



### THE CHALLENGE

Develop a marketing plan to launch a scalable consumer-direct government lender focusing on FHA business: JFQ Lending

### THE SOLUTION

Monster Lead Group's direct mail technology and data driven approach for consistency and predictability

### THE RESULT

In 3 years, JFQ's team has grown to approximately 120 MLOs and JFQ is on track to surpass \$4.2 Billion in originations for 2020



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## About John Kresevic & JFQ Lending

In 2017, John Kresevic left his job at a small independent brokerage to start his own company. He and his partner Justin Meek had a desire to take on the lending business in their own way. "No outside funding. No private equity. No rich parents. No investment bankers. Just us, a couple of guys."

JFQ's business model was simple: A consumer-direct government lender focusing on FHA business, which they felt:

- was underserved
- had no clear #1 in the space
- was ripe for disruption

But from day one they were facing a challenge that was outside their area of expertise. A challenge that needed to be fixed and fixed fast.

## The Challenge

JFQ needed a reliable way to boost call volume with viable leads. Focused on scalability, Kresevic searched for the properly crafted script and a predictable process with a consistent volume of high-quality calls. "I knew I needed the phones to ring and it was going to cost me money, but I didn't know who to use. Until I found Monster Lead Group."

## The Solution

A business connection suggested Monster Lead Group. Although Monster's direct mail technology and data-driven approach were very different from anything Kresevic had used before, Monster quickly delivered results that made a noticeable impact.

*"We've been able to figure out, transform and scale this thing out very easily because I know what's certain every week; Monday around 12 o'clock Pacific the phones are going to start ringing." and will ring for the rest of the week. I know how to tailor my business based on when the phones will ring and the result they get."*

*John Kresevic, President*

More than an uptick in call volume, Kresevic could also see response rates on every record via Monster's unique analytics – something he'd been unable to do with any direct mail before.

"If I need a deep dive into the analytics of why we used this data piece instead of that data piece, I can do it with Monster," he explains. "Every week, I can see response rates. I can pull up every individual job and go down to the loan level of every single record and see if I had a response. I like that. I believe it matters. That is ultra-important."

## The Results

As of this writing, JFQ's team has grown to approximately 120 MLOs funding upward of \$400 million in volumes in a given month with projections for 2020 originations at \$4.2 Billion. On average, his officers are doing between 12 and 16 units per month. "75% to 80% [of this growth] comes directly from Monster."

Kresevic credits Monster Lead Group's consistency and predictability as invaluable to JFQ's success. "We've been able to figure out, transform and scale this thing very easily because I know what's certain every week; Monday around 12 o'clock Pacific the phones are going to start ringing and will ring for the rest of the week. I know how to tailor my business based on when the phones will ring and the result they get."

Along with consistent results, working with a team of experts that understand the ins and outs of the industry is one of the differentiating factors that keeps Kresevic's relationship with Monster strong.



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With rates changing sometimes by the moment, steady and reliable communication is essential in the mortgage sector. "Consistency has been the key to success. I can send a text message to Monster and get a response within minutes. In the mortgage industry that's very important." Kresevic adds that "there's nothing worse than sending an email and waiting eight hours for a response. Working with a company that understands the same values and expected levels of communication has been crucial to our success."

Working with Monster, Kresevic knows he can spend the same amount and achieve better results because of the data quality and technologies.



JFQ is on track to surpass **\$4.2 Billion** in originations for 2020.

"My partner said to me, 'What if we had talked to somebody else, would we be here right now?' The answer is probably, 'No.' Though somebody can charge me half as much as Monster, the results and communication wouldn't be there. For me, service means a lot and the results speak for themselves."The takeaway Have confidence in proven expertise.

"As an owner, you want to be involved in every step of the way. It's very tough to just take your hands off, but I think after our first six months it just became okay, we can just leave Monster to go figure it out for us."

## Looking ahead

During the first half of 2020, JFQ expanded their offerings to include conventional loans which required substantial enhancements to both internal resources and MLO skill sets. With Monster's help, JFQ has successfully pivoted to create a conventional division with the ability to service those borrowers at the same A+ rated customer service level as their government borrowers.

Halfway through the year, JFQ is on track to surpass \$4.2 Billion in originations for 2020.