

FOR MORTGAGE BROKERAGE OWNERS

More leads. Better margins. A team that stays.

Know-Howe connects mortgage brokerages with vetted growth partners and coordinates every step. Founder James "Jimmy" Howe brings 25+ years in financial services and franchising, including franchise development for 70+ Motto Mortgage offices, a RE/MAX Holdings company (now Real REMAX Group).

What we can put to work for you

One call. One coordinator.

01 MANAGED WEBINAR MARKETING

Fill your pipeline

A managed webinar marketing system: paid ads, your local expertise on screen, and automated follow-up that turns consumers into booked appointments.

02 LEAD GENERATION YOU OWN

Own your lead engine

A pre-built CRM, funnels and compliant ad templates that stay yours, for a fraction of what agencies charge to rent the same thing.

03 CORRESPONDENT LENDING

Widen your margin

Add correspondent lending as a branch under an established license. Stay independently owned, skip the correspondent net-worth hurdle, 30 bps per file.

04 BROKER MODEL + LO COMP

Recruit and keep producers

Loan officer pay that climbs with production, built-in training and mentorship, and a revenue share for the people who help you build the team.

05 COMPLIANCE SUPPORT

Stay audit-ready

Help with quarterly and annual call reports, audit prep, and day-to-day regulatory questions, so compliance doesn't land on your desk alone. Specialist training, such as AML/BSA, is available through our network.

How we'd work together

1. A real conversation

We look at your volume, your team and where you want to be in a year.

2. A matched plan

Only the partners that fit you, in the order that makes sense.

3. We stay in it with you

One point of contact from introduction through launch and beyond.

Webinars that book appointments

Your expertise, delivered through webinars that attract local consumers, educate them at scale and hand you booked appointments.

953

Webinars hosted

32,133

Leads generated

3,009

Appointments booked

Results reported by our marketing partner, February 2025 – August 2026. Individual outcomes vary.

What's included

Dedicated support. An account manager and coach, plus a private review of your live webinar.

Complete setup. Landing pages, workflows, slides, creatives and coaching on delivery.

Managed webinars. Two to four a month (two recommended), live or pre-recorded.

Campaigns and custom ads. Tailored scripts and video editing; up to \$10,000 a month in your ad spend managed.

CRM and reporting. Automations, messaging and portal reports reviewed with your Success Manager.

Coaching and resources. Tuesday/Thursday support, bi-weekly sales and conversion sessions, templates.

Selected client results

Multi-location mortgage lender

5-location deployment

459 leads · 75 attendees · 32 appointments

Individual loan officer

Producer performance

8 webinars · 1,255 leads · 116 appointments
About \$62 in ad spend per appointment

Selected examples, not a complete client roster. Past results don't guarantee future performance.

Your first 90 days

BEFORE LAUNCH

Build the foundation

Webinar, pages, creative, CRM and follow-up.

MONTH 1

Launch and measure

Run campaigns; track registrations to appointments.

MONTH 2

Refine the system

Sharpen targeting, creative, delivery and follow-up.

MONTH 3

Review and continue

Walk results with your Success Manager; set next steps.

You focus on the relationship. Our marketing partner runs the campaign infrastructure; you bring the local expertise and lead the conversations. Partner pricing is available through Know-Howe.

Lead generation **you own, not rent**

A software-driven alternative to lead gen agencies. The CRM, funnels and ad templates are built for you and stay yours, so your focus shifts to speed of contact and consistent follow-up.

- Multiple industry awards and recognition from across the mortgage business

Renting vs. owning your lead machine

TYPICAL AGENCY · RENT

\$2,000–\$6,000 / month

Cancel and you lose the ad accounts, funnels and data. Most LOs quit within about 90 days, before loans have time to close.

OUR PARTNER · OWN

\$347 / month · no contract

7-day free trial; the system and data stay yours. Ads paid directly to Meta, about \$1,000+/month recommended.

What's included

Ad library

Ten years of tested, compliant templates: HELOC, DSCR, VA and more.

Verified leads

Phone-verified with a time-sensitive code before they hit your CRM. No fake numbers.

Conversion tools

A power dialer plus pre-built funnels that book appointments automatically.

Mobile CRM

Manage your pipeline and nurture campaigns from your phone.

Real support

24/7 one-on-one Zoom help, weekly live coaching and a searchable video library.

Done-for-you option

Full management for \$1,000/month, with a contract.

Straight talk on lead quality

Fair Housing rules bar ad targeting by income, loan amount or credit score. No agency has a quality switch; quality comes from volume, speed and follow-up.

Guarantees and honest limits

Live in 48 hours, or next month free.

Ad account locks: appeal help, ~48 hrs.

Closed loans depend on your follow-up.

The math: one funded loan (\$4K–\$6K typical commission) can cover months of system cost.

Cloud-based brokerage + correspondent lending

No physical overhead, access to multiple wholesale lenders instead of one brand, and a way to add correspondent lending without carrying a correspondent license of your own.

Correspondent lending, as a branch

Keep your business yours. Join as a branch under the correspondent lender's license while staying independently owned and operated.

Simple economics. A 30 bps lender fee per loan file.

Processing backup. The lender processes your files for a nominal fee until you show proficiency, then you can bring it in-house.

No correspondent net-worth hurdle. Only your state's existing brokerage requirements apply.

LO pay that grows with production

PRODUCTION	LO SPLIT	ON \$400K
\$0-8M	140 bps	\$5,600
\$8M+	150 bps	\$6,000
\$10M+	160 bps	\$6,400
After cap	182.5 bps	\$7,300

Paid from the 2.375% lender-paid broker compensation per file, not charged to the borrower.

Built to develop and reward your people

Online LO university

Online, modular training on the fundamentals NMLS licensing doesn't cover.

Mentorship

Newer LOs are paired with an experienced LO for file review, application to funding.

Team-builder revenue share

After cap, 42.5 bps per loan funds a builder pool across up to seven levels.

THREE WAYS TO JOIN

Recruiter (no license needed)

Licensed loan officer

Builder + LO

Let's find the right fit for your brokerage.

A short conversation is all it takes to see which of these belong in your plan.

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BOOK A CALL
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Program details are provided by each partner and summarized here for convenience; each partner's final agreements govern fees, compensation and terms. Know-Howe Consulting Partners may be compensated by the partners it introduces.