newton
CONNECTIVITY SYSTEMS

BUILD YOUR
PIPELINE

A How To Guide On Using Velocity's Reporting Engine To Effectively Engage Your Clients

WHAT IS *BUILD?*

"Build" Your Future
Business Opportunities

Want to reach out to all your previous clients including **your renewals, refinances or send a thank you to referrals partners**?

Done, done and done!

- If we report it, you can sort it
- Use additional one-touch reports, preset for you
- Create reporting templates to use again and again
- Choose to export your data to a spreadsheet

How to use this brochure?

**Go through
the step-by-step guide**
of how to use BUILD in your
Velocity CRM platform

Need more help?
Use the how-to guide video
by clicking or scanning the
QR code located at the top right of
each campaign introduction page

**CRM, SMS and Phone Call
Script Templates**
are given to you
in each campaign

GETTING STARTED
WITH BUILD

Build a report and create an audience list by following **standard filters** such as:

- **Office, Agent and Report Type** (Deal, Contact, Lead and Other Properties)

- **Status, Application Type, Date Type and Date Range**

MORTGAGE
MATURITIES

The largest part of your database!

- You're six times more likely to do business with a maturity than find a new client

- Mortgage maturities make up the largest part of Velocity clients' databases
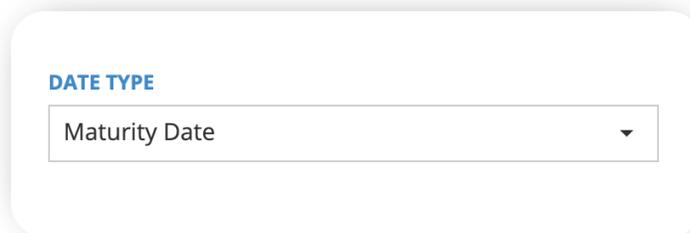
- The Canadian mortgage market is over $2 trillion now

Reaching Out to Maturing Clients
Before the Banks Get to them

Step 1

Create the mortgage maturity report by **selecting your filters**

💡 **Choose your filter**
Select your Maturities date ranges

DATE TYPE

Maturity Date ▾

Step 2

Select the information you want on your report and save it so you can **come back and regenerate a new report with additional customers**

💡 Configure with the following information:

Borrower: name, email, address, province, postal code, cell number, and income.

Property: occupancy, address, province, postal code, product, lender, term, loan type, rate type, net rate, insured, monthly, compound, variable to prime, amortization, and mortgage balance
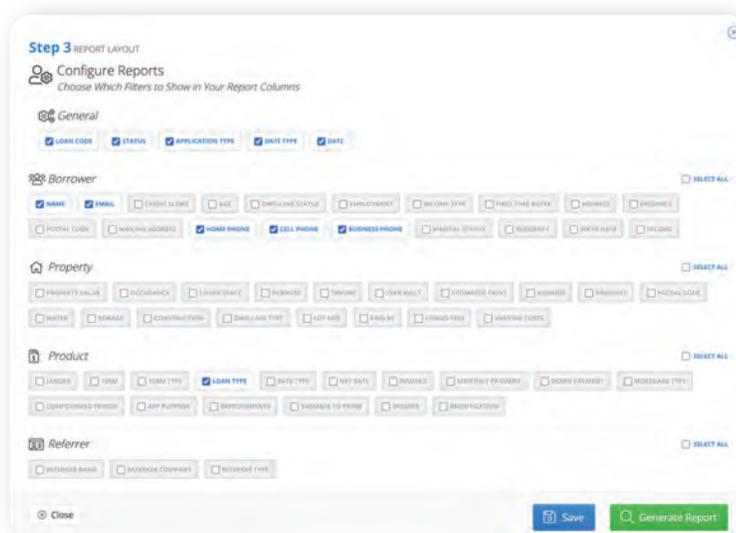
Step 3

Generate a report and **export it as a .CSV** file to **create a call list**

💡 Ensure your mortgage maturity preset campaign is **turned on** within Velocity CRM

Export CSV

Maturities/Renewals - Script Template

CRM Email Template:

Subject Line & Supporting Graphic: **Your Current Mortgage Term Is Almost Up.**

With frequent Bank of Canada prime rate changes occurring in the last year, now more than ever Canadian homeowners are looking for unbiased advice on their next mortgage term well in advance of their term maturity.

We are here to help! There are new shorter-term options which may help you take advantage of forecasted future mortgage rate declines. I would love to talk with you about these and other options at your convenience. Please feel free to reply to this email or connect over the phone!

I look forward to working with you again very soon.

SMS/Text template:

Your current mortgage term is almost up, and we have a plan for your next one. Connect with me at --------- at any time for unbiased mortgage advice that includes looking at the entire marketplace and not just your current mortgage lender.

Phone Script:

I am calling regarding the mortgage we arranged for you at (address). This contract term is close to maturity and with multiple upward changes to the Bank of Canada prime this last year, many homeowners are looking for unbiased advice for their next mortgage term that considers the entire marketplace and not just their current lenders.

Call or email me at any time to discuss your situation directly. I look forward to working with you again.
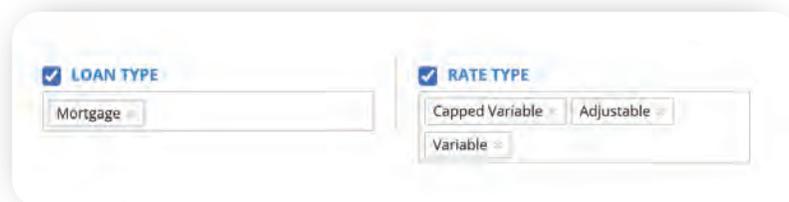
VARIABLE RATE
MORTGAGES

- Represents over 25% of the market

- Less than 20% of enquiring variable rate mortgage customers locked in as the prime rate rose during 2022

- Economists predict another year or more before prime is lowered by the Bank of Canada

Increasing Rates Have Created **Great Opportunity to Reach Out to Clients** and Put their Minds at Ease

Step 1

Create the variable rates report by select your filters

Key Filter
Loan Type - Mortgage
Rate Type – Capped Variable, Adjustable, Variable

By selecting all three fluctuating rate types, all variable clients will be captured


Step 2

Configure and **save your report**

Ongoing variable clients can be added to your **audience list**

Configure with the following information:

**Borrower:** name, email, address, province, postal code, cell number, and income.

Property: occupancy, address, province, postal code, product, lender, term, loan type, rate type, net rate, insured, monthly, compound, variable to prime, amortization, and mortgage balance
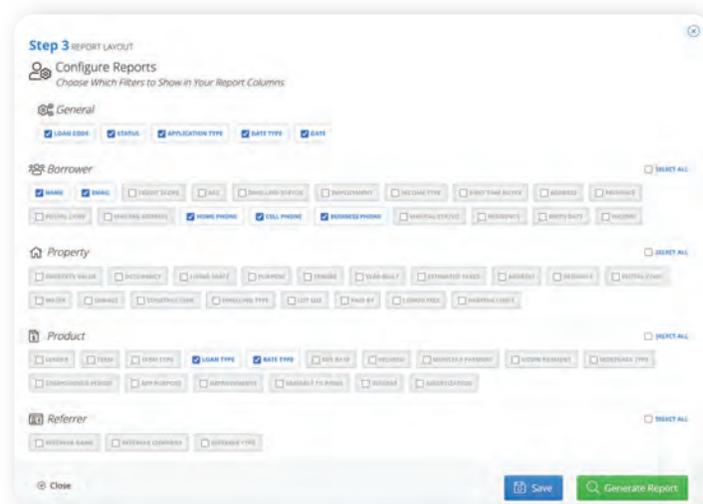
Step 3

Create or Update an Audience List for your **Variable Clients**

- Ongoing communication for bank of canada updates
- Increase equity campaigns
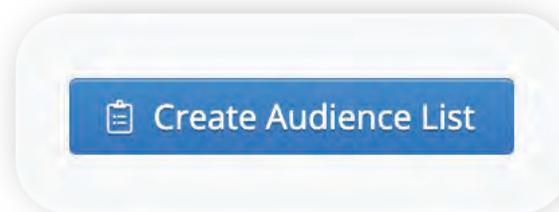
Variable Rates - Script Template

CRM Email Template:

Subject Line & Supporting Graphic: **Should I Continue with My Floating Rate?**

With frequent Bank of Canada prime rate changes occurring in the last year, you have likely seen a measurable impact on your monthly mortgage obligation and to the portion of your payments applied to principal reduction, or both.

We are here to help! We have assisted several of our current floating rate customers with some product and payment alternatives that have improved their monthly cashflow and provided them peace of mind. We would be happy to share those options with you at your convenience.
Please feel free to reply to this email or connect over the phone!

I look forward to working with you again very soon.

SMS/Text Template:

If frequent changes to your floating rate mortgage are causing you stress and concern, no need to worry. Let's connect and discuss some alternatives to minimize the frequency of change and provide greater peace of mind.

Phone Script:

I am calling about your floating rate mortgage we arranged for you. With the frequent changes to Prime that have impacted monthly payment obligations and created additional stress and concern, we have been reaching out to share some product and payment alternatives for our clients. I would be happy to share with you some of these options with you when we next connect.

Call, text or email me at any time to discuss your situation directly. I look forward to working with you again.

UNLOCKING
EQUITY?

- Home values have increased since early 2020 by 21% on average

- CMHC Fall 2022 report – 8 out of 10 mortgages are uninsured

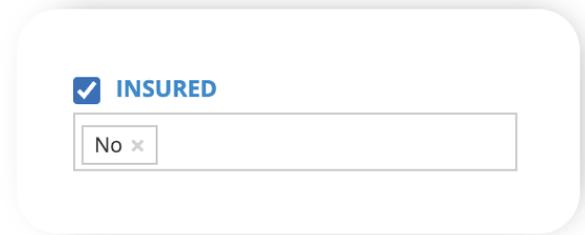- 40% of newly originated mortgages have loan to value ratios of < 40%

Capturing Uninsured Mortgages within your Database Allows you to Unlock Equity in your Client's Property

Step 1

Create the Unlocking Equity Report by Select your Filters

💡 **Key Filter**
Use the **Insured Filter**
Select no to show all properties
*That were >80% LTV*

Step 2

Configure and **save your report**

💡 Saving your report allow you to **come back and regenerate a new report** with additional customers

Configure with the following information:

**Borrower:** name, email, address, province, postal code, cell number, and income.

Property: occupancy, address, province, postal code, product, lender, term, loan type, rate type, net rate, insured, monthly, compound, variable to prime, amortization, and mortgage balance
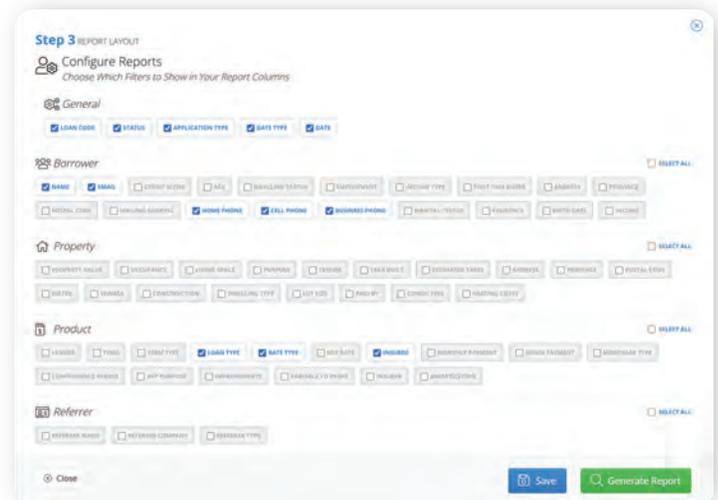
Step 3

Create an Audience List to **Send Out a CRM Campaign via Email or Text**

💡 Send an email about **'Making your property work for you'**
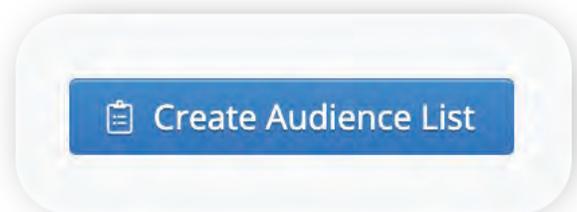
Unlocking Equity - Script Template

CRM Email Template:

Subject Line & Supporting Graphic: **Improve Your Financial Well Being by Unlocking Home Equity**

Home values since 2020 have increased on average of 20% and even with recent changes to both mortgage rates and home values you have likely seen a measurable increase in your home equity. Together we can determine your most up to date mortgage balance and current home value with a 2-minute conversation.

We have improved the financial well-being of our customers even as rates have risen by helping them reduce their total monthly outlay and access the least expensive form of financing available to Canadian homeowners as compared to other forms of credit (i.e. auto dealer financing, unsecured lines of credit, and credit cards to name a few).

Please feel free to reply to this email or connect over the phone!

I look forward to working with you again very soon.

SMS/Text Template:

You likely have considerable Home Equity to Unlock which could improve your financial wellbeing. Let's connect over a quick, 2-minute conversation to calculate that equity amount so you know what's available for you.

Phone Script:

I am calling about the increase in home equity you have likely experienced in the last few years. Since we arranged your last mortgage, we have been delivering improvements to our clients' financial well-being by helping them unlock this new found equity and we'd like for you to have access to the same opportunity.

With a simple 2-minute phone consultation together we can determine the equity available to you for immediate access. Call, text, or email me at any time to obtain this equity value.

SEEK OUT
THE HIDDEN

Get your database working for you! Find clients' properties you've not yet mortgaged.

- Non-subject properties. Disclosed but not financed (by you)

- 1.2m Canadians own a second property, and of those 70% own it in the same market as their residence

Mining All Properties in Your Database Even If You Didn't Mortgage them!

Step 1

Create the Other Properties Report by Selecting your Filters

Key Filter
Choose Report Type - **Other Properties**
Rate Type - **Capped Variable, Adjustable, Variable**

Step 2

Configure and **save your report**

If you're missing information in your database, the property will still be include in your report

Configure with the following information:

Borrower: name, email, address, province, postal code, cell number, and income.

Other Property: property value, occupancy, estimated taxes, postal code, condo fees, heating costs, province

Step 3

Create an Audience List to **Send Out a CRM Campaign via Email or Text**

Many other properties are rentals and reaching out to the clients that may be experiencing payment shock with their rent payments not covering their mortgage payments

Other Properties - Script Template

CRM Email Template:

Subject line & Graphics: **Multiple Homes Owned**

In your previous application for financing, you told us that you owned an additional property. One that we hadn't yet arranged any mortgage financing for you.

With significant changes to the Bank of Canada prime this last year many secondary properties carrying costs have risen significantly. We've been working with our clients to help them reduce their monthly outlay on all properties owned and we'd be pleased via a 5-minute phone consultation to assist you if we can.

Please feel free to reply to this email or connect over the phone!

I look forward to working with you again very soon.

SMS/Text Template:

We may be able to help you reduce your monthly outlay on your secondary properties owned. Call or text for a quick consultation

Phone Script:

In your previous application for financing for your home you disclosed your ownership of a second/multiple home(s). We are reaching out to let you know that we have helped many clients reduce their monthly outlay on all properties owned and we'd be pleased to help you in this regard.

Call, text or email me at any time to discuss your situation directly. I look forward to working with you again.

TIME FOR YOUR
ANNUAL CLEANING

Set up annual reviews for your customer at the time of their mortgage anniversary.

- Why do an annual review?

- We all have life changes – babies, reno's, university, business startups, kids moving out, parents moving in, etc.

- People continue to need access to credit – mortgage credit is the least expensive debt with the most favourable and flexible repayment terms/options

Annual Touch Point For a Financial Check Up With your Client is a Natural at the **Mortgage Anniversary**

Step 1

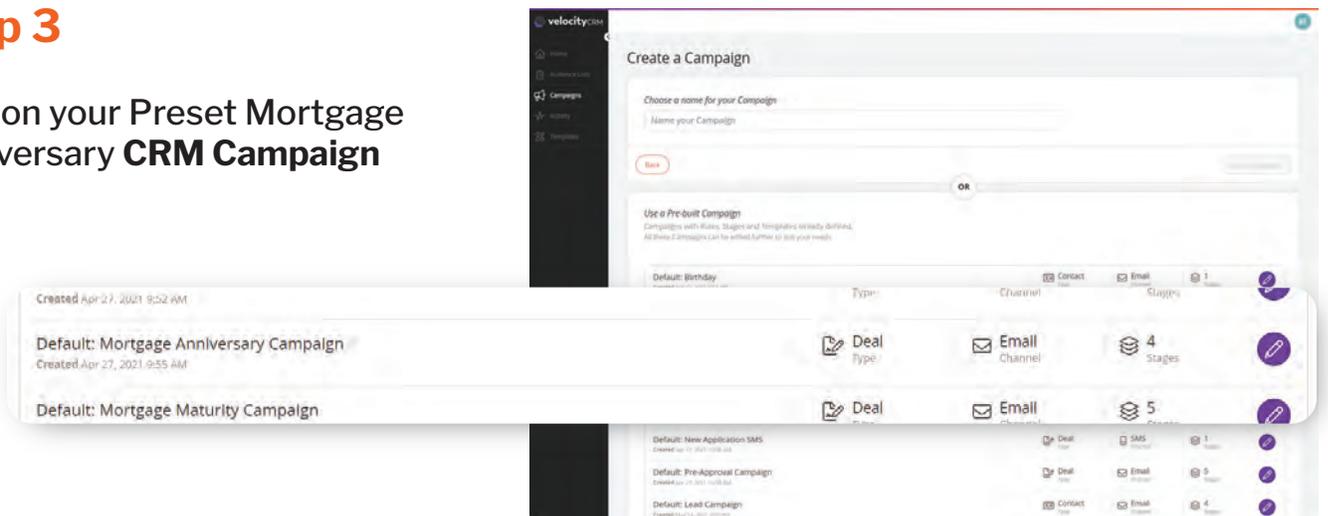Use your **"One-Touch"** Anniversary Report
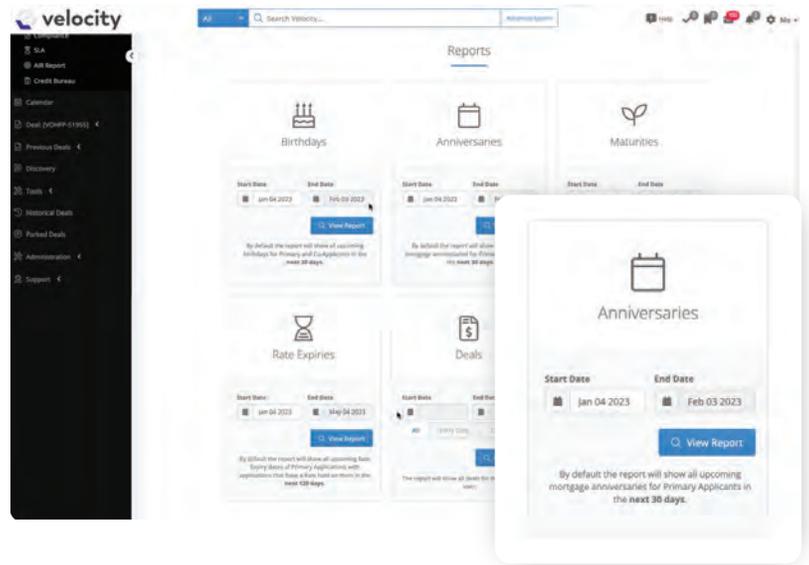
Step 2

Generate your Report

Export that Report for your Monthly Call Report

Step 3

Turn on your Preset Mortgage Anniversary **CRM Campaign**

Annual Check Up - Script Template

CRM Email Template:

Subject Line & Supporting Graphic: **It's time for our Annual Check Up**

One thing that's guaranteed in life is change. Change in our family, careers, homes, and often to our financial needs. This year with frequent changes to Bank of Canada prime rates and subsequent inflation, many Canadians have seen their discretionary spending impacted.

Now is a good time for us to connect and see if we can improve your financial well being by checking up on your current obligations and working together to make some improvements.

SMS/Text Template:

It's time for an annual financial check up! Let's connect soon and see if we can make some
changes to your current mortgage to improve your financial well-being.

Phone Script:

I am calling to schedule an annual checkup session. With rising bank prime and inflation in all walks of our lives, many of our clients are looking to us for solutions in reducing their monthly financial obligations. We have helped many others, but the first step is to connect and see if we can help improve your daily life!

REGISTER FOR *TRAINING*

velocity

For all **Online Training** visit us at
newton.ca/velocity/live-online-training