GEMBA SOCIAL FINANCE

MORTGAGE WORKFLOW

1 A
Send Welcome Email attach "Why use a broker" infographic and send Mortgage Application by Webform, website, or take via phone (Client's Choice!)

A 2
Send email for documents required, attachment explanation, and introduce Admin to client - ATTACH CONSENT AND DISCLOSURE FORMS

Click Here >>> **Document Glossary**

3 A
Narrow down lending options to 2 lenders - primary and contingent

Packaged Deal A 4
A. Enter deal into CRM with notes and send to back-end for submission

B B. Review all docs

Ready for submit?
Send "READY TO SUBMIT" Text to admin incl. client name

Document validity

5 B
Enter deal into submission software
Record file # into CRM

Submit A

Double Check Accuracy

Finalized Submission

A 6
REFI – Reminder to clients to not use credit and prepare current credit statements
PURCHASE – Reminders in CRM for urgent files or condition dates etc
TRANSFER – Check for mortgage #, address, and fax # for old lender

7 B
Prepare document signing package and forward to front end to send to client using Virtual Signature Software

Compliance Double Check

A 8
Present insurance options. Report conversation outcome onto CRM & Send **to advisor for discussion**

B Order appraisal, and confirm with client and front end

Next Steps

9 A
Record lawyer contact info on CRM. Engage all parties to advise in funding process and contacts on file. Set alert for morning of funding day on CRM.

Package signed deal and send to lender, complete Secure Doc storage for audit. B

LEGEND

Checklist

A Frontend

B Backend