

## Surefire Case Study

# Kloze Mortgage

## Kloze Mortgage Delivers a Seamless Borrower Journey Using Surefire's Partner Integrations

### Company Profile

**HEADQUARTERS:**  
San Francisco, CA

**FOUNDED:**  
2012

**WEBSITE:**  
<https://kloze.com/>

Kloze Mortgage is a Florida-based mortgage lending firm recognized for its outstanding customer service and strong reputation for getting even the most difficult of loans closed.

Based in Fort Lauderdale, Florida, **Kloze Mortgage (Kloze)** is a **consumer direct lender** licensed in Florida, Georgia, Colorado, Texas and North Carolina. With 21 loan originators (LOs), the mortgage lender produced \$300 million in loan volume in 2020, splitting to 65% purchase and 35% refinance.

“We leverage any tool that allows us to speed up the process or make it easier for the borrower and our LOs. We have a large focus on the customer journey and always take the time to ask ourselves, ‘What does it look like for a client to do a loan with us? What are those steps? And is it easy?’” said Todd Billings, co-founder at Kloze.

With the customer journey a top priority, Kloze has quickly become a technology-forward lender. The company uses **LendingQB** as its **loan origination system (LOS)**, **Floify** as its **point-of-sale (POS)** technology and Top of Mind's **Surefire**

as its **customer relationship management (CRM)** and **marketing automation** platform. Connected through **integrations**, **Surefire**, **Floify** and **LendingQB** work in tandem to **automate marketing** campaigns for **LOs** and deliver a seamless borrower experience.

## Non-Stop Engagement

Kloze utilizes **Surefire** to keep borrowers in the loop with **loan milestone notifications** and **Realtor relationships** strong with in-process communications. **Surefire's** intelligently-timed **omnichannel communications** help Kloze borrowers feel connected at every stage of the loan process.

Engaging **educational videos** help borrowers understand the home financing process and push notifications alert borrowers when action is needed to move to the next step in the lending process. What's more, **Surefire's automated communication** keeps loans on track by proactively explaining frequently asked questions so the borrower knows exactly what's needed every step of the way.

For example, a recent borrower who was on track to close within 30 days got an **email** from **Surefire** explaining that because their loan is in process, they should call their LO before making any large purchases. Prior to taking advantage of a big holiday weekend sale, the borrower called their LO and ultimately avoided a delay to their closing date.

"That's the kind of communication I want, the kind that coaches our clients," said Billings. "Some borrowers are going to be totally fine, but others may be on the verge of messing up their ratios. Having clients call ahead gives us a chance to advise them and explain what the alternative process would be if they go out and buy new furniture on credit. This is where a lot of value comes from **Surefire**."

**Surefire** has prevented many Kloze borrowers from encountering pitfalls in the loan process.



*Technology continues to be key to improving each and every day and Surefire is helping us do that.*

## Process Optimization

With **Surefire**, **Floify** and **LendingQB** linked together, LOs experience a streamlined process and bountiful time savings. **Floify** provides the borrower with a login and dashboard to see the status of their loan and action items while **Surefire** reduces the back-and-forth communication between a **loan officer** and borrower. **Surefire** helps avoid pitfalls that

could derail the loan and communicates these hazards to borrowers while building long-term engagement.

"Technology continues to be key to improving each and every day and Surefire is helping us do that," said Billings.



**surefire**  
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.