

# **MORTGAGE PROFESSIONALS:** The optimal workflow guide



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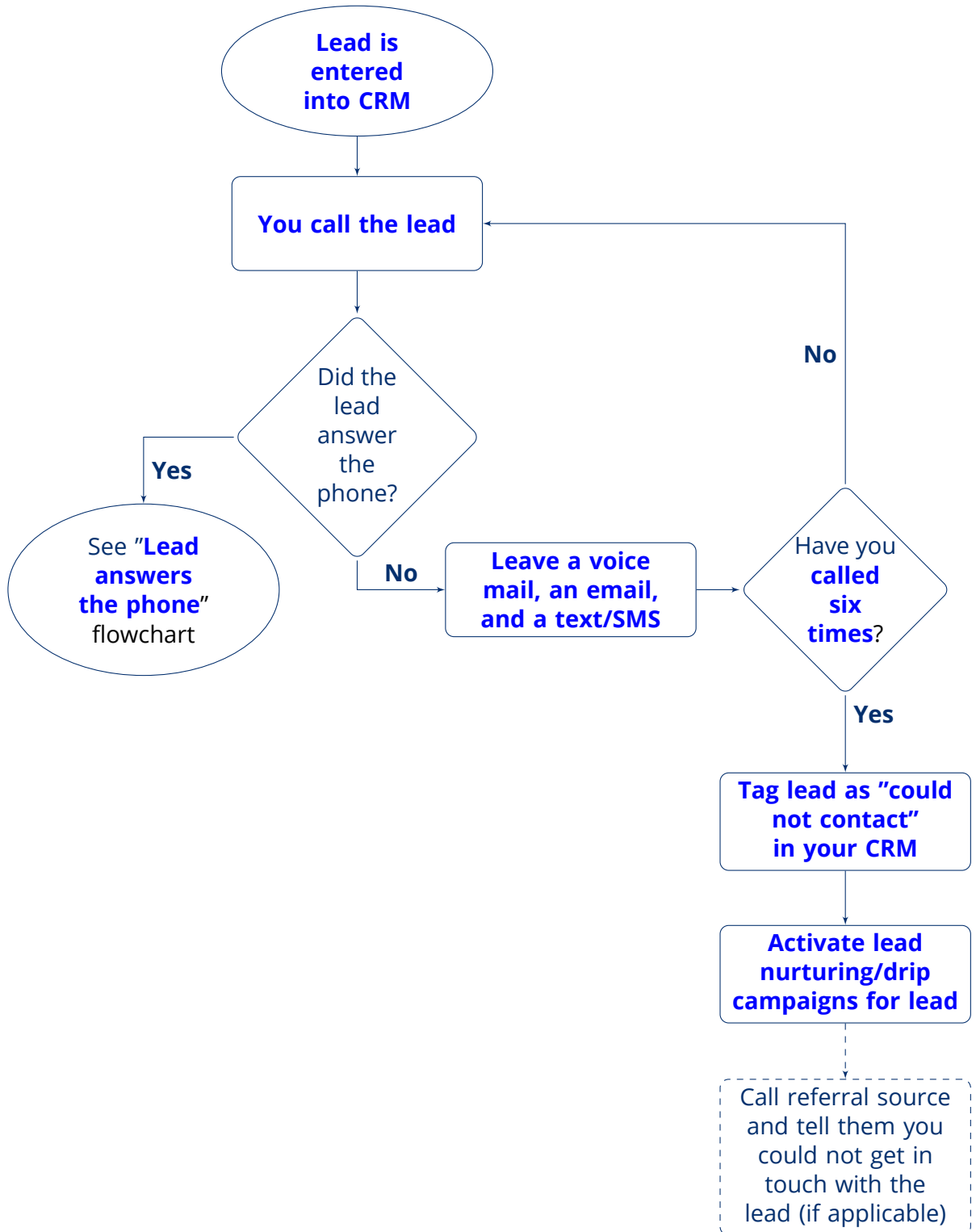
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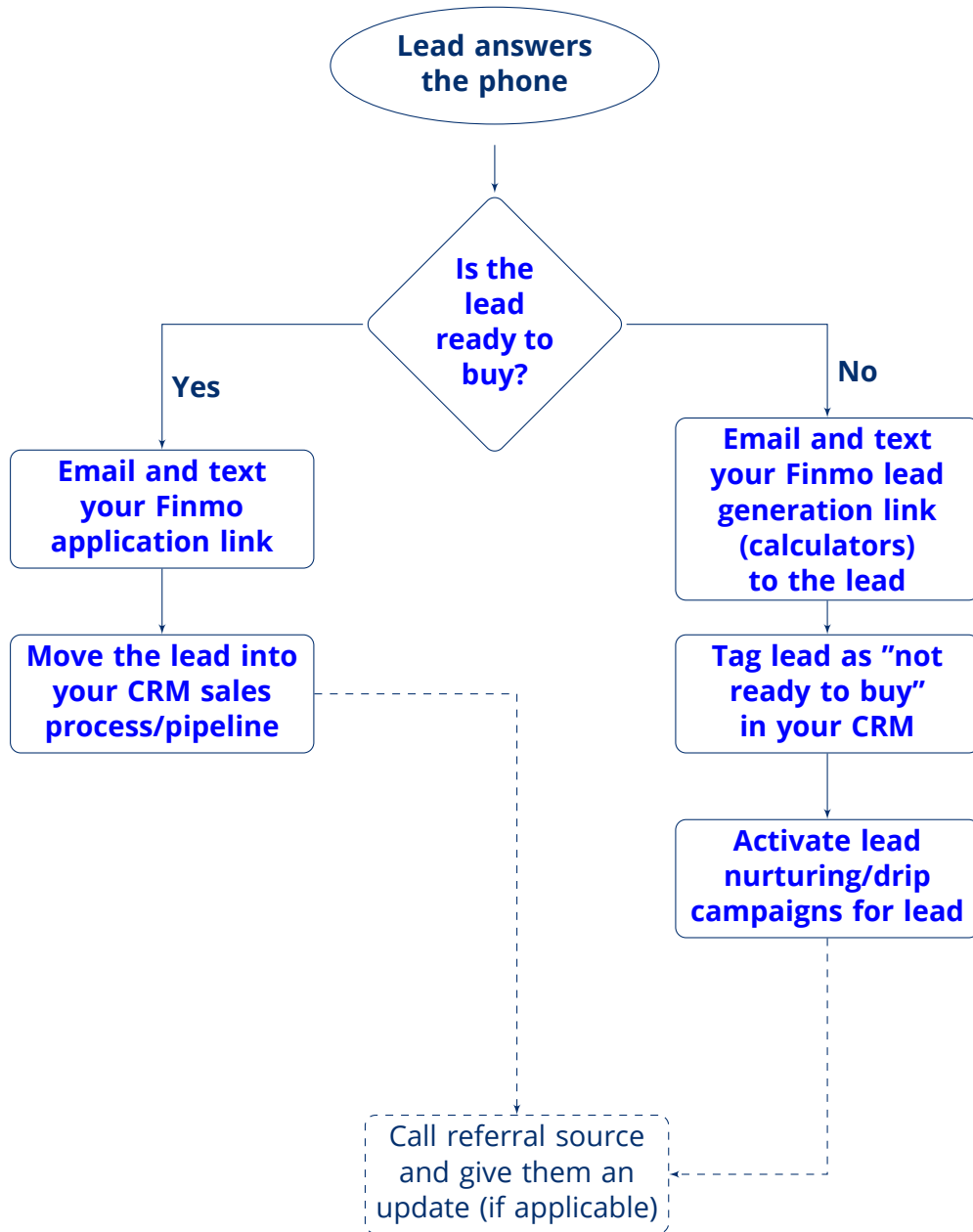
# Flowcharts

The following flowcharts represent a high-level overview of the mortgage origination process. Clicking on the blue text in the flow charts will provide more information by jumping to relevant sections of the whitepaper.

## A new lead comes in



## Lead answers the phone



## Sales process / CRM stages





## In detail

### Enter the lead into your CRM

**Always** enter any lead's information in your CRM (Customer Relationship Management software) as soon as it is referred to you. This is a great habit to develop. It ensures you do not accidentally forget to follow-up, which is just leaving money on the table.

### Call the lead immediately

The best chance we have at closing our new lead is to introduce ourselves as quickly as possible! Various studies have shown that faster you reach out to your new lead, the better your chances are of closing them. The odds of a phone call resulting in contact with the new lead **decrease by more than 10 times in the first hour.** <sup>1</sup>

### Leave a voice mail, email and text message

Different people prefer different communication methods, so demonstrating right from the beginning that you're readily available on the communication channel of their choice is a great idea.

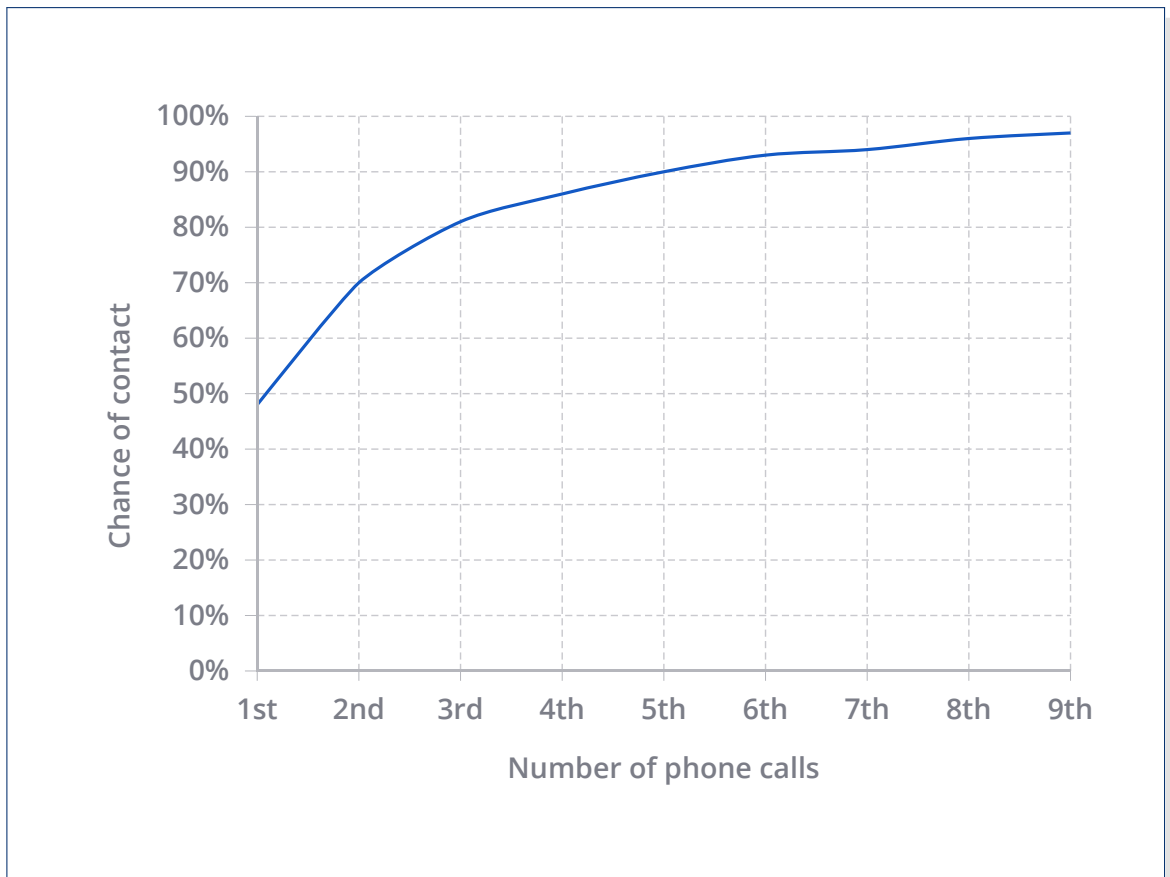
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<sup>1</sup>According to [LeadResponseManagement.org](http://LeadResponseManagement.org)

Even better is to reference your communications sent on the other channels to increase your odds of getting in touch with the lead. For example, in the voicemail you can mention that you've also sent a text and an e-mail, and that they're welcome to respond in whichever way they would prefer.

## Call the lead six times

Calling a lead six times nearly doubles your chance of contacting them. Do not repeatedly call the lead. Allow for a reasonable amount of time to lapse between each phone call. Only send new voicemails, emails and text messages after appropriate time has passed (not necessarily after every single call).

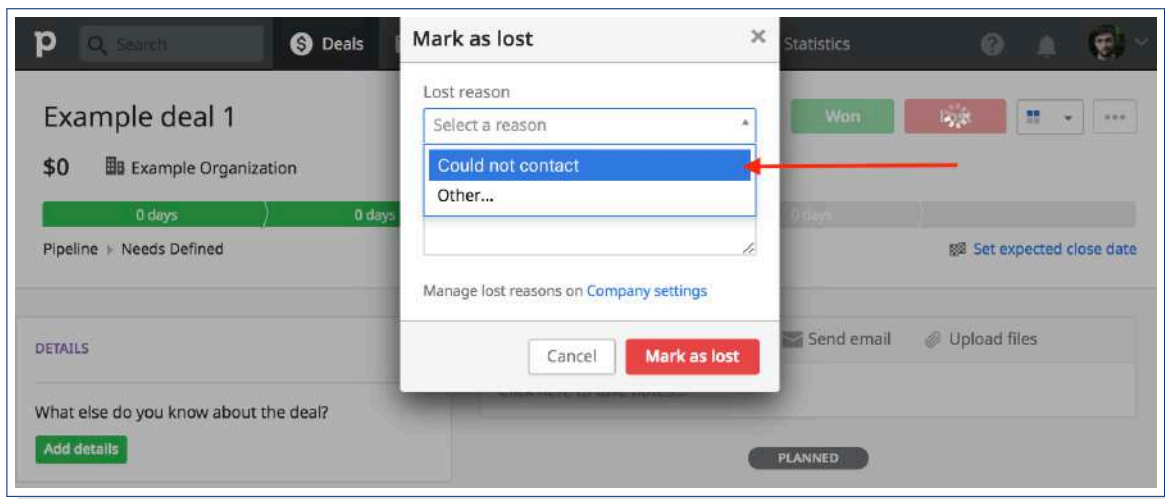


This chart is based on data from the book *The Conversion Code*

## Tagging a lead as “could not contact” in your CRM

If you can not get in contact with your new lead, you need a way to indicate that in your CRM (Customer Relationship Management software).

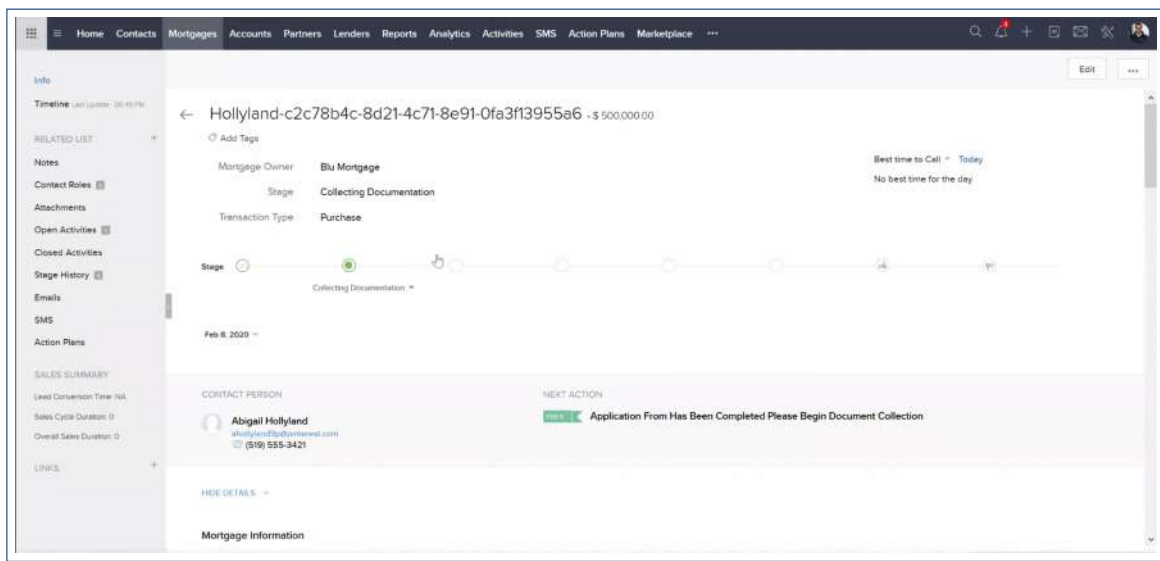
For example, in PipeDrive, you would click the “lost” button on the lead’s “deal”. When you lose deals, you can select the reason from a pre-populated list of reasons that you can customize.



A screenshot of the [Pipedrive](#) CRM

There are many ways to tag and segment leads in CRMs, and how you do it may vary depending on personal preference and which CRM software you are using.

If you would like a turn-key solution for this functionality, where all the software and workflow are already setup and documented for mortgage origination purposes, we recommend our partner [BluMortgage](#).



A screenshot of [BluMortgage](#), a CRM specifically for mortgage professionals.

## Long term lead nurturing and drip campaigns

We will always have leads that are not ready to enter the sales process. These could come in the form of either a lead we could not get in touch with, or a lead that we managed to contact but is not yet at the stage where they're ready to transact.

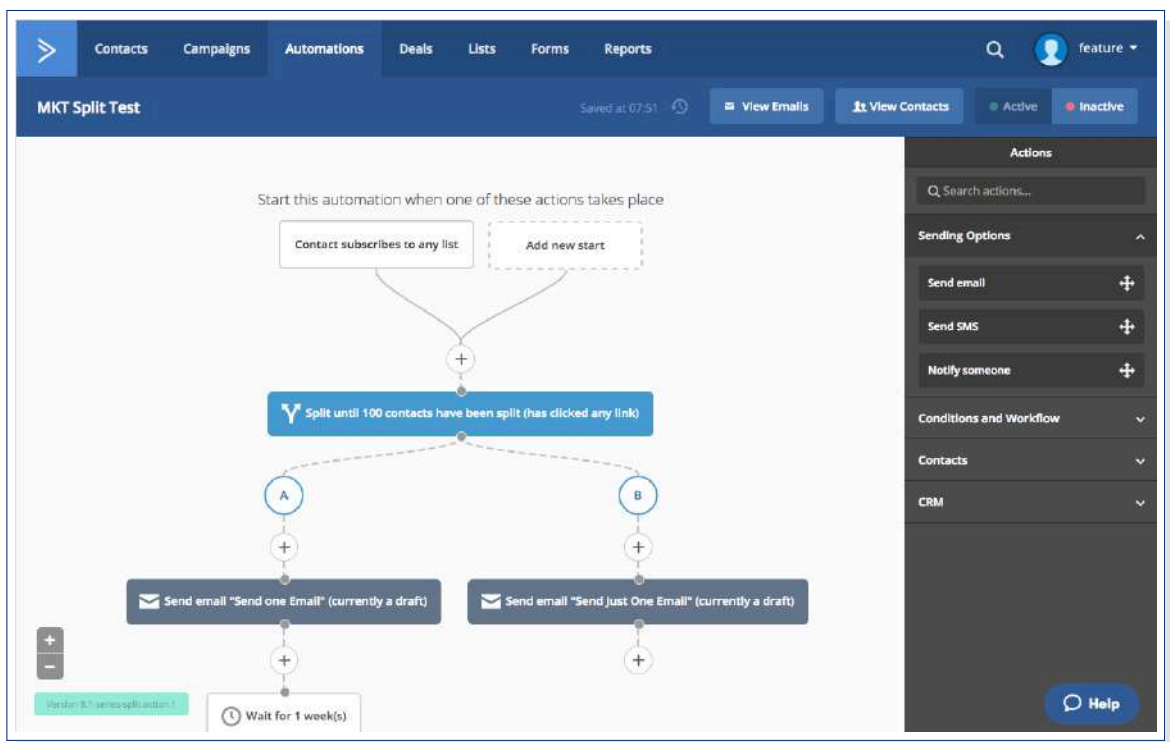
These leads still represent potential revenue - just not immediately.

This is where lead nurturing (drip campaigns) come in. The goal of lead nurturing is to remain top of mind for when these borrowers finally are ready to buy a home, refinance, etc.

Lead nurturing is generally performed through "drip campaigns". Drip campaigns are pre-written marketing campaigns that send the leads valuable content

over time. When a lead is added to a drip campaign, they start at "day 0", and are sent a series of pre-written emails at pre-planned intervals. With drip marketing campaigns, different leads receive different emails at different times. This is unlike traditional email marketing where an email is simultaneously sent to an entire segment of potential customers (new leads, old leads, past clients, etc).

Please keep in mind that **you will often have multiple drip campaigns for different segments of your leads**. For example, you do not want to send someone looking to do a refinance a bunch of drip info about how to purchase a new home.



A screenshot of [Active Campaign](#)'s very advanced drip campaign functionality.

**A “first-time buyer” email drip campaign could look something like this:**

<b>After:</b>	<b>Automatically send:</b>
3 days	Email: Video series on why rates are not everything (part 1)
7 days	Email: Video series on why rates are not everything (part 2)
14 days	Email: Video series on why rates are not everything (part 3)
1 month	Email: Do you have any questions about mortgages?
2 months	Email: What interest rates are currently doing
3 months	Email: Checklist for new home purchases
4 months	Email: Investment strategies involving home ownership
5 months	Email: Current housing market conditions
6 months	Email: Check-in and ask for referrals
8 months	Email: Fixed versus variable rates
1 year	Email: Check-in and ask for referrals
Etc.	Etc.

Keep in mind that drip campaigns are in addition to, and not a replacement for, traditional email marketing - so try not to “drip” emails too frequently. You can also “drip” leads with other formats besides emails, such as ringless voicemails or text messages. If you do choose to pursue these marketing channels, please ensure you stay [CASL](#) compliant in order to avoid fines.

## Is the lead ready to buy?

This section requires the context of viewing the **lead answers the phone** flowchart.

While we are on the phone with (or possibly emailing or texting) the lead, we need to determine through conversation what our next actions will be. The primary goal is to determine whether the lead is ready to enter the sales process or not.

**Here are some considerations for categorizing whether the lead follows the "ready" (yes) flow, or the "not ready" (no) flow:**

- A lead may **want** to buy a home (or refi, etc.), **but we are categorizing them based on their ability to buy a home**. If they **can not buy a home even if they wanted to**, they are categorized as **not ready (no)**.
- If there is any **actionable** step we can take that may result in near-future revenue from this lead (that the lead is interested in pursuing), **they can be categorized as ready (yes)**, which then initiates the sales process.
- If a lead **could** buy a home (or refi, etc.) **but is not interested in buying immediately, they are categorized as not ready (no)**. The reason for this is because we want to put them on drip campaigns to convince them

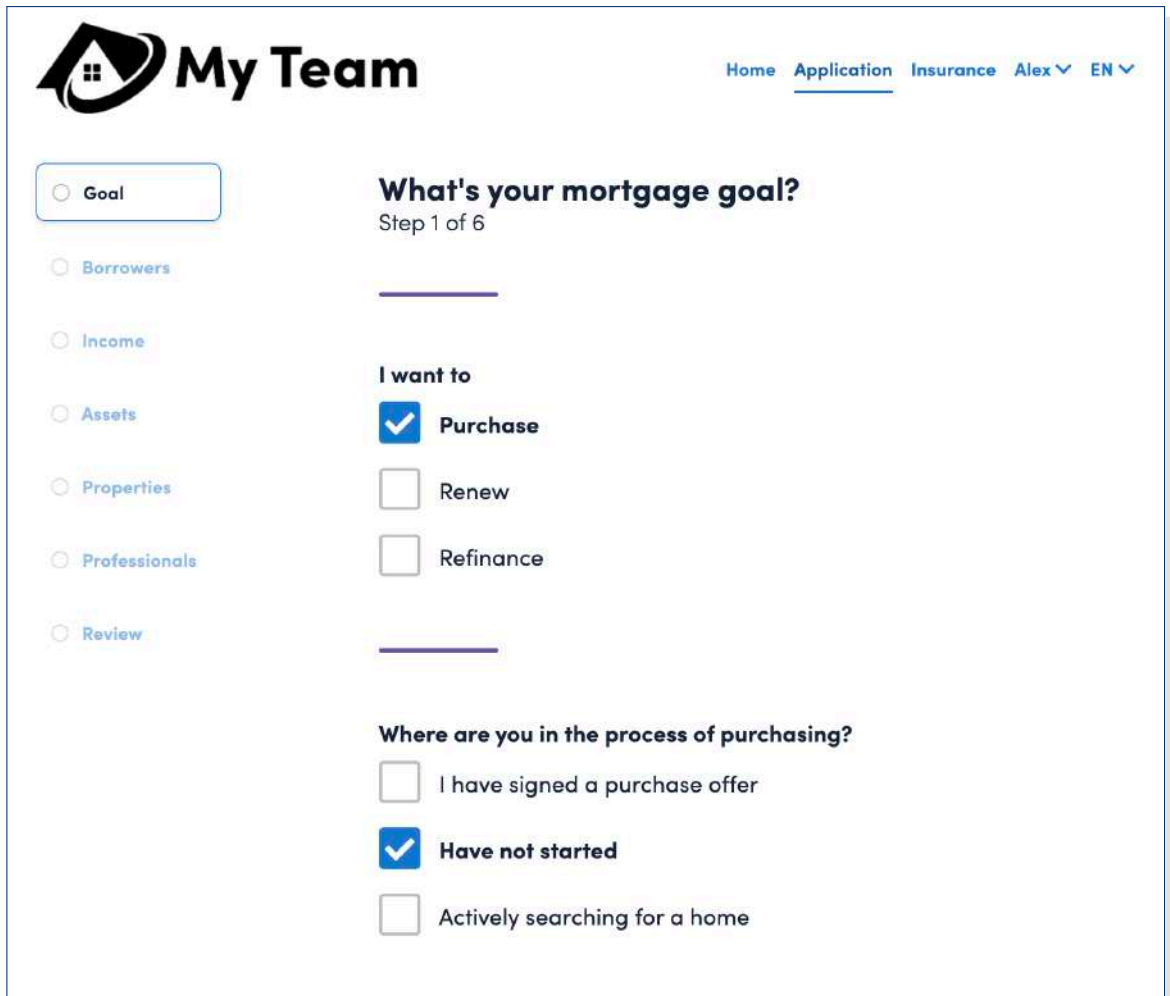
to use when they decide they are ready to buy, and that is our “not ready” (no) flow.

- If a lead is **not ready** to buy a home (or refi, etc.) **be sure to get enough additional information to categorize them in the correct drip campaign.**

For example, make sure to note down details in your CRM such as if the lead is looking to purchase or refinance. It’s even better to go a step further and note down more detail such as if they are interested in constructing their new home. You may eventually have specific drip campaigns built out many different scenarios (the more relevant your drip campaigns are to what the lead is interested in, the better), so this information will become critical to proper categorization.



## Ready to buy - send your Finmo application link



The screenshot shows the 'My Team' mortgage application interface. At the top left is the 'My Team' logo, and at the top right are navigation links: 'Home', 'Application' (underlined), 'Insurance', 'Alex' with a dropdown arrow, and 'EN' with a dropdown arrow. On the left side, there is a vertical list of steps: 'Goal' (selected and highlighted with a red border), 'Borrowers', 'Income', 'Assets', 'Properties', 'Professionals', and 'Review'. The main content area is titled 'What's your mortgage goal?' and is labeled 'Step 1 of 6'. Below the title, there are three radio button options under the heading 'I want to': 'Purchase' (checked), 'Renew', and 'Refinance'. Below these, there is another heading 'Where are you in the process of purchasing?' with three radio button options: 'I have signed a purchase offer', 'Have not started' (checked), and 'Actively searching for a home'.

A screenshot of [Finmo's](#) easy to use and A.I. powered mortgage application.

After you have determined that the lead is ready to buy, it's time to gather their application and documents.

**Finmo makes this exceptionally simple by combining both of these tasks into one step.**

The simplest way to get started is to **send your personal application link, which can be found in your personal account details in Finmo.** This is a self-serve method where the lead creates a secure account, logs into their portal, and is automatically guided through filling out the application and uploading documentation by the system.

**For power users, Finmo has a variety of types of application links that allow it to fit virtually all mortgage business requirements:**

- **Personal application link**

- Your personal application link will intake mortgage applications (and documents) and assign the deal directly to you.

- **Team application link**

- Your team application link will intake mortgage applications (and documents) and assign the deal to specific team members. You can customize which team members your team link will assign deals to in your team settings.

- **Referral application link**

- A referral application link is the most flexible. It can assign deals to any team member, and can also include a specific referral source.

This helps track from which sources your deals are coming from, which is very useful for analytics and reporting. For example, you could create separate referral application links for your website, Realtor partners, and various online advertising campaigns. Each referral application link can assign deals to specific team members.

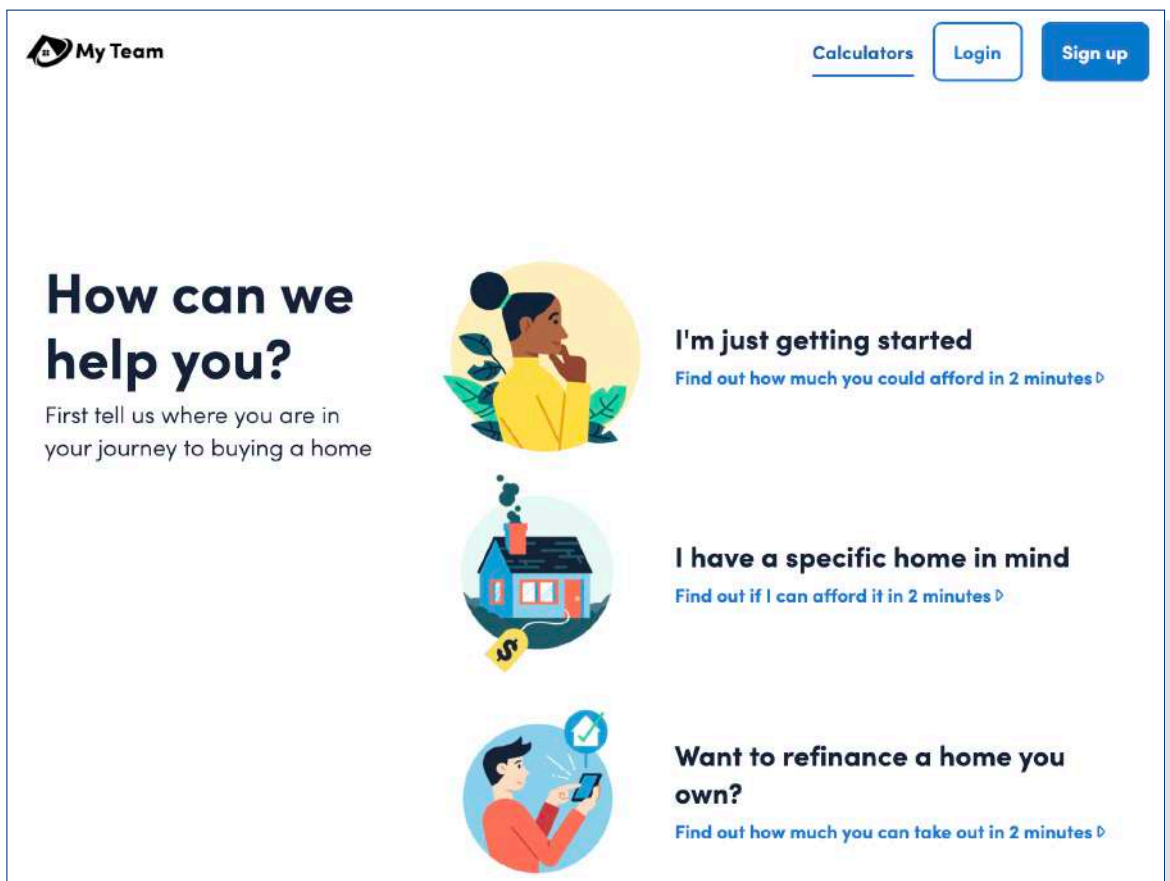
If the lead would like to do the application "over the phone" you can create a new deal in Finmo and invite the lead to the application at any point. Usually you would invite the lead to create an account and log into their portal after you've gathered all the application data - when it's time for them to upload their documentation. Finmo automatically requests the correct documentation based on what is entered into the application, so the lead can immediately begin uploading their documents. They can also review their application. It's even possible to send control of the application back to the lead so they can revise any incorrect information themselves.

### **Not ready to buy - send your Finmo lead generation link**

If the lead is not ready to buy, we can still provide them with value. An easy way to provide a lot of value is to send them a Finmo lead generation link.

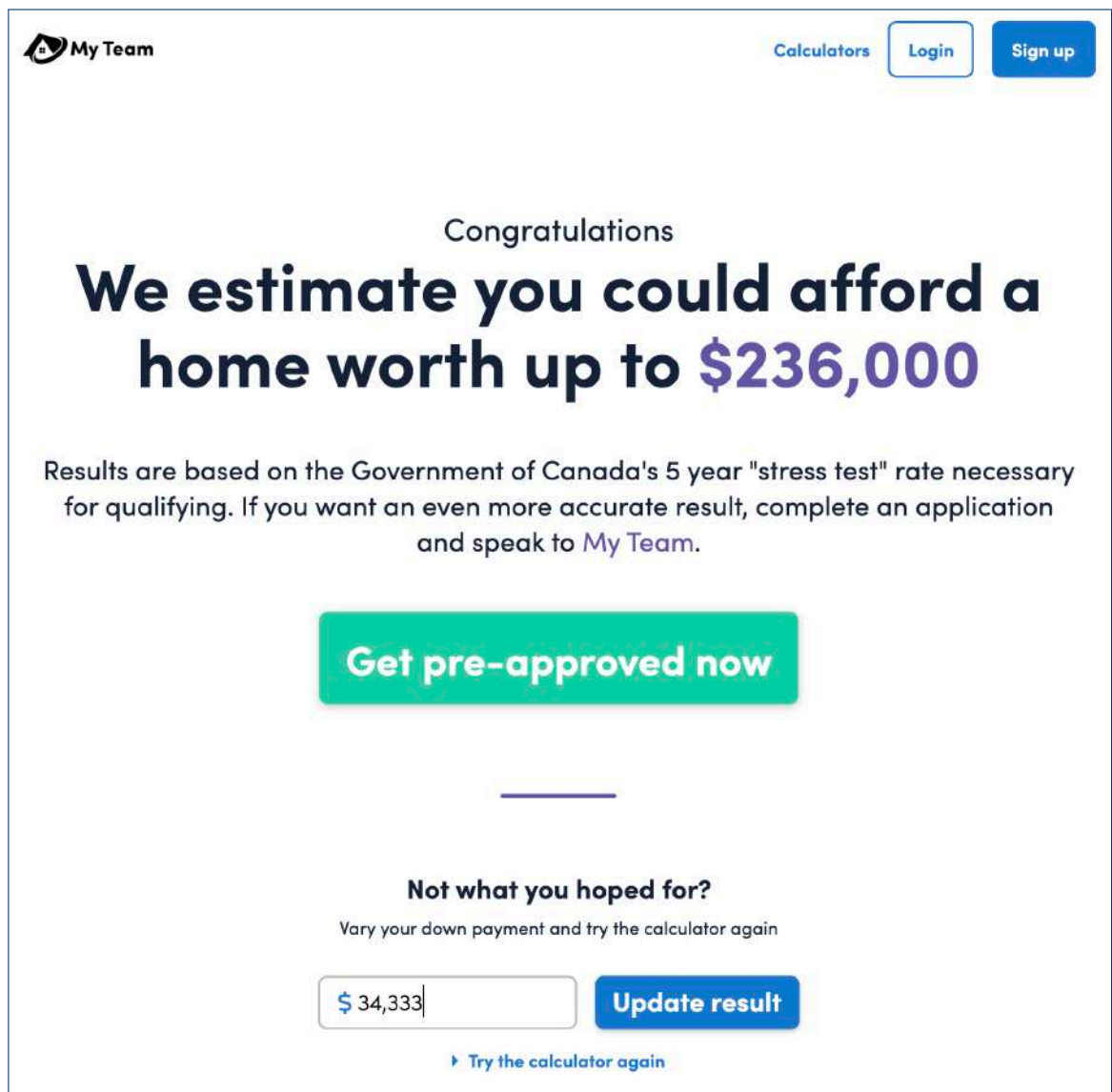
**Sending a lead generation link will provide the lead with calculators that will help them:**

- Determine their maximum affordability.
- Determine if they can afford a specific property.
- Determine how much equity they have available in their home for a refinance.



A screenshot of [Finmo's](#) lead generation calculators.

Every time the borrower utilizes any of the calculators, they are asked if they would like to fill out a full mortgage application. This helps you stay top of mind for your leads, and increases the likelihood of getting their business.



The screenshot shows a web interface for a mortgage calculator. At the top left is the 'My Team' logo. At the top right are links for 'Calculators', 'Login', and 'Sign up'. The main heading reads 'Congratulations' followed by 'We estimate you could afford a home worth up to \$236,000'. Below this, a paragraph explains that results are based on the Government of Canada's 5-year stress test rate and encourages users to complete an application and speak to 'My Team'. A large green button says 'Get pre-approved now'. Below a horizontal line, the text asks 'Not what you hoped for?' and suggests varying the down payment. A text input field contains '\$ 34,333' and a blue button says 'Update result'. At the bottom, a link says 'Try the calculator again'.

Clicking *Get pre-approved now* goes into a full mortgage application.

A simple way to understand the difference between the lead generation links versus the application links is that the lead generation links first start with a

“calculator funnel” that then leads into the application. The application links skip the calculator funnel and go directly into the application.

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- **Personal lead generation link**

- Your personal lead generation link will intake mortgage applications (and documents) and assign the deal directly to you.

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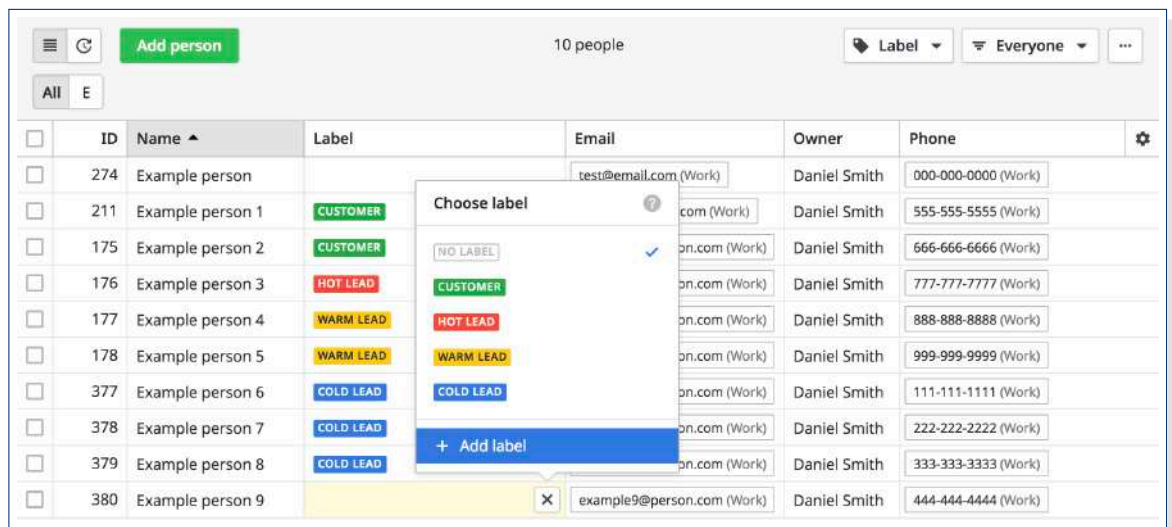
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website, Realtor partners, and various online advertising campaigns. Each referral lead generation link can assign deals to specific team members.

## Tag lead as “not ready to buy” in your CRM

There are many ways to tag a lead as not ready to buy in a CRM. Many CRM’s allow “tagging”, or “labelling” which provides a flexible way to categorize your leads and deals.



A screenshot of labelling a lead in [Pipedrive](#)

Whatever your process ends up being for categorizing your leads - whether it’s tagging, labelling, or “losing” the deal (citing the reason as “not ready to buy”) - it’s important that you keep it consistent. Correctly categorizing leads avoids unnecessary clutter and reduces the chance for human error (multiple mortgage professionals contacting people twice about the same thing, etc).

Tagging your leads **increases the accuracy of all of your reports**, which in turn **increases the accuracy of your sales forecasts**. Having a CRM full of "clean" lead and deal data is a **huge competitive advantage**.

## CRM stages

Efficient mortgage professionals use CRMs to increase deal throughput. A well-organized CRM can be the difference between a single mortgage professional having the capacity to complete 3 deals a month, and the capacity to complete 10 deals a month or more.

Setting up the mortgage process in logical stages greatly increases efficiency. Note how the stages are written in what is known as the "present continuous" tense. This essentially means, the stages are titled with verbs that have "-ing" endings, such as "running".

This reduces mental load, as the title of the stage tells you the exact goal of the tasks to be performed, without the need for additional mental effort.

**The stages in this whitepaper are example stages, and you may want to change or add stages to fit your unique mortgage workflow.**

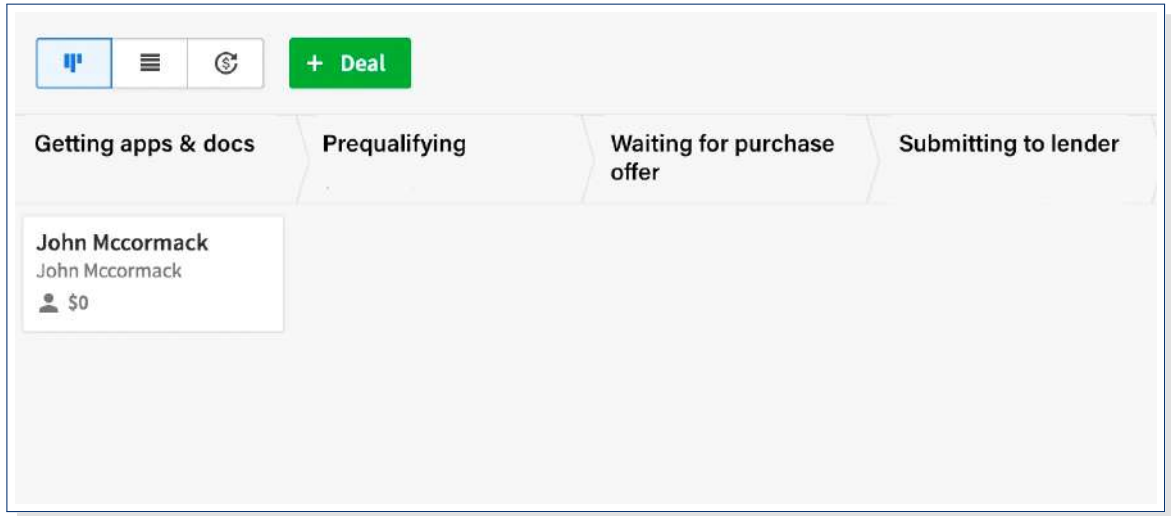


Getting apps & docs	Prequalifying	Waiting for purchase offer	Submitting to lender	Meeting all conditions
<b>Kandaraj Krishnakumar</b> Kandaraj Krishnakumar \$0	<b>Nicholas Daher</b> Nicholas Daher \$0	<b>ERIC P BEATTY</b> Jeff Hughes \$0	<b>Ryan Robert</b> Ryan Robert \$0	<b>Lilian Regia Davis deal</b> Lilian Regia Davis \$0
<b>John McCormack</b> John McCormack \$0	<b>Jason Li</b> Jason Li \$0	<b>Stephen Lancione</b> Stephen Lancione \$0	<b>Santana Properties Team</b> Santana Properties Team \$0	<b>Charles Nelson</b> EXP REALTY LLC \$0
<b>Aghw Hldgs</b> Aghw Hldgs \$0	<b>Stephen Lussier</b> Stephen Lussier \$0	<b>July Hicks</b> July Hicks \$0	<b>Joseph Young</b> Joseph Young \$0	<b>Juan Jose Cervantes Deal</b> Juan Jose Cervantes \$0
<b>DAVID R. BECKSTROM</b> DAVID R. BECKSTROM \$0	<b>Ana M Linnehan</b> Ana M Linnehan \$0	<b>Michael Becker</b> Michael Becker \$0	<b>Lauren Smart</b> Lauren Smart \$0	<b>Scott Rebmann Deal</b> Scott Rebmann \$0
<b>Douglas Bosse</b> Douglas Bosse \$0	<b>Alvarado Real Estate Group</b> Alvarado Real Estate Group \$0	<b>Maria Pena</b> Maria Pena \$0	<b>Jerome Bibuld</b> Jerome Bibuld \$0	<b>Gayle Scott Deal</b> Gayle Scott \$0
<b>Elaine Cole</b> Elaine Cole \$0	<b>Mark Pitzi</b> Mark Pitzi \$0	<b>Esin Susol Team</b> Esin Susol Team \$0	<b>Richard Anzalone</b> Richard Anzalone \$0	<b>Elaine Cole Deal</b> Elaine Cole \$0
<b>Elaine Cole</b> Elaine Cole \$0	<b>Sarah Holt</b> Sarah Holt \$0	<b>Benjamin Virga</b> Benjamin Virga \$0	<b>Carolyn Humphrey</b> Carolyn Humphrey \$0	<b>Dawn Elias Deal</b> Dawn Elias \$0
<b>Dawn Elias</b> Dawn Elias \$0	<b>Amber D'Ambrosio</b> Amber D'Ambrosio \$0	<b>Nicholas Spagnola</b> Nicholas Spagnola \$0	<b>Melinda Puzon</b> Melinda Puzon \$0	<b>Rosalinda Fonseca Deal</b> Rosalinda Fonseca \$0

A screenshot of the [Pipedrive](#) CRM with the deal stages labelled in "continuous tense".

## Move the lead to first stage in your CRM sales pipeline

If possible, your sales pipeline should only contain truly active deals. Check if your CRM provides a way to separate your active deals from your leads, lost deals, and completed deals. This will go a long way to staying organized, and avoiding unnecessary mental effort and distraction.



A screenshot of a lead in the first sales stage of the [Pipedrive](#) CRM.

## Getting apps and docs

Finmo makes getting full applications with documents from borrowers as simple as possible. The majority of borrowers are able to go through the entire process without any assistance from a mortgage professional. The result of a low-friction application and document process is a massive increase in your potential throughput as a mortgage professional. When you spend less time working "in" your business, you can spend more time working "on" it, doing high value activities such as acquiring new leads or nurturing important referral relationships.

Finmo's Smart Documents technology utilizes sophisticated rule-based scenarios to automatically request the correct documentation for every mortgage deal. Documents are requested immediately upon borrower submission, for a smooth seamless process. Requesting documents immediately upon application submission greatly increases the likelihood a borrower will upload their documentation, as

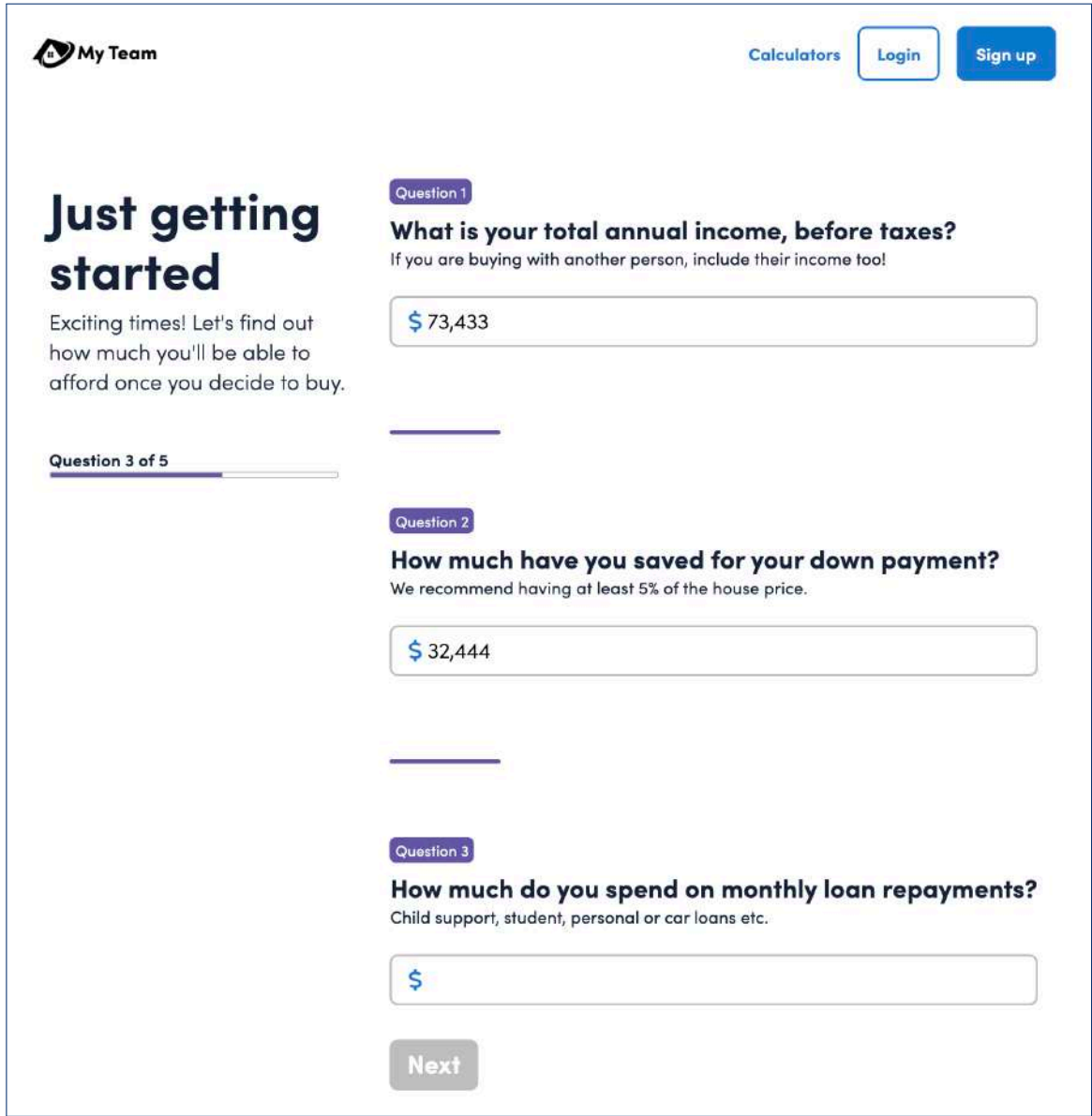
the documents are requested at the height of the borrowers interest. Additionally, borrowers often need to retrieve a lot of their documentation to fill out the application portion, so requesting documents immediately results in a much lower-friction process. Many of the documents they need to upload are already in their hands.

The occasional borrower may require assistance in fulfilling the mortgage and documentation upload process, and we advise everyone on the Finmo system to occasionally invite themselves as a borrower to test deals to ensure they are familiar with the application process the borrower's are experiencing. This allows for quick and easy troubleshooting should the need ever arise. It also allows you to test and ensure that your logo, information, custom document requests, etc, are appearing and working as expected in the borrower portal.

## **Prequalifying**

Prequalifying leads is straight forward in Finmo. Finmo's GDS/TDS calculators and adjustable settings result in straight forward prequalifications for any scenario.

As part of Finmo's commitment to streamlining every aspect of the mortgage process, we will soon be releasing a semi-automated prequalification feature. This feature will provide a complete one-button solution to borrower prequalification.



**My Team** Calculators Login Sign up

## Just getting started

Exciting times! Let's find out how much you'll be able to afford once you decide to buy.

**Question 1**

**What is your total annual income, before taxes?**  
If you are buying with another person, include their income too!

\$ 73,433

---

**Question 2**

**How much have you saved for your down payment?**  
We recommend having at least 5% of the house price.

\$ 32,444

---

**Question 3**

**How much do you spend on monthly loan repayments?**  
Child support, student, personal or car loans etc.

\$

**Next**

Finmo's lead generation calculator can be used for quick pre-qualification estimates

If you need a quick pre-qualification estimate for a borrower, a great utility is Finmo's lead generation calculator. You can demonstrate it with the borrower present so they understand the value of the lead generation calculator as a resource, or use it yourself to get an accurate prequalification estimate without performing complex calculations that are prone to human error. Over the

phone you can simply ask the questions presented by the calculator and provide a prequalification estimate in seconds. This method works well for both purchases and refinances.

## **Waiting for purchase offer**

Deals reside in this stage while the borrower is shopping for a property to purchase. Some mortgage deals will skip this stage entirely. Deals are moved out of this stage once a purchase offer has been accepted.

Finmo's Smart Documents functionality automatically requests the signed purchase offer from the borrower (if applicable to the deal). When the borrower uploads the purchase offer, Finmo will notify you to review it. Once you approve their purchase offer, you can move the borrower to the next stage.

## **Submitting to lender**

This stage is used for collecting all relevant property related paperwork from any Realtors or other professionals that is needed to submit the deal. This stage is also used for the actual lender submission. Deals can stay in this category until an approval from the lender is received.

If desirable, depending on how you detailed you like your sales process to be, this stage could be broken up into three separate "smaller" stages:

- **Collecting property related documents**
- **Submitting to lender**
- **Waiting for lender approval**

Finmo offers a simpler way to interact with lenders than previous generation software. Finmo features direct submission capabilities as well as a highly advanced deal validation feature that ensures the deal meets the selected lender's criteria. This prevents mortgage professionals from accidentally submitting deals that do not match a lender's criteria, reducing human error.

Additionally Finmo provides each lender with their own portal which allows them to approve deals, upload commitment documents, and more. This streamlines communication between the mortgage professional and the lender, which increases efficiency. You are notified inside Finmo when a lender takes a significant action regarding your submission (approving it, declining it, etc).

### Sequence Capital

**Provinces serviced**  
AB, BC, ON, QC


**LTV maximums**  
AB - 60% LTV  
BC & ON - 65% LTV  
QC - 65% LTV

**1st mortgage maximums**  
AB - \$350,000  
BC & ON - \$500,000  
QC - \$400,000

**2nd and 3rd mortgage maximums**  
AB, BC, ON & QC - \$250,000

**Website**  
[sequencecapital.ca](http://sequencecapital.ca)

[Start submission](#)



Sequence Capital is just one of many lenders [Finmo](#) can submit to.

### Validation

We will analyze your deal to check it meets your selected destination requirements.

**User account details**

- ✗ Alex Wilkinson's first time buyer status cannot be left blank [Edit in application](#)

**Borrower personal details**

- ✗ Alex Wilkinson's date of birth cannot be left blank [Edit in application](#)
- ✗ Alex Wilkinson's marital status cannot be left blank [Edit in application](#)
- ✗ Alex Wilkinson's living address cannot be left blank [Edit in application](#)

**Borrower employment**

- ✗ The sum of Alex Wilkinson's employment history must be at least 3 years [Edit in application](#)

**Subject property**

- ✗ Subject property must be set [Edit in application](#)

[Finmo](#) intelligently validates deals to ensure that they meet every lender's unique criteria.

Once the borrower has an approval and commitment from a lender, the deal should move to the next stage.

## **Meeting all conditions**

Deals remain in this stage until all lender conditions are satisfied.

In the future Finmo will import lender conditions directly, and complete them automatically as the lender approves documentation.

Additionally, as conditions are fulfilled, relevant information will be sent to Realtor's, lawyers, appraisers, and other mortgage professionals.

Once all the lender conditions are satisfied, the deal moves into the next stage.

## **Making sure deal is instructed**

The purpose of this stage is to make sure the mortgage deal has been instructed. It's also a good time to verify that everything is in order between your borrower and their chosen real-estate lawyer.

The ability to automatically generate and send solicitor letters will be added to Finmo in the near future.



## Doing deal compliance

Perform your regular compliance procedures after a deal is ACM (All Conditions Met) and instructed. This way compliance is already done before the deal closes, which can reduce friction in brokerage payroll functionality.

Finmo is working on the technology to automatically ensure deals are compliant (to your specifications), without any human intervention. This entire step will soon become unnecessary.

## Setting up post-funding processes

It is generally safe to set up post-funding processes before a mortgage deal closes, after the financing condition has been waived and the deal has been instructed. Your post-funding processes could include things like putting the client on a marketing drip campaign or sending gifts (to the client and the referral source).

## Waiting for close

Deals in this stage are simply waiting for the closing date to pass.

This is the last stage of the sales process, so once the closing date has passed and the deal is complete, the deal has been "won".

## Tagging the deal as “won” and archiving

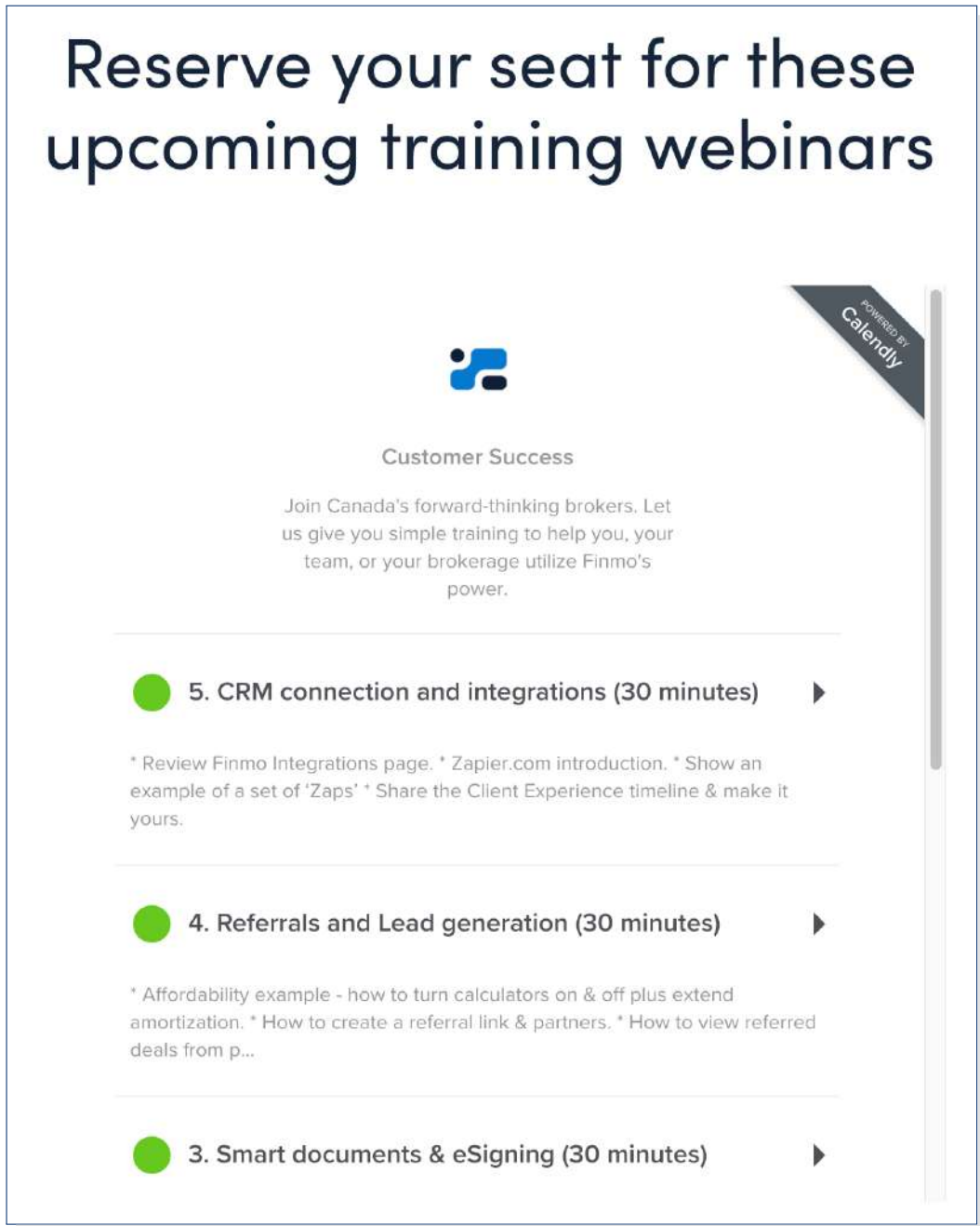
Once the deal has successfully closed it needs to be marked as “won” and removed from the sales pipeline. If any stage of the sales process could not be completed, the deal should be tagged as “lost” and removed from the sales pipeline.

# Finmo training


## Daily webinar courses

Finmo offers [free daily training webinars](#) for all mortgage professionals.

We believe that the fastest way to become a Finmo power user is through our live training webinars. In addition to our convenient daily training webinars, we also offer an extended, complete 1.5 hour training webinar every Monday.



# Reserve your seat for these upcoming training webinars



Customer Success

Join Canada's forward-thinking brokers. Let us give you simple training to help you, your team, or your brokerage utilize Finmo's power.

- 5. CRM connection and integrations (30 minutes)**
- 4. Referrals and Lead generation (30 minutes)**
- 3. Smart documents & eSigning (30 minutes)**

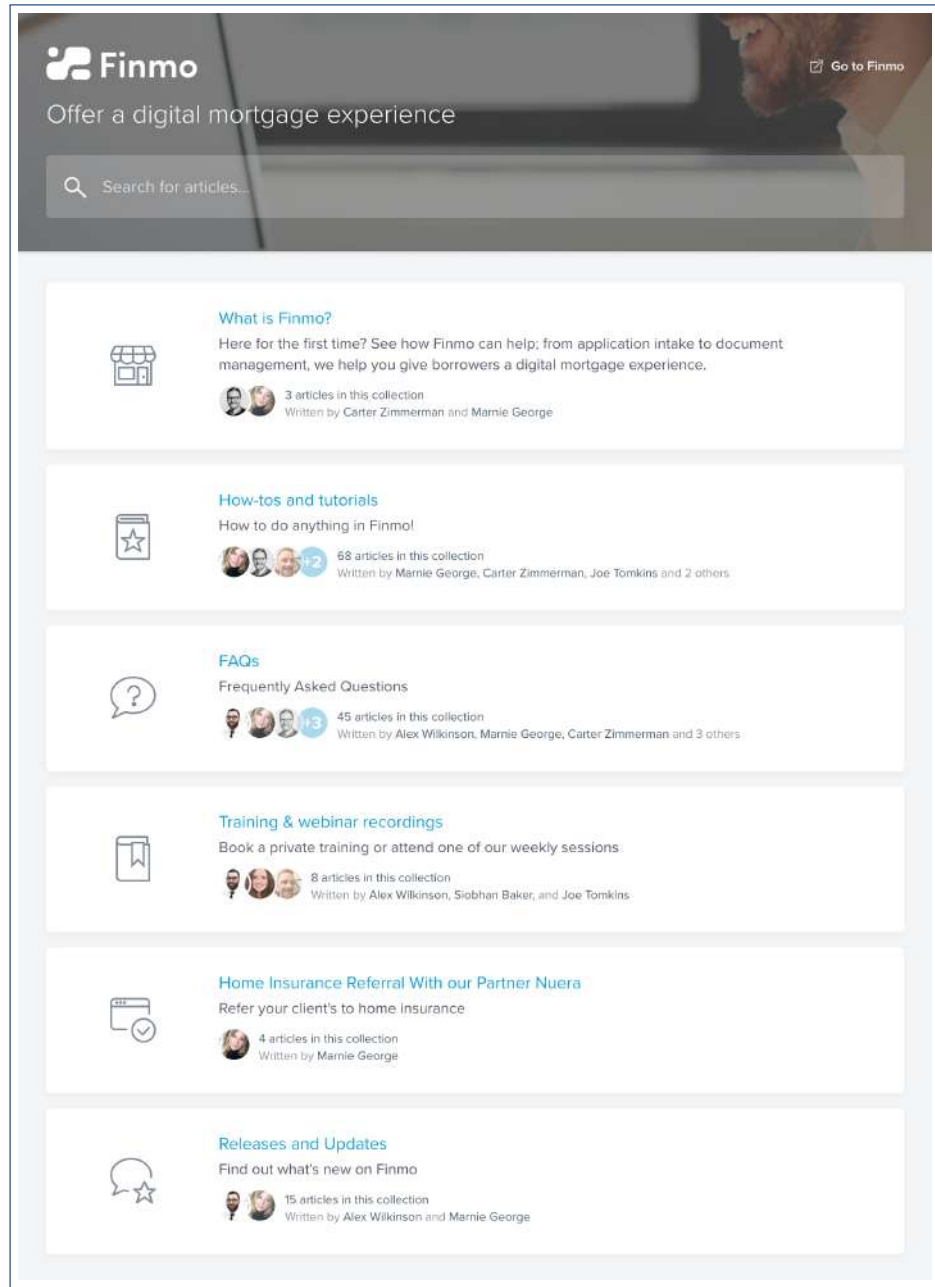
powered by Calendly

A screenshot of the [training webinar booking page](#) on the Finmo website.

If you're brand new to Finmo, you may prefer an [overview of the platform](#). If you're already a Finmo user, feel free to register for as much [free training](#) as you would like.

## Help centre

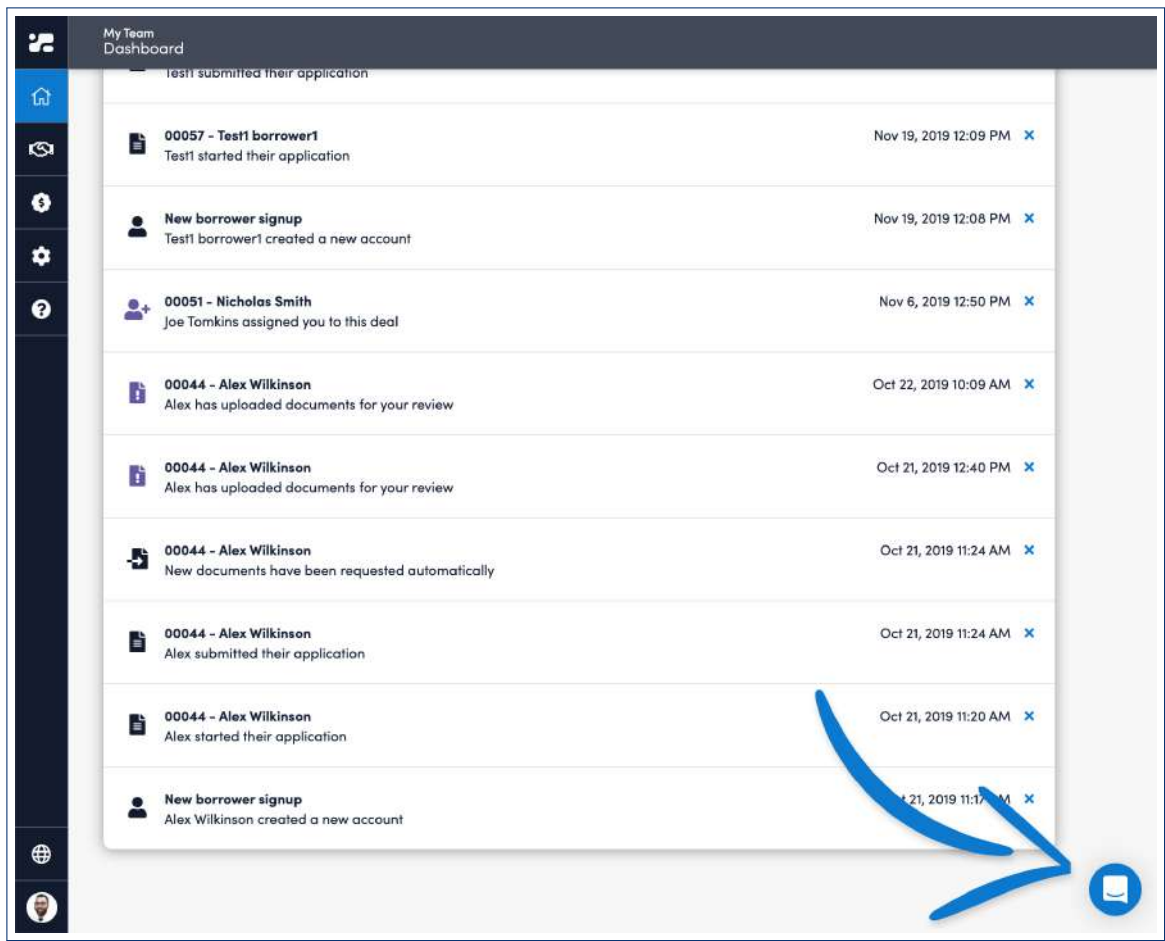
Finmo maintains an ever-expanding [online help centre](#). The help centre has **more than 150 articles**, and is a great resource for learning or troubleshooting anything in Finmo.



The [Finmo Help Center](#) is a great resource for Do-It-Yourself style learners.

## Help chat

During business hours, our Customer Success team is available to help at a moment's notice. You can click the chat bubble in the lower right corner of your screen (when you're in Finmo or on the website) to talk to us at any time during business hours. At Finmo, we understand that time is money - particularly for mortgage professionals. That's why we, as a company, prioritize support and training. Our average response time for help chat support is less than 50 seconds.



The arrow depicts the location of Finmo's in-app chat button.

# Cost savings

## Subscriptions that are made redundant with Finmo

With a Finmo Pro subscription, you no longer require subscriptions for:

- **E-signing:**

- Docusign
- Onespan
- Etc.

- **Document collection:**

- Floify
- FileInvite
- Etc.

- **Document storage:**

- DropBox
- Google Drive
- Etc.

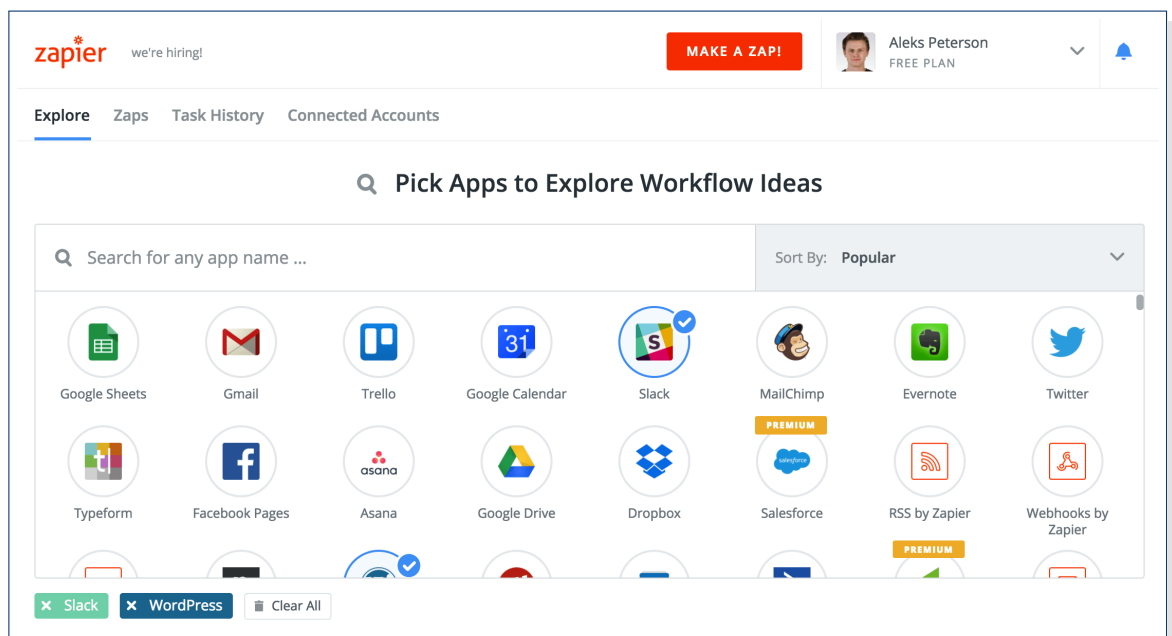
View [Finmo's pricing page](#) for current Finmo Pro subscription prices.

## Pay for Finmo with lender points

For many mortgage professionals, it is possible to pay for a Finmo subscription with “lender points” or other lender incentive programs. Take a look at [this article](#) from the Finmo help center for more information.

# Integrations

## Zapier



[Zapier](#) can connect Finmo to any of your favourite applications.

Finmo can connect to thousands of popular applications via Zapier. Zapier acts as an online “hub” that connects softwares together, so they can talk to eachother. Through Zapier’s webiste, you can create “zaps”. Zaps are essentially

automated tasks that follow an IFTTT (If This happens, Then That happens) structure. So for example, you could make a "zap" for when a new application is submitted to Finmo, a matching new deal is created in your CRM.

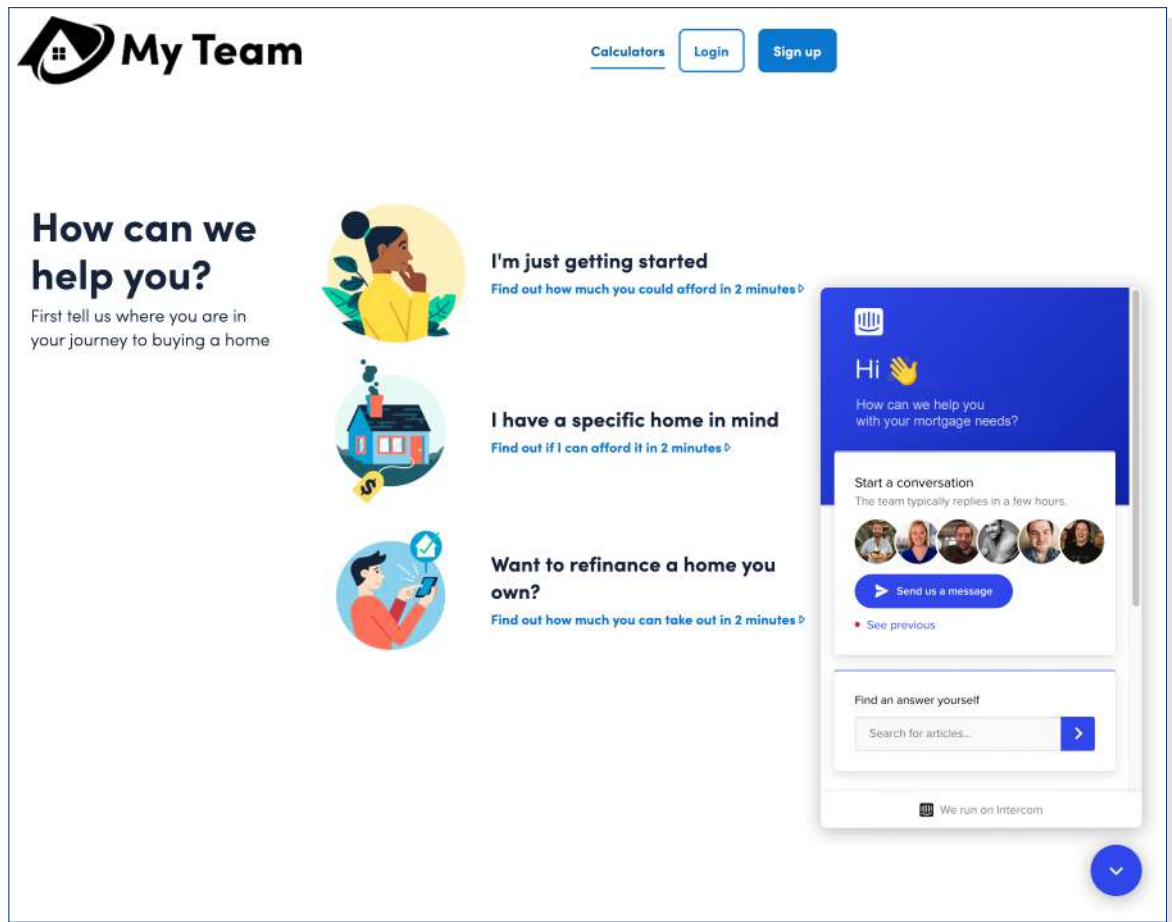
This connectivity allows Finmo to remain simple and uncluttered, which is a big part of why it's so easy to learn, and so powerful. Finmo focuses on and excels at mortgage origination tasks, and leaves other tasks to be performed by world-class software from other companies. For example, Salesforce, Zoho and Pipedrive are all popular CRM (Customer Relationship Management) softwares. They each have budgets in the millions of dollars and entire teams coming up with amazing new ideas on the future of CRM technology. Instead of building a lackluster CRM into Finmo, we allow for connectivity to these excellent third party systems.

We have a library of pre-built and popular zaps you can access and use by clicking a few buttons and connecting a few accounts. This allows you to **completely automate repetitive business processes.**

If this all sounds a bit too technical for your taste and you just want things set-up for you, no problem. We have turn-key solutions for your CRM and automation needs [through our partners.](#)



## Intercom



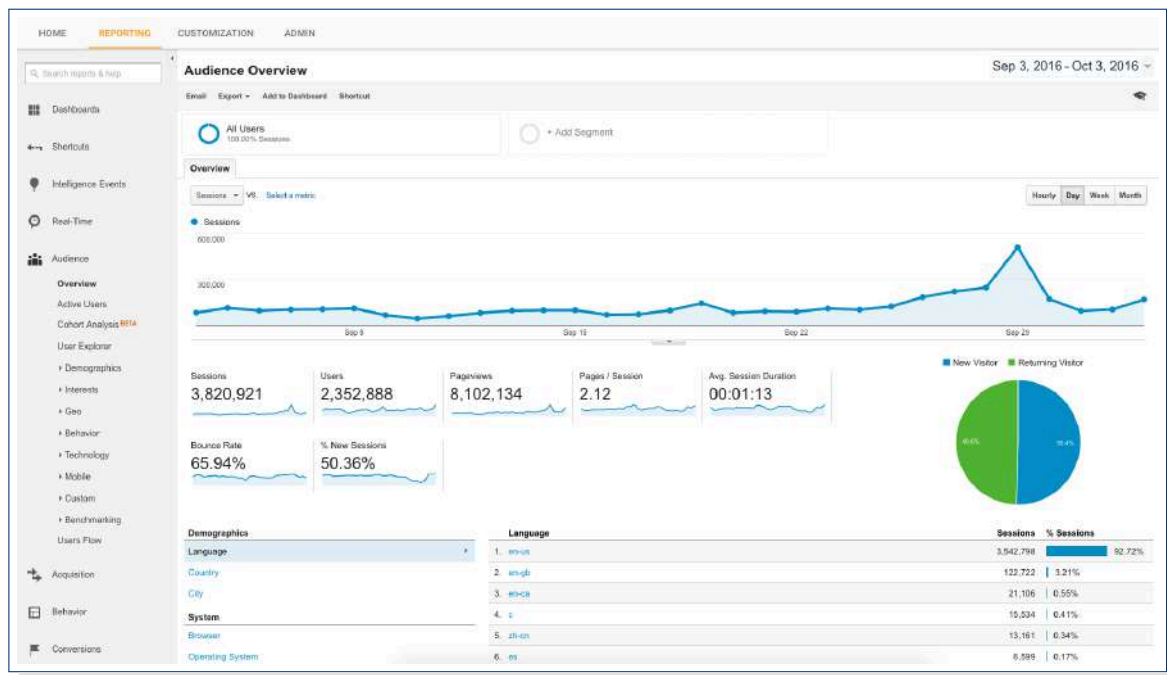
Finmo's Intercom integration allows your leads to chat with you at any step of the process.

Intercom is a popular online chat support platform. It allows users on websites to chat (via written messages) with, and get support from, a real person - right when they need it.

Finmo's Intercom integration puts the Intercom chat bubble on your team's lead generation calculators and borrower portal (which is where your leads fill out their application and upload documentation). This means that your leads can click on the chat bubble to chat with you, or your support team, at

any point of the process. It provides an additional channel for assistance that is much lower “friction” than an email or phone call.

## Google Analytics



Finmo’s Google Analytics integration gives you insight on which demographics are most likely to convert into closed deals.

Finmo’s Google Analytics integration allows Google to see how people are interacting with your mortgage application (in the form of “events”), and even set conversion goals (IE submitting an application) to increase the effectiveness of your online advertising. Google Analytics gives you feedback on the results of your marketing efforts, including deep insight as to what demographics are most likely to “convert” into a closed deal. If you hire a marketing company to do your marketing work for you, be sure to tell them about this integration.

## Facebook Pixel

### Create a custom conversion

Custom conversions allow you to measure unique activities and optimise your ads for the events that matter most to your business. Create a custom conversion by applying rules to existing events.

Include events that meet the following criteria

● Finmo's Pixel

**Website event**

Include All URL traffic events that meet the

✕ Rule 1 **URL** ▼

contains Add

Add Another Rule

**All URL traffic** ▼

🔍 |

**All URL traffic**

✓ All URL traffic

**Custom events**

- Submitted an application
- Started an application
- Created an account
- Saw calculator results
- Clicked "purchase" calc

**Name**

Add a description

**Category** ⓘ  ▼

**Value** ⓘ

Set the value that each of these conversions is worth to you to track your return on advertising spend. [Learn more](#)

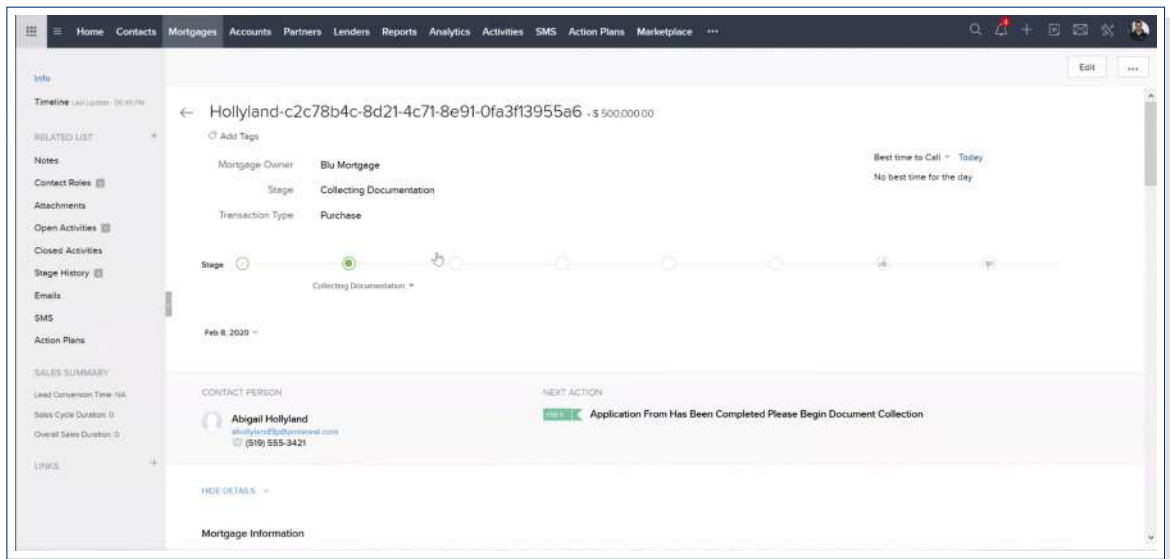
Finmo's Facebook pixel integration allows your ads to optimize their delivery for more high value actions

Finmo's Facebook Pixel integration allows Facebook to see how people are interacting with your mortgage application (in the form of "events"), and even set conversion goals (IE submitting an application) to increase the effectiveness of your online advertising. These events can be used to help Facebook optimize the people it's showing your ads to, so it can find the people that are the most likely to "convert" into a closed deal. If you hire a marketing company to do your marketing work for you, be sure to tell them about this integration.

## Tips and optimizations

### Done-for-you solutions

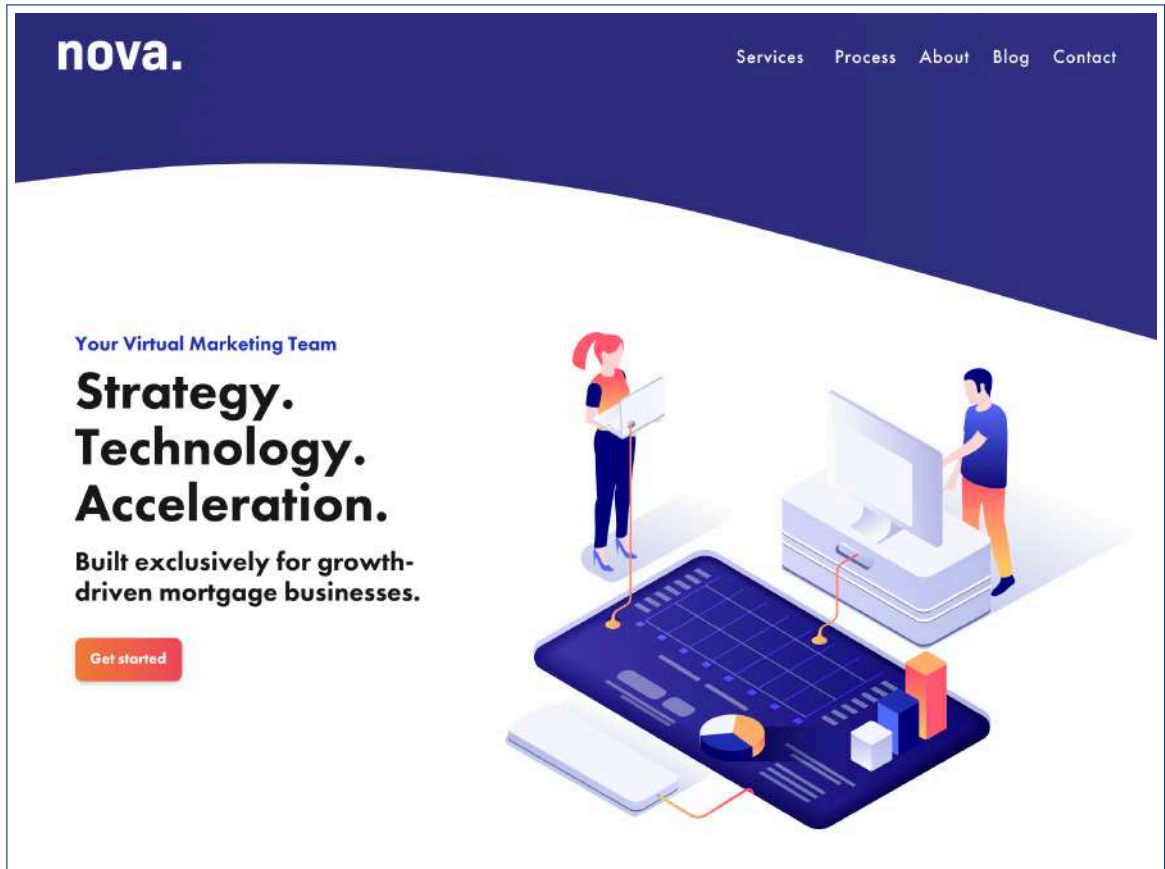
#### BluMortgage CRM



BluMortgage is a turn-key, full-featured CRM solution for Finmo

BluMortgage CRM is a version of the Zoho CRM that has been pre-customized for mortgage professionals. It is a turn-key solution that requires virtually no set-up, and connects to your Finmo account.

## Nova Agency



[Nova Agency](#) is Finmo's preferred partner for marketing and media services.

Nova Agency specializes in providing marketing and media services for mortgage professionals and businesses in the Canadian mortgage industry. They have done work for many top mortgage professionals across Canada.

Nova Agency offers the following services:

- Website Development
- Branding & Design
- Marketing Automation
- Data Reporting
- CRM & Integrations
- Content Marketing
- Social Media Marketing
- Search Engine Marketing
- Sales Operations

## Single source of truth

A "single source of truth" is preferable in any process or system. It means that there is only a single copy of every piece of data available, and in a singular location (not including backups for safety). Finmo provides a single source of truth, which reduces the need for redundant systems that can create opportunities for human error. For example, all uploaded documents can be kept directly in Finmo (which has its own backups and redundancies), reducing the need for creating a second copy of them on Google Drive or Dropbox, which can then become desynchronized. Desynchronized meaning that two discrete pieces of data exist on two different systems that have accidentally become dissimilar. This could happen for example, when a client emails an updated

piece of documentation that is uploaded to Finmo, but not Dropbox, or vice versa. The end result is human error. The chance of error is greatly reduced by using a system that acts as a single source of truth. In the future Finmo will also provide a single source of truth for compliance and other functionality.

## **Outsource your team's training to Finmo**

One of the biggest advantages of the Finmo ecosystem is the high-quality free training. Since our training is free, unlimited, and available every weekday, you no longer need to spend your own time getting new staff up to speed. Instead, they can simply enroll in Finmo's webinar training, and within a week they're ready to go. That means you have more time to focus on higher value tasks, such as acquiring new leads or attending to important referral relationships. Staff can also take refresher courses at any time to make sure they are using Finmo in the optimal manner, increasing company efficiency.

## Try Finmo

Thank you for reading our manual on the optimal mortgage professional workflow.

If you believe Finmo would be a good fit for you, feel free to [sign up](#) or [schedule a demo with us](#).

