

Surefire Case Study

First Equity Mortgage Bankers, Inc. (FEMBi)

FEMBi Builds Better Relationships With Bilingual Borrowers Using Surefire CRM's Spanish-Language Content

Company Profile

HEADQUARTERS:

Miami, FL

FOUNDED:

1997

WEBSITE:

<https://fembi.com/>

FEMBi offers a wide array of home financing solutions throughout South Florida and Puerto Rico.

KEY POINTS:

- 180 employees
- 70% purchase
- \$400M annual loan volume

First Equity Mortgage Bankers, Inc. (FEMBi) is a community lender serving customers across Florida and Puerto Rico. As one of Florida's largest Hispanic-owned businesses, FEMBi prides itself on providing personalized service in multiple languages — a competitive differentiator and much-needed service for the firm's majority Spanish-speaking clientele.

“Though many of our customers speak both English and Spanish, their understandable preference is to conduct financial transactions in their native language,” explains FEMBi's Giovanni Cespedes. “In some of the communities we serve, that language is Spanish for as many as 75% of borrowers.”

During the firm's early days, FEMBi relied mostly on word-of-mouth referrals to generate new business. A handful of loan officers were using **customer relationship management (CRM)** technology they found on their own, and the rest of the team was keeping up with their clientele using spreadsheets. With no centralized marketing department or common technology, there was little corporate could provide in the way of IT and marketing support.

As the company continued to grow its retail and consumer direct business, it became increasingly clear that a centrally deployed CRM and automated marketing platform would play an important role in its future.

After considering its options, FEMBi selected Top of Mind's **Surefire CRM**. For nearly two decades, Surefire CRM has helped mortgage professionals win new business, earn repeat business and deserve referral business with intuitive, "set it and forget it" workflows and **award-winning creative content**.

Building Market Share in the Spanish-Speaking Community

While FEMBi's bilingual loan officers had an excellent track record of delivering personalized service to loan applicants in both English and Spanish, helping Spanish-speaking prospects find their way to FEMBi in the first place was a challenge. Moreover, FEMBi's real estate agent partners were requesting co-branded Spanish-language materials for **consumer direct marketing**. In light of these challenges, FEMBi's first priority was automating Spanish-language campaigns directed at prospective new customers.

"Almost as soon as we signed up, we started clamoring for Spanish-language content for prospects," says Cespedes. "It was a capability Top of Mind was only just building at the time — but they were motivated partners and up for the challenge. Today, there is a large library of Spanish-language content for all customer stages, and if we identify a new content need, Surefire is equipped to fulfill our requests."

Surefire makes it easy to manage leads and prospects with a library of pre-built lead capture forms. The instant a borrower completes a form or submits a loan application through FEMBi's **loan origination software** (LOS), the contact information is loaded into Surefire without any

need for manual entry, saving time and eliminating the risk of errors. Surefire then distributes leads according to FEMBi's preferences and automatically reaches out on behalf of the assigned loan officer — often within one minute of initial contact. That kind of speed to lead helps FEMBi beat competitors to the punch and close more loans per officer, per month.



Good prospect marketing makes you stand out and helps convert leads into clients. That's why we are using Top of Mind.

To ensure FEMBi could reap the benefits of Surefire prospect marketing for all clients — not just English-speaking ones — the Top of Mind team built an array of Spanish-language content, including postcards, emails, text messages and social posts. Additionally, by adding REALTORS®, builders and other referral partners to the Surefire database, Cespedes would be able to create co-branded, RESPA-compliant marketing materials for FEMBi loan officers with just a few clicks.

“Good prospect marketing makes you stand out and helps convert leads into clients. That’s why we use Top of Mind,” says Cespedes. “As soon as a contact is entered into Encompass, our LOS, it becomes a prospect in Surefire and we can automatically deploy relevant campaigns in English or Spanish.”

Centralizing Marketing Across Teams

Cespedes administers marketing for most of FEMBi’s retail LOs as well as the company’s consumer-direct channel. This centralized deployment ensures brand **consistency and compliance** across the business — even with some loan officers and borrowers located in Puerto Rico — and gives LOs one point of contact to reach out to when they need help with marketing.

“When there are fewer hands in the pot, there’s less chance for human error,” acknowledges Cespedes. “Centralized marketing is also more convenient for our LOs who aren’t interested in learning how to use Surefire but still want its perks. They can refocus their energies elsewhere and still experience the benefits of automation.”



Top of Mind lets us automate as much as possible so we can have maximum outreach...

For the handful of FEMBi’s originators who like to deploy marketing content on their own, Surefire offers flexible user permissions that can be customized at the individual office level.

Marketing Support Throughout the Customer Lifecycle

After seeing such positive results from Surefire’s prospect marketing workflows, FEMBi was quick to enable Surefire’s in-process and post-close workflows, too. With automated marketing support throughout the entire customer lifecycle in both English and Spanish, FEMBi has significantly increased its market reach — so much so that the company increased head count by 35% in the second half of 2020 alone!

“Top of Mind lets us automate as much as possible so we can have maximum outreach to potential clients and borrowers,” says Cespedes. “We’ve been using Top of Mind for the better part of four years now and are happy with the results.”



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by top of mind

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Individual, Focused Team, and Enterprise Solutions

About Top of Mind Networks

Founded in 2003, Atlanta-based Top of Mind Networks (<https://www.topofmind.com/>) has grown from a bootstrapped post-close, follow-up solution into the leading CRM/marketing automation firm in the mortgage industry. Their Surefire platform is widely regarded as the gold standard in enterprise CRM, automating best practices throughout a borrower's prospect-to-repeat-customer lifecycle.