

# Mortgage Workflow

**Advisor sends contact information of client and any previously obtained pertinent information via choice of webform, email, or slack channel. (We would love to establish one centralized location for leads but advisors typically do what they want, open to suggestions)**

1 - Gemba Broker to gather preliminary information and pre-qualify client. The broker will also provide advice, insight, and next steps to the client's unique mortgage scenario

2 – Broker can assist you in tracking down all the right paper work for your mortgage approval, client will also be provided a link to our web document centre for explanations and example documents, unique to our company

3 – Typically within 1-3 business days for residential mortgages (could be longer dependent on complexity) after receiving all requested documentation, we are able to confirm an approval with the lender and update both client and advisor immediately.

4 – Client to sign lender commitment documents. Gemba prepares a funding package for the client advising next steps. Gemba also prepares a proper mortgage summary to simplify all the details of mortgage with client such as payment frequency, property tax payments, first payment dates etc.

5 – File is forwarded to client's lawyer or legal service provider where they will complete all solicitor conditions

6 – Gemba follows up with legal service provider to offer assistance, provide contact information, and ensure funding is happening smoothly and on time.

7 – Lawyer arranges a signing appointment with the client. Gemba can update the advisor that the deal is set to fund.

8 – File funds. Gemba Schedules a follow up 10 days after funding to ensure all is well and answer any questions the client may have. Gemba requests feedback from client and advisor via webform to search for improvements wherever possible.

**GEMBA**

Social Finance

