

# AGENT START-UP KIT

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*“THERE ARE LENDERS,  
THERE ARE BROKERS,  
AND THEN THERE IS  
MORTGAGE ALLIANCE”*

# OUR MISSION

We are a network of mortgage professionals who have achieved national presence through the recruitment and development of entrepreneurial people.

We provide the environment and resources that enable our team of mortgage professionals to deliver choice, convenience and advice to mortgage borrowers.

We deliver value to mortgage consumers and strengthen our brand while securing a profitable future for our agents; lender partners and Mortgage Alliance.

**YOUR MISSION:** Inspire people to become your ambassadors.

## BUSINESS PLANNING AND SETTING GOALS

**CONTACTS = DEALS**  
***There are 3 Key Objectives:***

FINDING CLIENTS

HELPING CLIENTS

KEEPING CLIENTS

# SALES CYCLE

The sales cycle is a common process in a sales related business.  
In the mortgage industry, the sales cycle looks like this:



## DO NOT FORGET THESE GOALS:

**Financial:** Your targeted income/profit

**Time:** The number of hours you plan to work each day, week and how you plan to allocate your time

**Target Market:** Who and where you plan to get business from

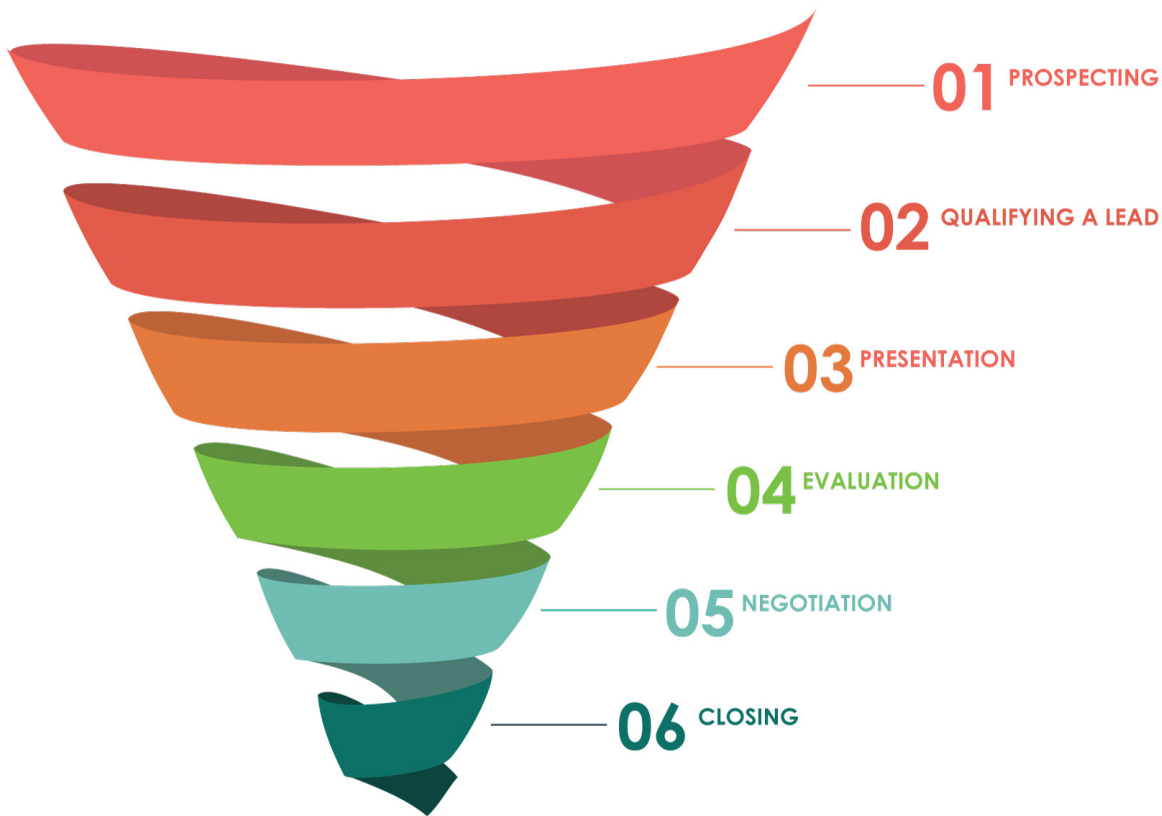
## SALES FUNNEL

This model acknowledges that a large number of opportunities must be generated at the beginning (or top) of the sales funnel in order to produce the desired number of transactions in the final stage (or bottom) of the funnel.

### ASK YOURSELF THESE QUESTIONS:

- How many contacts do you need to generate a qualified lead?
- How many qualified leads result in an application?
- How many applications will turn into an approval?
- How many approvals will turn into a closed mortgage?

These figures are an important part of planning your daily activities, since they will determine how much effort is required at each stage of the sales funnel in order to achieve your overall goal(s).



## SALES CYCLE AND SALES FUNNEL WORKING TOGETHER

The sales funnel and sales cycle are closely related. Activity in the Sales Cycle leads to results in the Sales Funnel and vice versa. Post sale transaction activities (ie. Impact) lead to future prospects and opportunities making both models 'endless loops'.

The targets behind the sales funnel model determine the calculations you make in your business plan and define the scope of your activities in each phase of the sales cycle.

**STEPS FOR SUCCESS**



# COMPLETE THE MORTGAGE ALLIANCE BUSINESS PLANNING TEMPLATE

Smart business planning requires a SMART plan  
Specific | Measurable | Achievable | Realistic | Timed

For this exercise to be beneficial answer the following questions as completely as possible.

For planning of any type to be successful you need to know "What" you want, "Why" and "When" you want it and then you can determine "How" to achieve it. First and foremost, targets and goals need to be established.

## 1) **What business goals do you want to accomplish?**

Goal or target to accomplish ie. create 15 contacts per week	Importance (Rank 1-10)	When do you want to achieve this goal?
Example - build and grow my contacts database	10	Daily activity

## 2) **Your top 3 "Wants" and "WHY" you want to accomplish them. It should be specific to your business (and not just to make money)**

Example:

- 1) Become an in-house mortgage agent in a real estate office by the end of the year
- 2) Diversify/balance my book of business regarding types of transactions (purchase; refinance; switch) so I am not relying on a specific market/transaction.
- 3) Purchase a cottage for my family and I to enjoy within 3 years

3) **How much do you want to earn...**

a) This year \_\_\_\_\_ b) Next year: \_\_\_\_\_ c) In 5 years: \_\_\_\_\_

4) **"Why" do you want to earn those amounts? Be sure to set goals to achieve in your personal life (ie. Vacation abroad twice a year) that will incent you to remain active and dedicated to building and growing your business!**



# BUILDING THE BETTER BUSINESS PLAN

## The 3 Month Outlook

To build a great business plan short term goals should be created. Every 3 months, revisit the plan and adjust it accordingly.

Start by answering the following questions. Answers will be used to build a business plan that will assist with achieving goals and targets in the next 3 months.

- 1) **What are your monthly expenses? Such as, food and shelter, vehicle obligations (ie. loan/ lease payment, gas, insurance, etc.) other debt obligations (ie. credit cards, line of credit)**

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- 2) **How much time...**

**Can you spend on prospecting every week?**

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**Do you spend on prospecting every week?**

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**Can you spend on your business every week?**

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**Do you spend on your business every week?**

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**3) Who are potential contacts you can approach in prospecting for business and how do you connect with them?**

**CONTACT**

Community/Public

Networking Group

Family/Friend

Sports/Hobbies

Religious Connections

Others:

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**COMMUNICATION TOOL**

Social media presence

Virtual calls (Zoom)

Phone; face-to-face

Sponsor a youth sports team

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**4) Connect with sources who will compliment your business and you compliment their business. These type of relationships will want the same thing as you... referrals!**

**CENTRE-OF-INFLUENCE (COI)**

Realtors

Bank Mortgage Rep

Financial Planner

Lawyers (Real Estate, Family)

Accountants

Others:

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**MET WITH THEM?**

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**HOW MANY MEETINGS  
DO I HAVE PER WEEK?**

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- 5) ***What type of advertising/marketing tools are available? What can it generate for me? For example, can an email or social media campaign generate two closings per month, etc.***

Example: Facebook Business page; Marketing templates in MortgageBOSS

- 6) ***What target markets should I focus on? First time homebuyers, refinances, realtor referrals, etc.***

Example: Reverse mortgages, marital breakdowns (spousal buyouts)

- 7) ***Why am I going to focus on those target markets? Do I lack the confidence or knowledge to go after another target market?***

Example: - Minimal competition (ie. Reverse Mortgages)  
- Lack knowledge/confidence - Self employed applicants require a more detailed process and documentation package

- 8) **Where do I see the overall mortgage market going in the next few months?  
What opportunities would present themselves accordingly?**

**(Make sure to stay up to date on industry news and trends by following the association and industry publications such as Canadian Mortgage Trends, MPC Reports, BrokerNews, etc.)**

Example: - Rates are on the rise > pre-approval/rate holds opportunities

# SETTING YOURSELF UP

## 1. YOUR WEDDING LIST

Create a list of 50 (minimum) people you know along with their phone number, and email addresses

Add the “Wedding List” into your Contacts database in MortgageBOSS™ and obtain CASL consent for future communications.

### TUTORIAL IN MAC STUDIO> TRAINING & EVENTS > HOW TO UPLOAD CONTACTS

MAC STUDIO

Marketing Materials Generator Feature Sheets Forms & Resources Training & Events

TRAINING & EVENTS

MAC ONBOARDING

[June Onboarding Schedule and Registration](#)

[May Onboarding Recordings](#)

MAC TRAINING

[MAC Video Tutorial - How To Access and Read The Rate Sheet](#)

BOSS TRAINING

[BOSS Video Tutorial - Mortgage Boss 5.1 Overview](#)

[BOSS Video Tutorial - Smart Views Overview](#)

[BOSS Video Tutorial - Creating Smart Views For Newly Imported Previous Deals](#)

[BOSS Video Tutorial - How To Mail Merge](#)

[BOSS Video Tutorial - How To Upload Contacts and CASL Consent](#)

[BOSS Video Tutorial - How To Create Views](#)

[BOSS Video Tutorial - Safe Docs Tutorial](#)

## MY WEDDING LIST

	FIRST NAME	LAST NAME	EMAIL	PHONE NUMBER
1	<hr/>	<hr/>	<hr/>	<hr/>
2	<hr/>	<hr/>	<hr/>	<hr/>
3	<hr/>	<hr/>	<hr/>	<hr/>
4	<hr/>	<hr/>	<hr/>	<hr/>
5	<hr/>	<hr/>	<hr/>	<hr/>

**CLICK HERE TO DOWNLOAD  
THE BOSS WEDDING LIST  
CONTACT UPLOAD TEMPLATE**

Send your completed list to [info@mortgageboss.ca](mailto:info@mortgageboss.ca) to upload it for you

## 2. YOUR BUSINESS CARDS

Access the MAC E-store via MortgageBOSS > right hand drop down menu > E-Store to order your business cards.



Email [marketing@mortgagealliance.com](mailto:marketing@mortgagealliance.com) if you need assistance or would like a custom design.

## 3. YOUR EMAIL SIGNATURE

Download your personalized email signature from MortgageBOSS > right hand drop down menu > MAC Studio > Marketing Materials Generator > Email Signature. Download the signature by clicking on the icon in the top right corner, and paste into your email signature settings in your email browser.



Email [marketing@mortgagealliance.com](mailto:marketing@mortgagealliance.com) if you need assistance.

### 3. YOUR MAC WEBSITE

As a Mortgage Alliance professional you receive a fully functioning website that can be customized. You should have received your website URL link in the Welcome Email, and alternatively you can find it in MAC Studio > Marketing Materials Generator > My Links.

The initial set up steps are as follows and can be completed by accessing the website settings in MortgageBOSS > right hand drop down menu - select Settings > Marketing Settings > Website

- Customize your bio text to include information about yourself
- Select your cities and regions serviced via the drop down selections
- Email your headshot image to [marketing@mortgagealliance.com](mailto:marketing@mortgagealliance.com) to be uploaded to your website
- Add your social media links to the social links section

**CLICK HERE TO DOWNLOAD  
THE WEBSITE EDITING GUIDE**

**Email [marketing@mortgagealliance.com](mailto:marketing@mortgagealliance.com) if you need assistance.**

### WEBSITE PREMIUM SERVICES

Additional website services including blog functionality, Google My Business page set up and integration, chat bot functionality and more can be added to your website.

**CLICK HERE FOR MORE  
INFORMATION ABOUT PREMIUM  
WEBSITE SERVICES**

**Email [digitalservices@mortgagealliance.com](mailto:digitalservices@mortgagealliance.com) if you need assistance with premium website services.**

## 4. YOUR SOCIAL MEDIA PRESENCE

Social media presence is more important now than ever before. More leads are being generated online, and customers are finding service providers via social media.

**To leverage your potential connections online we suggest the following:**

- Create a Facebook Business Page including all information outlined in our set up guide
- Invite your friends, family, and business connections to “like” your page
- Leverage existing social media marketing materials in MAC Studio > Marketing Materials Generator > Social Media for content to post on your page
- Sign up for our **Social Media Management Program** where we post on your page automatically for you every week. A Facebook Business page with a minimum of 50 likes and/or Linked In page is needed for the program.

**CLICK HERE TO DOWNLOAD  
THE FACEBOOK BUSINESS PAGE  
SET UP GUIDE**

**Email [marketing@mortgagealliance.com](mailto:marketing@mortgagealliance.com) if you need assistance.**



## 5. YOUR AUTO COMMUNICATIONS

As part of our full service brokerage services we offer a variety of communication avenues for your database. **These programs are based off of your BOSS Contacts you've uploaded and for which you have received consent for communications.**

- **THE ADVISOR** - A weekly rate update email that goes out on your behalf every Monday evening to your database.
- **THE CC (Customer Communication)** - A monthly email communication about what's going on in the market, the opportunity for homebuyers and most importantly why they need to contact you. This communication is active by default and will go out on your behalf every month.
- **INSPIRE** - A direct mail program to keep in touch with prospects & referral sources.
- **IMPACT** - A 5 year direct mail program, designed to keep you top of mind, generate repeat business, and encourage referrals from existing/past customers.

**CLICK HERE TO LEARN MORE  
ABOUT OUR COMMUNICATION  
PROGRAMS**

**Email [marketing@mortgagealliance.com](mailto:marketing@mortgagealliance.com) if you need assistance.**

## BOOK OF BUSINESS

A book of business contains client and business partner data. It allows the ability to segment contacts into appropriate groups and to create sales targets; objectives; and maintain consistent communication channels.

The primary goal is to create and build a book of business that will generate sustainable revenue and growth that supports your business plan and targets.

Mortgage Alliance offers programs, products, resources and coaching to build a strong book of business which will translate into process efficiencies and establish a sustainable income stream for years...work smarter not harder!

**The following sections provide direction and guidance to build a balanced and sustainable book of business for years to come!**

## BUILDING YOUR DATABASE

*A worksheet is provided on the following page to help build a database each week.*

### FINDING CONTACTS

*The number one way to be successful is to let people know you are doing mortgages!*

At this point you have added your first 50 contacts into MortgageBOSS™ as required. In order to create opportunities and leads, people need to know you are in the mortgage business. Collecting and adding contacts to MortgageBOSS™ is your primary goal.

As a Mortgage Alliance professional you have access to industry leading software which will allow for a structured and consistent client relationship management (CRM) process.

**Your goal is to add 3 new people each day to your contact database in MortgageBOSS™.**

It is time to get ready and get out there and meet people and create an online and/or social media presence!

When out in the community meeting new people always have business cards available but remember collecting business cards is just as important as giving them out. Each time you give out a business card ask for one in return and add them to your database in MortgageBOSS™ just like with your "Wedding List". Make sure to ask for permission to add them to your database.

## BUILDING YOUR DATABASE

### MONDAY

FIRST NAME

LAST NAME

EMAIL

1

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2

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3

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### TUESDAY

FIRST NAME

LAST NAME

EMAIL

1

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2

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3

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### WEDNESDAY

FIRST NAME

LAST NAME

EMAIL

1

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2

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3

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## BUILDING YOUR DATABASE

### THURSDAY

FIRST NAME

LAST NAME

EMAIL

1 \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

2 \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

3 \_\_\_\_\_

\_\_\_\_\_

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### FRIDAY

FIRST NAME

LAST NAME

EMAIL

1 \_\_\_\_\_

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\_\_\_\_\_

2 \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

3 \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

### SATURDAY

FIRST NAME

LAST NAME

EMAIL

1 \_\_\_\_\_

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\_\_\_\_\_

2 \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

3 \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## BUILDING BUSINESS PARTNERSHIPS

Become a source of business for your referral sources (ie. realtors) and that will build a mutually beneficial business relationship. Creating strategic partnerships within the community is a cornerstone in building a successful and sustainable business. Referred leads generally have the highest retention/success rate.

Remember it takes time to nurture and develop these types of relationships so don't be surprised to give before you get...meaning, you may have to send leads/referrals before it is reciprocated.

1. Make a list of business partners who compliment your business in the community. Include their name, contact info, company name, occupation.  
Referral Source Examples : Realtors, Lawyers, Bankers, Financial Planners, Accountants, Networking Groups, Mortgage Brokers, etc.
2. Reach out to referral sources and add to your contact database.  
**Remember to obtain CASL consent for future communications.**  
For example, locate a local real estate lawyer to connect with and let the lawyer know you would like to refer business to him/her and ask for a business card so you can add to your database. Be clear about developing a mutually beneficial business relationship, so he/she understands your intentions.
3. Add referral sources into your MortgageBOSS™ account and differentiate between a prospect/client versus business partner in order to send specific types of communications. In the contact information, choose "contact type" = Real Estate Agent, for example.

Contact Type

Select a value

Appraiser  
Government  
Head Office  
Lawyer  
Spouse  
Real Estate Agent  
Student Prospect  
Client  
Past Client

### TIP:

5 Key referral partners  
sending 1 referral per  
month = 5 potential deals!

## BUILDING YOUR SWOT ANALYSIS

### STRENGTHS

Example: Experience, tools, support, relationships, resources

### WEAKNESSES

Example: Minimal experience, limited capital

### OPPORTUNITIES

Example: Marketing and social media branding, niche lending market (ie. self-employed)

### THREATS

Example: Regulatory changes (ie. stress test), increased competition

# UNDERSTANDING LENDERS

To help prepare your SWOT analysis, understanding your lender partners is an essential part.

There are 3 key items when it comes to understanding lenders.

#1 - Volume Commitment (A Channel) ; #2 - Funding Ratio; and #3 - Reputation.

## VOLUME COMMITMENT

Most 'A' channel lenders have a volume commitment requirements in order to submit directly to the lender. The more you fund/close with a lender provides access to increased compensation among other benefits (ie. paid appraisals)

## FUNDING RATIO

Funding Ratio deals with efficiencies. When you submit your deal it is either Approved or Declined. From there, an Approved deal is either Funded or Not Funded. You need to pay attention to these ratios because a lender may decide not to carry on business with you if they are approving deals and are not funding/closing.

## REPUTATION

You will want to establish a good relationship with lender partners. Many of the lender's BDM's (Business Development Managers) are only a phone call or email away and are available to answer your questions or discuss a deal. It is good practice to open a communication line with a handful (4-5) BDM's with a 'A' and 'B' channel lenders.

Creating these relationships doesn't happen overnight! When you are first starting out you cannot afford to send all of your deals to one lender to increase your status level.



We recognize accessing lenders is important to you; your clients and your business that is why as a Mortgage Alliance agent you have access to the LenderHub. The Lender Hub provides you TOP TIER access with no volume commitment requirements.

To learn more about the Lender Hub and how you can leverage their services for your clients and business be sure to attend the **Lender Hub Onboarding session!**

## UNDERSTANDING YOUR COMPETITION

Understanding your competition helps you identify your opportunities and threats.  
You'll also be better equipped to turn a prospect into a client.

***Who is your primary competition?***

***Write down what you think your competition has that you don't.***

***What can you do about it?***

***What do you have that they don't?***



## GENERATING REFERRALS AND REPEAT BUSINESS

If you ask any of our top Mortgage Alliance professionals they will tell you the best way to generate opportunities and leads is through referrals from past clients.

As a Mortgage Alliance professional you have access to resources and programs that make it easy and painless to maintain a communication channel with your past clients; prospects; and referral partners.

### INSPIRE

INSPIRE is a direct mail program to stay in touch and top of mind with your prospects and referral partners.

INSPIRE can be activated via the Contact Card  
on MortgageBOSS > Communication Tab

### IMPACT

IMPACT is a 5 year direct mail program for past clients designed to generate referrals and repeat business. It goes into action after closing.

- Entirely automated - all you have to do is add your deal
- Personalized - your contact info & signature, client contact and deal info
- Integrated in MortgageBOSS™ - giving you full transparency and control

All you have to do is select IMPACT from the  
Invoice Checklist when you submit your  
funded deals for Audit

For more information related to the iNSPIRE and IMPACT programs be sure to attend the Marketing Onboarding session!

If you have any marketing or branding related questions, please feel free to email the **Marketing Team at [marketing@mortgagealliance.com](mailto:marketing@mortgagealliance.com)**