EXECUTIVE BUSINESS CASE · MORTGAGE

The cost of inaction in mortgage

After-hours refi and purchase inquiries go to voicemail — and every LO hour on an unqualified lead is a booked call you missed.

70%	~$25	8–15%	~40%
Shift lost to idle	Per connected call	Connect ceiling	CRM decay / year

The status quo is not free

Rate-sensitive borrowers call when they're ready, often after hours. Voicemail loses them. Loan officers burn time pre-qualifying by hand, and every manual call carries TCPA and TRID exposure.

What one quarter of waiting costs

Hidden cost	What it means in mortgage
After-hours inquiries	Refi, purchase, and HELOC calls hit voicemail and rarely convert.
LO time on triage	High-cost officers pre-qualify leads instead of closing them.
Portal-lead decay	Zillow and LendingTree leads cool before a human calls back.
Compliance exposure	Manual dialing risks TCPA and TRID missteps.

What automating unlocks

Teams that close the gap see −90% cost per qualified lead, 5× meeting volume, and 30–40% connect rates vs 8–15% manual — with ROI in 60–90 days.

The decision

Finn closes the gap between your system of record and your system of action as a usage-based line item — payback under six months. Waiting isn't free; it's the swivel-chair tax, paid another quarter.

Build the mortgage business case — book a demo at www.hirefinn.ai/bookademo

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