

# Home Access Financial Delights Borrowers, Improves Marketing ROI and Drives Loan Officer Success with Velocify LoanEngage™

## Company Profile

- Home Access Financial, LLC.
- Tampa, Florida
- Two locations
- \$90M annual loan volume

## Challenge

Find a customizable sales and marketing platform that automates marketing, prioritizes lead management, and provides meaningful ROI insight.

## Benefits

- Increased loan conversion rates
- Increased sales
- Enhanced customer retention
- Strengthened referral partner relationships
- Increased return on marketing investment
- Reduced cost per customer acquisition

## THE CHALLENGE

Home Access Financial was founded by two industry veterans who believed that there was a better way to build a mortgage company—and set out to do it.

“We believed that if we hired inexperienced loan officers (LOs) straight out of college; trained them, and gave them the right digital tools, they could succeed in an industry where we’ve seen a lot of people fail,” explained Tad Wentzell, CEO and co-founder of Home Access Financial, LLC. “For this model to work, we knew we needed a laser focus on the numbers—from the value of our leads to our loan officer activity—and a way to send the right marketing messages to our customers and prospects.”

When company leaders began searching for a sales and marketing platform to support their unique business model, they vetted a lot of options. But, only one gave them everything they were looking for: Velocify LoanEngage.

## THE SOLUTION

“Velocify LoanEngage gave us the flexibility the other options didn’t,” Wentzell said. “We liked the fact that we could customize our workflow and sales path. It was one of the only CRMs that didn’t make you fit into their box and build your workflow around their set up.”

Before going live, the Home Access Financial team worked with Velocify to build out the logic they wanted in LoanEngage—starting with the way its loan officers viewed leads.

“In a typical scenario, loan officers pull up leads and sort through these manually,

which wastes time that could be spent making the actual calls,” Wentzell said.

“So, we built a priority view that constantly updates and prioritizes the list of leads for our loan officers, based on specific, pre-established parameters.”

For example, a lead from a referral carries more weight than one from the Internet, so those automatically go to the top of the list for follow up. When a prospect opens a quote email, this individual moves to the top of the list for immediate contact, as well.

“Instead of sifting through a batch of leads, the loan officer simply works his or her way down the list we provide, which dynamically changes as parameters change,” Wentzell said. “We’ve created a system that makes sure our prospects are contacted when they’re most engaged, so our loan officers are more likely to close the sale.”

Wentzell runs daily reports in LoanEngage to track loan officer activity, identify the company’s most valuable referral partners and to analyze the effectiveness of each of its marketing programs.

“We’re very focused on the cost of customer acquisition. We want to make sure every dollar we spend makes sense,” Wentzell said. “So, in addition to following our loan officers’ progress, we also track the returns on our individual lead sources. When we co-brand a program with our realtor partners, we can show them the exact percentage of closed loans that resulted from the effort, and recommend the best lead source, based on hard numbers. They love the fact that we handle all the tracking for them.”

**“By month three, even our inexperienced loan officers are closing two loans a month; by month seven, they’re closing four loans a month.”**

Tad Wentzell  
CEO and Co-founder  
Home Access Financial, LLC.

In today’s world, the customer experience is everything—before, during and after the sale. With Velocify LoanEngage, Home Access Financial keeps borrowers informed, and also keeps its company front and center.

“We set up LoanEngage to generate a predetermined email for every call, based on whether it’s a first contact, second contact; an Internet-generated lead or referral,” Wentzell said. “Everything is automatic, customized to our loan officer, and, if a realtor is involved, co-branded with that referral partner.”

During the actual lending process, borrowers and any referral partners receive automatic updates on loan status, so they always know where the loan is in the process. This eliminates borrower stress and keeps the realtor in the loop from origination through close.

“The fact that LoanEngage integrates with Encompass is huge,” Wentzell said. “Any time a milestone updates in Encompass, it moves to LoanEngage for distribution. It’s a completely seamless process that does great things for customer satisfaction.”

After closing, the communications stream continues with birthday and holiday greetings, and other pertinent messaging to keep loan officers connected to their customers for years to come.

“We’re very focused on customer retention, because we know that the person who bought a house today could be a refinance customer three or five years down the line,” Wentzell said. “LoanEngage helps our loan officers and our company stay in front of our customers, which helps build long-term relationships and referrals—both of which are critical to our ongoing success.”

## THE RESULTS

In just two years, Home Access Financial’s innovative model, with help from Velocify LoanEngage, has produced some outstanding results.

### Increased Sales

“Our sales have literally quadrupled in two years. We were right at \$2M per month when we started. Now, we average \$8M to \$9M per month with just 20 total employees,” Wentzell said.

By using Velocify LoanEngage to automate post-close communications with these borrowers, Wentzell plans to continue strengthening these relationships for years to come. So, he’s not just growing sales, but cultivating customers for life.

### Accelerated Loan Officer Success

The concept of hiring and training young, inexperienced loan officers only works if those new hires succeed quickly. And, at Home Access Financial, they definitely do.

“By month three, even our inexperienced loan officers are closing two loans a month; by month seven, they’re closing four loans a month. Those are great averages,” Wentzell said.

However, it’s not just new recruits who are supercharging their close rates with LoanEngage. Home Access’s more experienced loan officers have gone from closing 10 purchase loans a month to 14 loans a month, with the scalability to do more.

“With LoanEngage, our loan officers have a clear follow-up structure every day, instead of a more hit and miss approach,” Wentzell said. “In a typical structure, 10 loans a month was about all one loan officer could handle. Now, with technology, they have the bandwidth to double that.”

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According to Wentzell, the success rate of his staff has even had an impact on recruiting.

“The exciting thing is, word is getting around,” he said. “Instead of having to recruit new LOs, we now have new graduates and people who’ve worked in the industry one or two years coming to us, asking for a job. They know that our model works—and Velocify LoanEngage is a big part of that.”

#### **Improved ROI**

To operate profitably, lenders have to invest time, resources and marketing dollars where they bring the greatest return.

“ROI is a driving force for us. The reports we run through Velocify let us effectively measure lead and marketing campaign performance. We can make sure our loan officers spend time on the leads and with the partners that are most likely to result in closed loans,” Wentzell said. “Ultimately, this data helps us get the greatest return on the money we spend, which lowers the cost of customer acquisition.”

In just two years, Home Access Financial has gone from concept to a rising star in the mortgage industry, with a strong growth trajectory that shows no signs of slowing down.

“Velocify LoanEngage has been part of our company from the beginning,” Wentzell said. “It gives us the flexibility, automation and visibility we needed to support our business model, engage our borrowers, and ensure our loan officers focus their time and effort where they bring the greatest returns. For us, that’s a competitive advantage that’s paid off in profitability and sales.”