



- Keep Clients
- Keep Compliant
- Keep in Control

While a bad workman blames his tools, those who are serious about their profession have the right equipment in place to do the job they need effectively leaving no room for excuses. One of the problems that have long plagued the mortgage intermediary is the lack of tailored software capable of running its business on a day-to-day basis. There are administrative packages for financial advisers generally, and those tailored to the investment, pensions or insurance markets, but to date nothing that has been focused solely on the needs of the mortgage broker.

Most inventions are born out of necessity, and that is certainly the case with **MortgageKeeper**. **MortgageKeeper** is designed for intermediaries, providing for the entire administrative needs of their business whilst keeping them in line with the new regulations in the market.

Nick Triniman is the Managing Director of intermediary firm **The Mortgage Marketplace**. The business is expanding rapidly and Nick says it was necessary to have software in place that would allow the firm to grow without tripping itself up on administrative or regulatory matters. He explains: "We have developed from two to 13 staff in the last two years, and to answer every phone call adequately and give a good customer service we needed a sound administrative system. That was a main motivator in getting **MortgageKeeper**. We were also conscious of the compliance issues with the FSA and wanted something that could support us in light of that."



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"There is a lot on the system and a lot is changeable. You can amend the different fields on many of the screens and the software is so malleable that you can ask it to capture what information you want and then you simply fill in the boxes"

"Like a Nokia phone, there are many menu-based options and it is relatively easy to navigate once you have got the basic idea"

"The system is fully networked so I can make notes on a case at the same time as another team member and everything is recorded. I would say it has helped a great deal"

The firm had software in place prior to moving over to **MortgageKeeper** but Nick says it was just not doing the job he wanted it to do. He explains: "We did have Plum software and we had that for about seven or eight months but we were finding it unusable for our purposes as it was not tailored enough. It was far more aimed at independent financial advisers and a whole range of products being sold to a client, which really meant there was a lot of duplication. It was too convoluted and it was not really user friendly enough for our purposes".

"The problem is that many of the systems used by mortgage brokers are actually aimed at the IFA market and have been adapted for mortgage brokers. This kind of solution is never going to be as good as something that has been designed purely for use in the mortgage broking market. When we found **MortgageKeeper** it was just what we had been looking for."

As well as being tailored specifically to the mortgage intermediary, **MortgageKeeper** is also flexible enough to cope with the different operating models that each broker will have. This has proved to be a major plus. Nick says: "The thing with **MortgageKeeper** is that I can mould and manipulate the system and I do not need to get in touch with the company every time. The software house needs to do certain program changes but I can amend things like passwords, application participants and users all from this end and the system is very malleable. I can design it to fit in with how I want my company to run and what information I want to be recorded on the system."

Because everything is logged on the system, it makes dealing with clients so much easier. All of the information required is in one place, and should a member of staff be unavailable through holiday or illness it is easy to step into their shoes and effectively deal with any client enquiries. This has been a real help in the day-to-day running of the business as Nick explains: "Without having had any contact with [a client] I can go into the case notes and within 30 seconds know what stage their application is at, what was last requested from the client or the lender, where we are going with it and where we are in the process. There are specific case managers and consultants involved with each case, but, if a member of staff is off for any reason it should not stop us from dealing with ongoing business and queries."

For many looking to install new software one of the major concerns is the time it will take staff to find their way around the technology. **MortgageKeeper** has been made as easy as possible to navigate and understand. Generally it takes users a matter of hours to get to grips with the layout of the system and then they are off. Looking back, Nick says the training was certainly not a problem.

"We had 13 computers and the installation took place in the morning. In the afternoon **MortgageKeeper** did a couple of hours' training with my mortgage consultants followed by a couple of hours' training with the case managers because each had a different perspective on what they wanted to get out of the system. Then the Support team told us to use it for a couple of weeks. When they came back in to check up on our progress, they did a little bit extra and then spent the time going round the desks individually and spoke to everyone using the system. I found this support really very useful."

Once Nick and his staff had found their way around the software, it was simply a matter of getting it to work exactly how they wanted. As Nick says: "There is a lot on the system and a lot is changeable. You can amend the different fields on many of the screens and the software is so malleable that you can ask it to capture what information you want and then you simply fill in the boxes. It took us about three weeks to be using everything confidently. Just to start using the system is not difficult but changing and modifying it to the specifications you want takes slightly longer. Like a Nokia phone, there are many menu-based options and it is relatively easy to navigate once you have got the basic idea."

Nick believes that the increased efficiency that **MortgageKeeper** has delivered has helped his business grow faster than it would have and certainly feels it will be able to handle the further demands that will be made on the system. He says: "I would say that it has made us about 50% more efficient. We have the paper files but you do not need to have them to hand when you are talking to a client because the information is instantly called up. The system is fully networked so I can make notes on a case at the same time as another team member and everything is recorded and I would say it has helped a great deal. We have gone from two to 13 advisers and if the growth continues I do not see why the template that we have would not fit to a larger scale – from what I have seen of the software, that's perfectly possible."

Summarising, Nick says he has been delighted by the way that **MortgageKeeper** has so quickly become an "indispensable" part of his business.

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