

Richards' Mortgages

Client Profile

Richards' Mortgages, led by agent Cadeem (George) Richards, is part of the Dominion Lending Centres (DLC) Mortgage Group. With 20 years of experience as Canada's mortgage experts, the group represents a leading network with over 8,500 professionals and \$67 billion in originations.

The Problem

The mortgage industry is characterized by high information density and complex regulatory requirements. Richards' Mortgages needed a digital presence that could:

- **Demystify the Process:** Break down the path to homeownership into manageable steps for first-time buyers.
- **Provide Instant Value:** Offer self-service tools for budgeting and rate comparison.
- **Facilitate Multi-Channel Communication:** Capture leads through various preferences, from formal bookings to instant messaging.
- **Showcase Credibility:** Leverage the massive scale of the DLC network and its access to over 230 lending institutions.

The Solution

The website serves as a comprehensive resource center that guides users through the entire mortgage lifecycle:

- **Interactive Financial Tools:** The site includes self-service integrations such as a "Free Refinancing Tool" and direct links to credit monitoring services like Equifax and TransUnion, encouraging users to engage with their financial health before speaking to an agent.
- **Targeted Refinancing Hub:** A dedicated section for debt consolidation, equity takeouts for home improvements, and shifting from variable to fixed rates.
- **Newcomer Support:** Specialized digital guides for those who moved to Canada within the last five years, detailing alternative credit proof requirements.
- **Lead Generation Engine:** A three-step "No Runaround" intake process that matches users with real options based on basic financial data.

Technical Infrastructure

The platform offers several features designed to enhance user experience and compliance. To reduce friction, the site features a multi-modal contact system with a "Book A Call" scheduling system, traditional inquiry forms, and direct SMS/iMessage integration for real-time support. Additionally, the website is technically optimized for the Canadian market, prioritizing traffic and inquiries from Ontario and other Canadian provinces where the brokerage is licensed to operate. This approach helps prevent the administrative burden of processing applications from international users who do not meet Canadian residency or work permit requirements.

Impact

The site offers a streamlined onboarding process by providing “Steps to Success” guides and document checklists, ensuring clients are pre-qualified with the necessary paperwork, such as 90 days of bank statements, before the first consultation. It differentiates Richards’ Mortgages as an “unbiased” alternative to big banks by highlighting access to over 230 institutions rather than a single lender’s products. Additionally, the site empowers consumers with tools that explain how to shorten a mortgage from 25 to 21 years through weekly payments, building long-term trust and positioning the brand as a financial partner rather than just a service provider. The digital presence also reinforces the brand’s history of excellence, showcasing recognitions like “Mortgage Brokerage of the Year” and “Best Advertising” from the CMP Canadian Mortgage Awards.