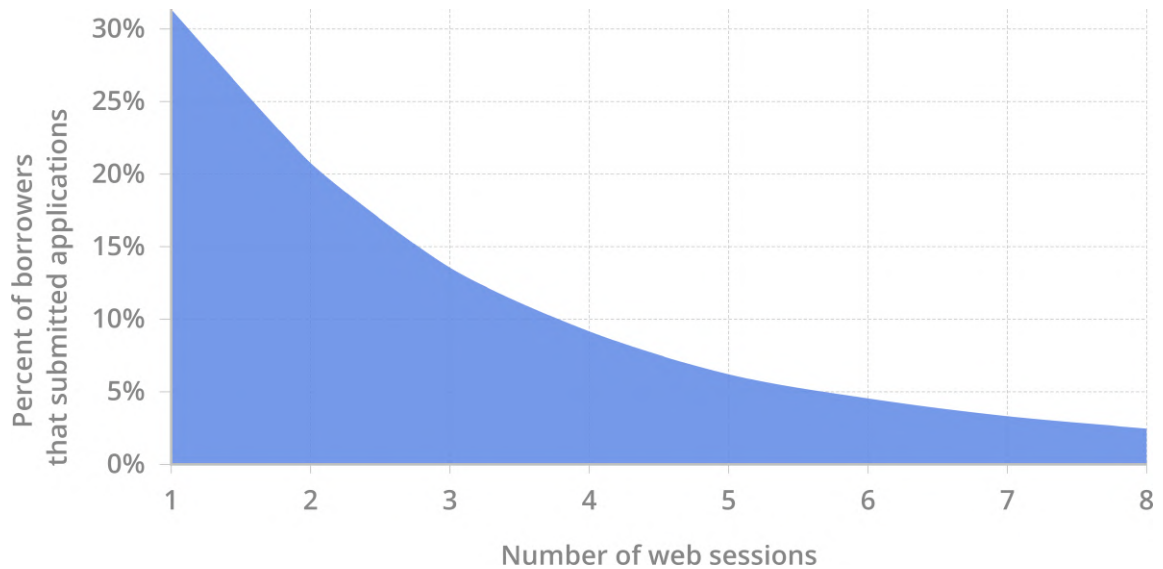


A screenshot of Finmo’s lead generation calculators.

Borrowers clicked on	% of submitted applications
I'm just getting started	50.03%
I have a specific home in mind	29.80%
Want to refinance a home you own?	19.90%

For borrowers that entered the Finmo application through Finmo’s lead generation funnel, this is the percentage of which “calculator” they clicked on.

Number of sessions



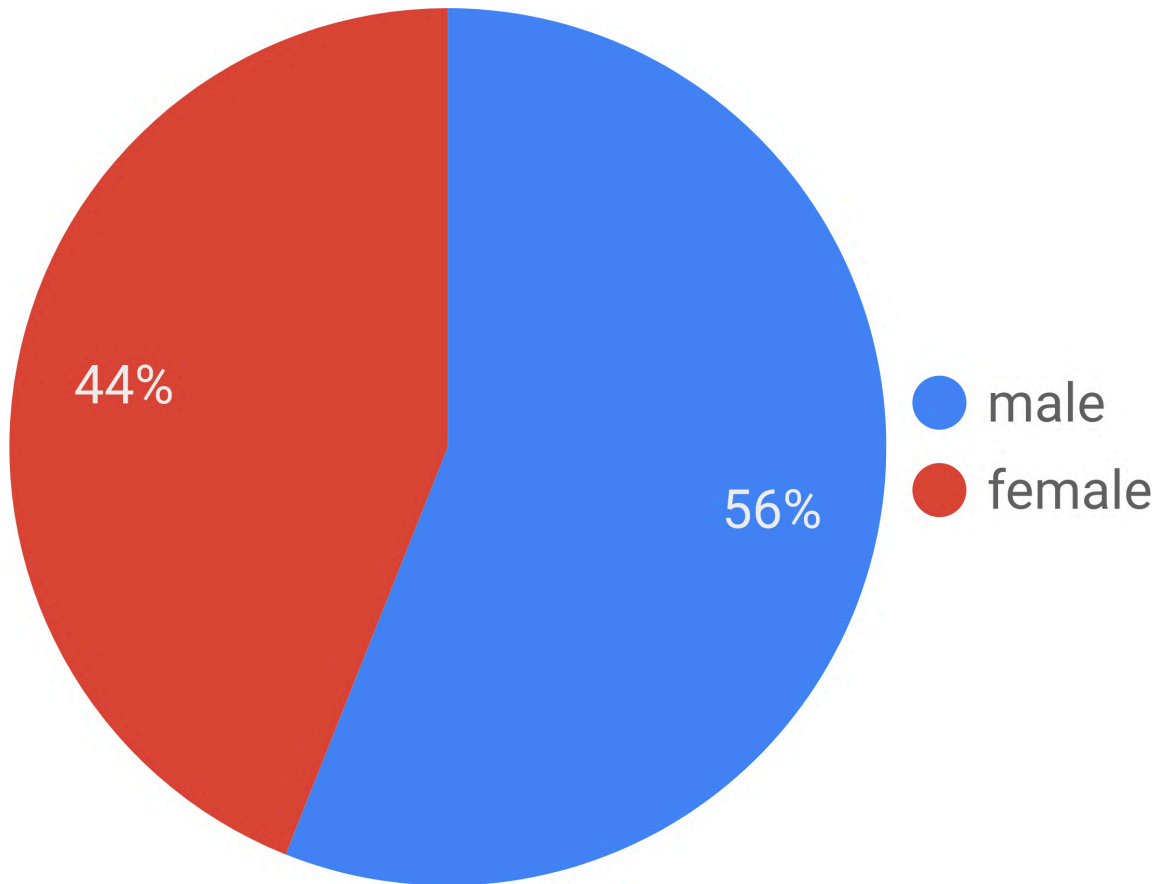
This chart represents the average number of web sessions a [Finmo](#) requires to complete their application.

We can see in this figure that [Finmo](#) is an incredibly user friendly platform, with the majority of borrowers only needing to log in a single time to complete their application. This is even more impressive when you consider that applicants also upload their documentation in [Finmo](#) as well - the fact that they rarely have to log in again likely means they are experiencing very little friction, and completing their applications and document uploads easily.

Only around 6 percent of users have had to log in 5 times or more, and some of these borrowers may potentially be investor-types doing multiple deals for multiple properties.

Finmo mortgage professional statistics

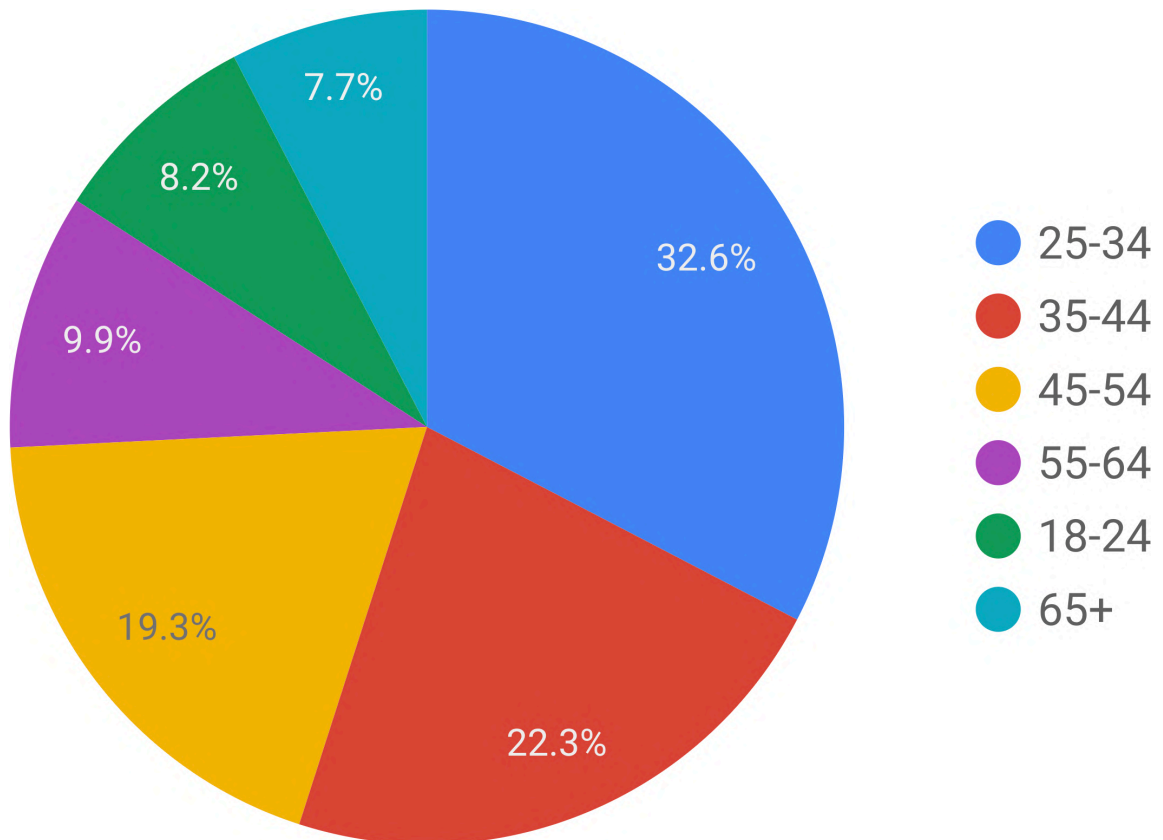
Male/Female



This chart represents the percentage of male and female mortgage professionals on the [Finmo](#) platform.

Currently, there are more male mortgage professionals than female mortgage professionals using [Finmo](#). We are unsure why this is.

Age

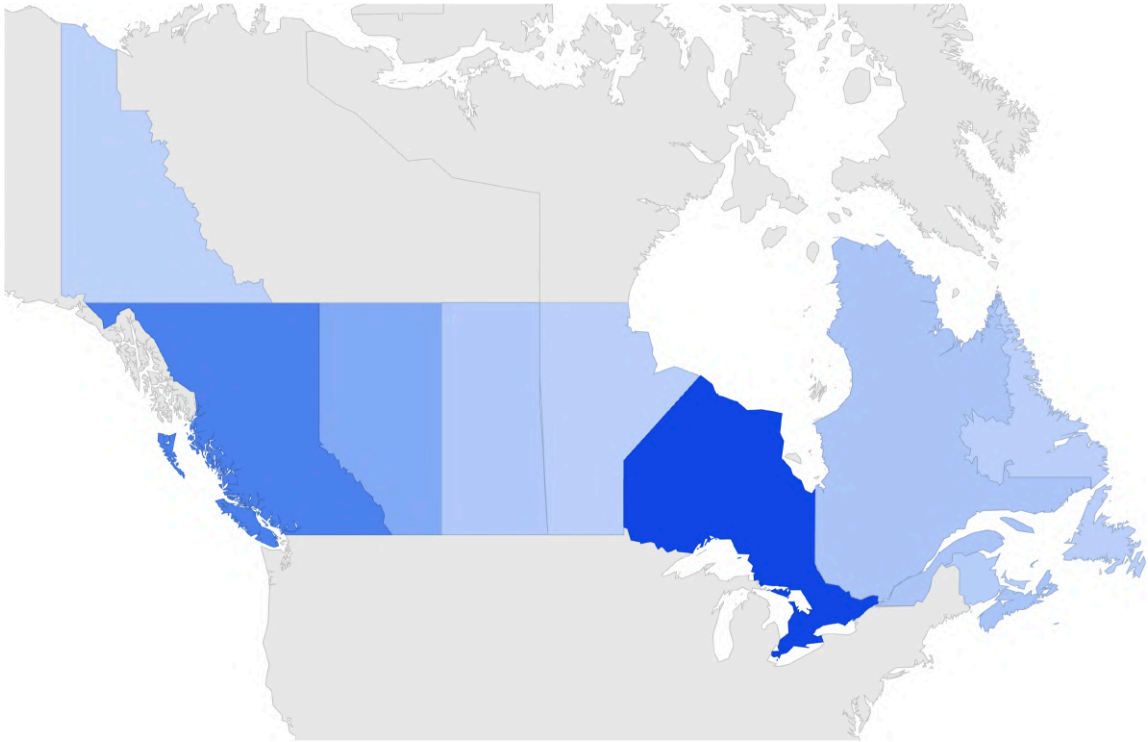


This pie chart represents the age demographics of mortgage professionals on the [Finmo](#) platform.

The age demographic of [Finmo](#) mortgage professionals demonstrates that younger mortgage professionals are quickly adopting DMPs, such as [Finmo](#). Mortgage professionals that are 18-34 years old comprise 40.8% of all [Finmo](#) users. One of the biggest advantages for new mortgage professionals (who tend to be younger) gain by using [Finmo](#) is that they do not need to know how to originate a mortgage from memory. For example, they do not need to remember the specific information required for a purchase vs a refinance, or which documentation they need to request. In [Finmo](#), the relevant fields are displayed in the application, and the appropriate documentation for virtually

every type of deal is requested automatically.

Provinces

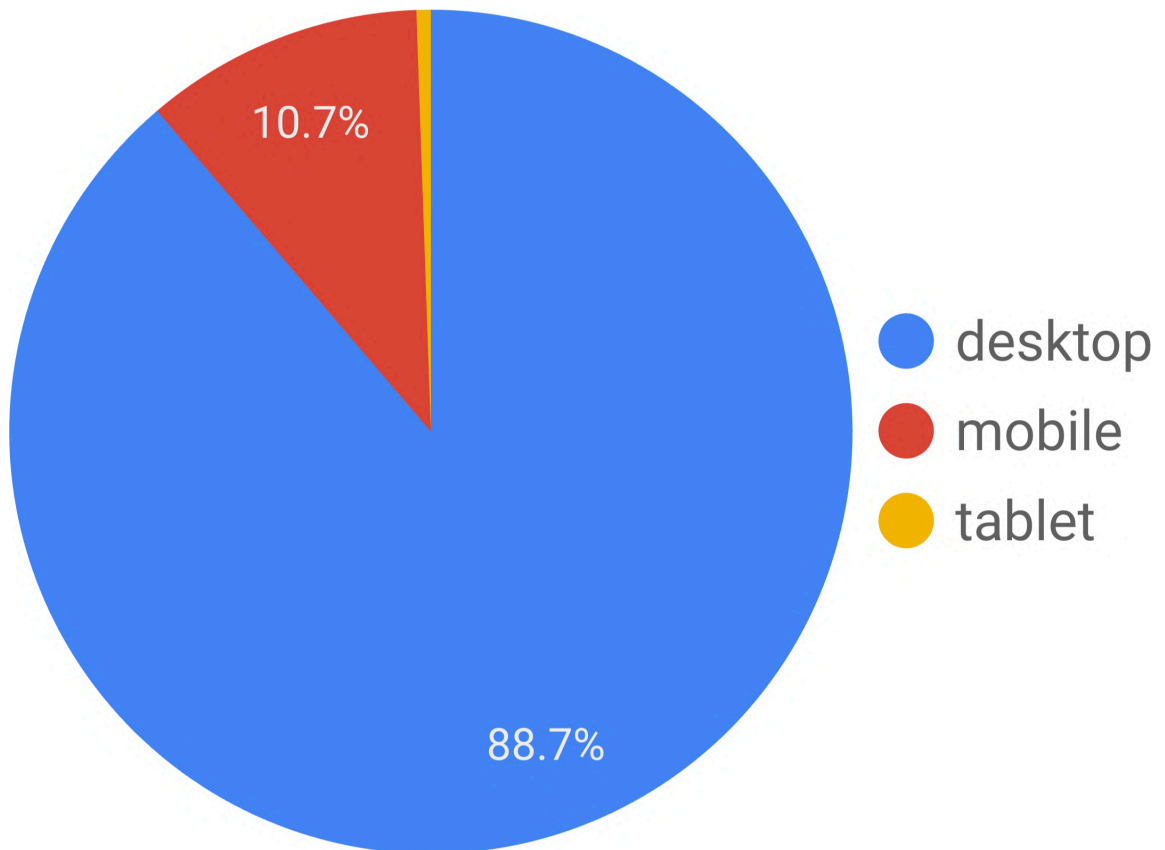


This provincial heat-map represents the percentage of mortgage professionals on [Finmo](#) in Canada.

Province	% of mortgage professionals
Ontario	50.51%
British Columbia	27.05%
Alberta	12.72%
Nova Scotia	3.68%
Quebec	3.51%
Saskatchewan	2.16%
New Brunswick	1.27%
Manitoba	0.63%
Prince Edward Island	0.51%
Newfoundland and Labrador	0.34%
Yukon	0.13%
Northwest Territories	0.00%
Nunavut	0.00%

This graph and table depict the percentage of mortgage professionals per province that are using [Finmo](#). We expect the number of Quebec brokers to increase significantly since Finmo now features a bi-lingual mortgage application for borrowers.

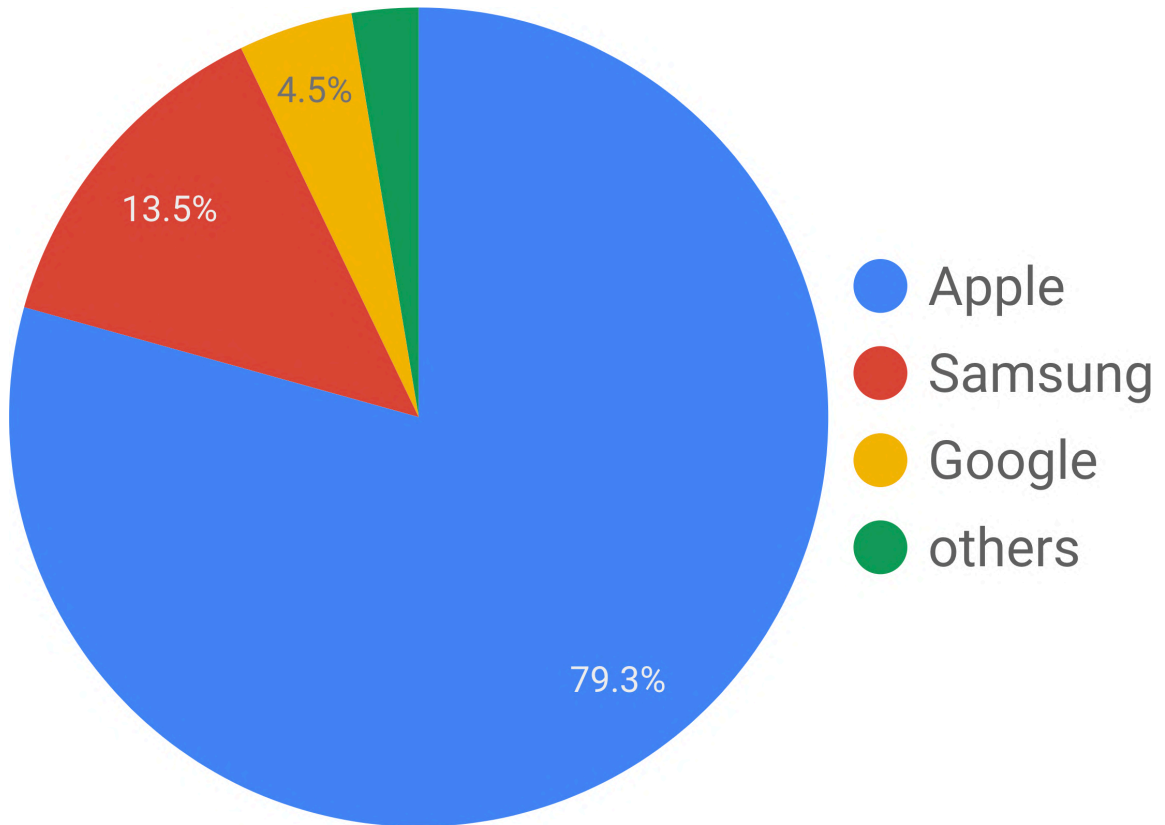
Device categories



This pie chart shows which device categories [Finmo](#) mortgage professionals prefer.

The majority of [Finmo](#) mortgage professionals originate mortgages on desktop computers. Surprisingly, approximately 11% do at least some of their mortgage origination work on their mobile phones. [Finmo](#) is fully mobile responsive, and all functionality is available cross platforms. With [Finmo](#), theoretically you could run an entire mortgage business from a chair on the beach.

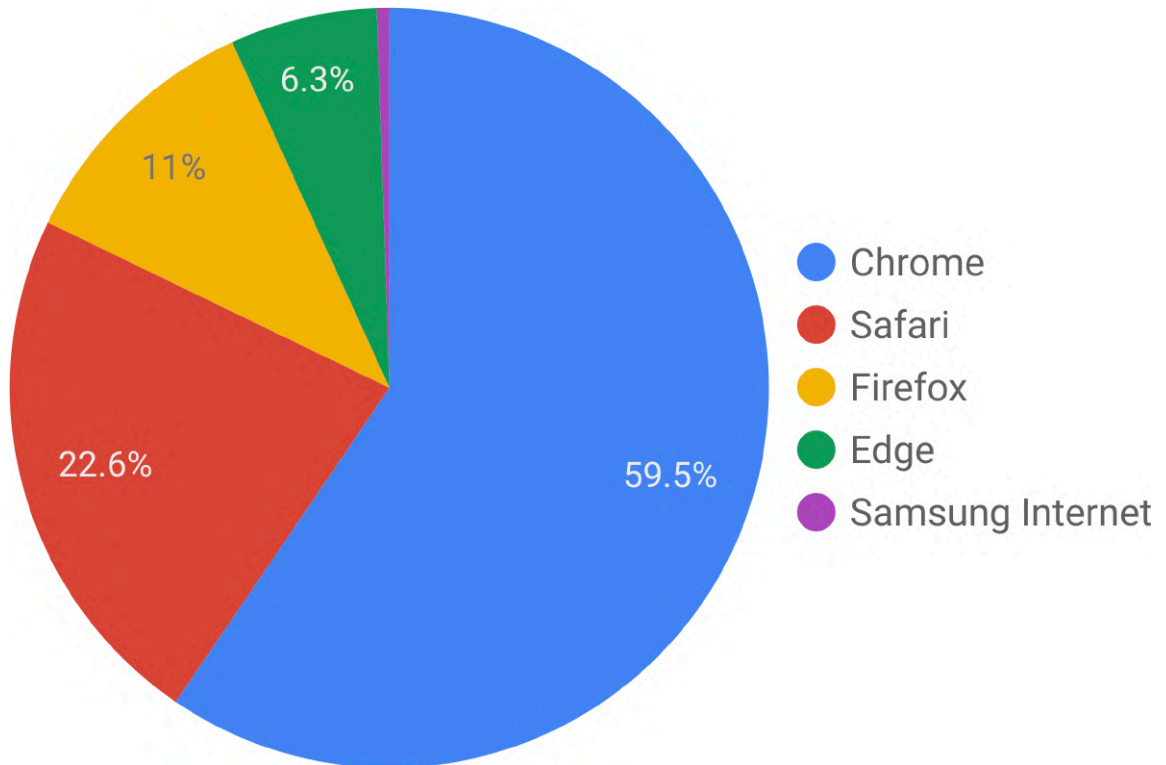
Mobile device brands



This pie chart demonstrates the preferred mobile device brands of [Finmo](#) mortgage professionals.

[Finmo](#) mortgage professionals have an affinity for Apple products. [Finmo](#) uses similar interface and design principles to Apple products, and perfectly compliments a modern mortgage professional seeking out the simplest, most intuitive mortgage origination solution.

Web browsers



This pie chart demonstrates which web browsers are most commonly used by Finmo mortgage professionals.

Browser	Device category	% of mortgage professionals
Chrome	Desktop	56.48%
Safari	Desktop	14.95%
Firefox	Desktop	10.98%
Safari	Mobile	7.46%
Edge	Desktop	6.28%
Chrome	Mobile	2.71%
Samsung Internet	Mobile	0.53%
Others	Various (including tablets)	0.60%

Mortgage professionals prefer the Google Chrome browser on their desktop computers, and the Apple Safari browser on their mobile phones.

Finmo resources

Finmo Youtube channel

The [Finmo YouTube Channel](#) contains all of our video resources. It has more than 50 videos, including training videos, webinar sessions, tips and tricks, and more! It's a great way for visual learners to get acquainted with Finmo quickly. We recommend starting with these [Finmo introduction videos](#).

Finmo help centre

The [Finmo help centre](#) is a searchable index of over 130 articles on Finmo. The articles are grouped into easily navigatable categories, and are an indispensable resource for self-learners. We understand that not being able to find an answer to a problem can impact productivity, so we strive to provide the best documentation of any Digital Mortgage Platform.

Customer success team

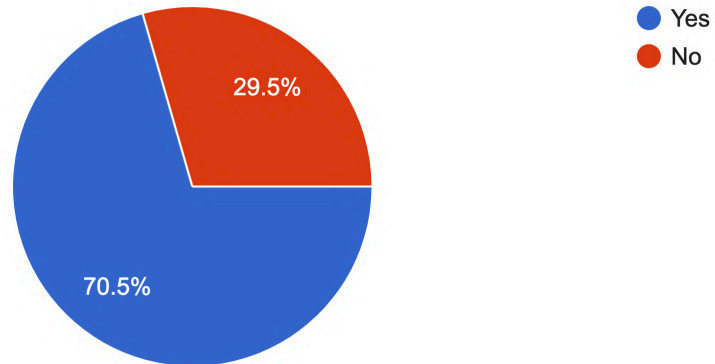
Our customer success team is available during regular work hours (and often after hours) through the following channels:

- Finmo's in-app chat
- E-mail: support@finmo.ca
- Phone number: [1-855-575-0413](tel:1-855-575-0413)

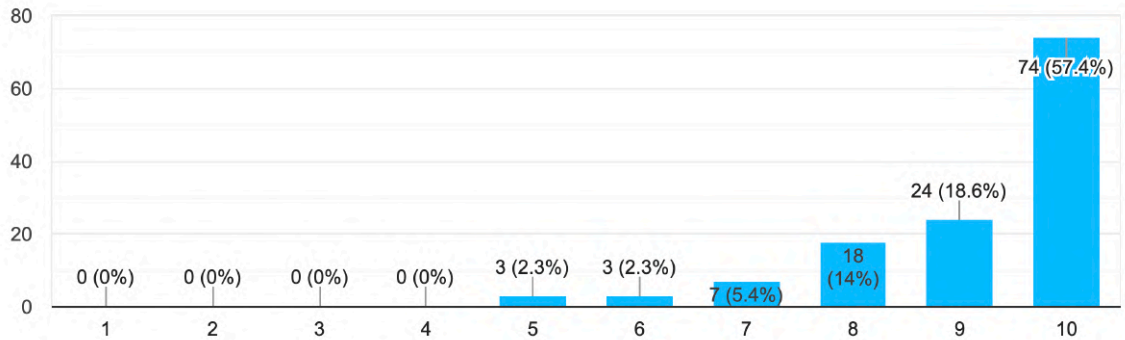
Finmo internal survey

On January 28th 2020, we performed an online survey of 129 of our users.

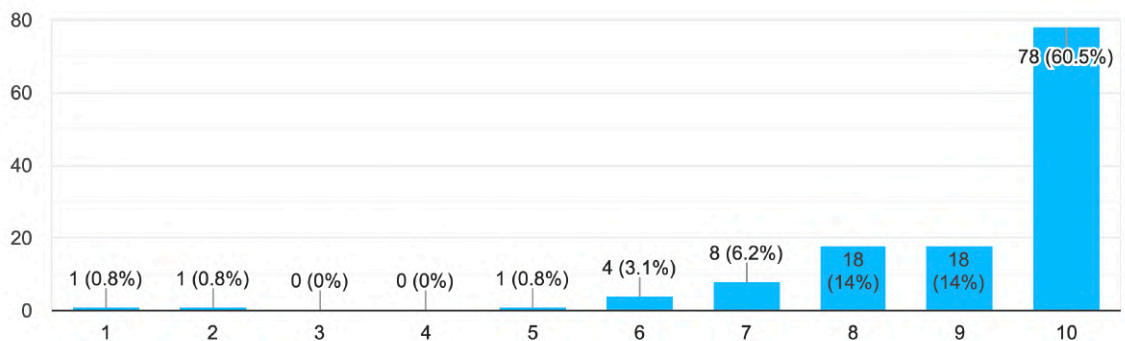
Do you believe Finmo is helping you close more deals?




How would you rate the customer support available to you?




How likely would you be to recommend Finmo to a colleague?






Finmo user reviews



Finmo Financial Technologies 


5.0 ★★★★★ 51 reviews



 **Amanda Schaffner**
3 reviews
★★★★★ 2 months ago
I've been working with Finmo for a few months now and have been extremely pleased with their system and staff. Simple and easy to use. Extremely helpful with doc collection. Staff and Support are the best I have ever worked with as they are ... [More](#)


 Reply  2

 **Matt Yakabuski**
2 reviews
★★★★★ 2 months ago
Finmo has been such an amazing addition to my business. It keeps us and our clients in the know throughout the entire mortgage application and approval process. I've heard nothing but rave reviews from all my clients when completing an app ... [More](#)

 Reply  Like

 **Deshka Peneff**
1 review
★★★★★ a month ago
Purchasing a home is one of the most exciting yet stressful events in ones life. Finmo is a fantastic communication tool between mortgage broker and client where information can be shared and kept up to date just at the touch of a button. ... [More](#)

 Reply  1

 **Kelly Russell**
1 review
★★★★★ a month ago
Finmo has been absolutely amazing from day 1! Very easy for clients and us to use. The smart docs is one of the best things introduced. It has made the collection process so much more efficient. Our work

Finmo has more than 50 five-star Google reviews.

Try Finmo

Thank you for reading our whitepaper on mortgage market insights. If you believe Finmo would be a good fit for you, feel free to [sign up](#) or [schedule a demo with us](#).

