A CHADSCALES 101 INTELLIGENCE HANDBOOK

The Brokerage That Runs and Scales Itself.

A ChadScales 101 Intelligence Handbook for Australian mortgage brokers on how to run and scale every stage in your business.

CONTENTS

What’s inside.

INTRODUCTION

You don't need one big platform. You need the right system pointed at your actual bottleneck.

Most tools sold to brokers assume every brokerage is broken in the same place. They aren't. One broker is drowning in document chase. Another writes plenty of loans but never speaks to a past client again. A third cannot take a week off without the pipeline stalling.

A quick note on the title. No brokerage ever fully runs itself. But the parts that drain you, the chasing, the re-keying, the forgotten follow-ups, those can run without you. That is what this guide is about.

At each stage we do three things: name the pain plainly, show you what you can fix yourself this week, and show you where a system built for your specific gap earns its place. Some of it you will act on for free. Some you will not need at all. We will tell you which is which.

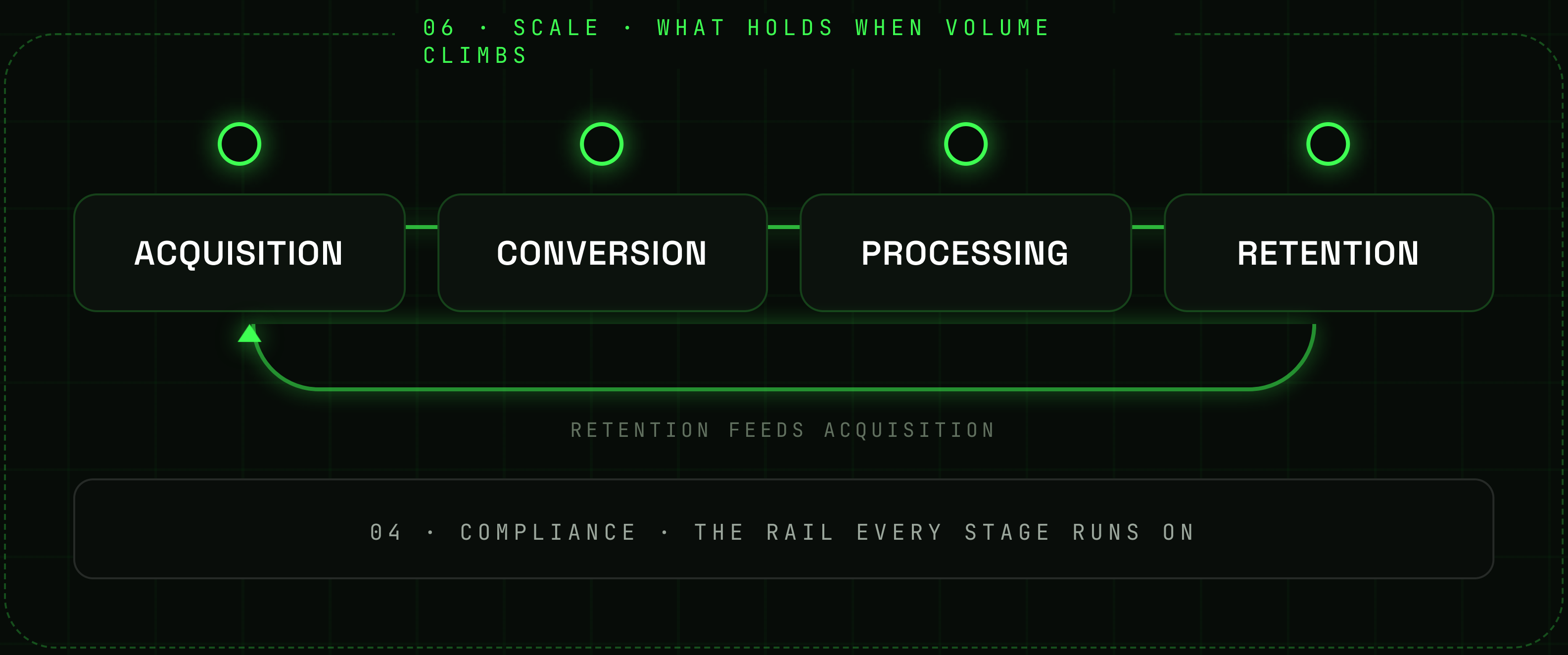
WHO WROTE THIS

ChadScales builds custom operational infrastructure for regulated service businesses, mortgage broking among them. We do not sell one fixed product. We diagnose where your business actually leaks, then build the system that closes that gap. This guide is the diagnostic thinking we use before we build anything.

THE MAP OF YOUR BUSINESS

The Broker Operating System

A loop, not a funnel. Every stage can be run by a system built for it.



Your business is a loop, not a line. A good client feeds the next one. This guide follows that loop, and every stage can be run by a system built for it.

Getting found is a system problem, not a spending problem.

THE REFLEX

“Leads are down, so buy more leads.”

THE REALITY

More leads poured into a leaky business just leak faster.

Most brokers do not have a lead-volume problem. They have a consistency problem, feast then famine, and a follow-through problem. Buying more leads fixes neither.

PART 01 · ACQUISITION

Where inbound actually comes from

Ranked by value and signal, not by how loudly they are sold to you.

REFERRAL PARTNERS

Agents, accountants, planners. Your lifeblood, and the first thing that goes quiet when you get busy.

EFFORT
RETURN

PAST CLIENTS

The cheapest new deal you will ever write. Covered in Part 5.

EFFORT
RETURN

REVIEWS AND LOCAL PRESENCE

How a stranger checks you are real before they enquire.

EFFORT
RETURN

PAID ADS

Fast, but only worth it if what happens after the click is systemised.

EFFORT
RETURN

PART 01 · ACQUISITION

The systems that make acquisition consistent

REFERRAL-PARTNER RADAR

Relationships go cold the moment you are slammed.

Keeps a structured cadence of genuine touches to your partners running in the background.

BEST FOR · REFERRAL-DEPENDENT BROKERS

REVIEW AT THE PEAK

You mean to ask, then the moment passes.

Fires the review request the day a loan settles, while goodwill is highest.

BEST FOR · LOCAL SEARCH PRESENCE

SPEED-TO-LEAD ACKNOWLEDGE

An enquiry sits for hours while you are in an appointment.

A genuine, personalised holding response goes out instantly and routes the lead.

This acknowledges and routes. It is never a bot pretending to be you.

BEST FOR · WEB & PORTAL ENQUIRIES

PRESENCE KEEPER

You vanish from clients' minds between transactions.

A consistent, low-effort presence goes out under your name, on your control.

BEST FOR · SOLO BROKERS

SIDEBAR · THE CONTROL LAYER

This is not us running your ads. It is the layer that makes whoever runs them accountable to data.

Whether you run ads yourself, have a marketing person, or use an agency, the mechanical part, watching whether the spend is doing what you wanted, usually happens by hand. Someone pulls numbers, builds a report, and you find out a fortnight late that it drifted.

WITHOUT

You define the goal in a vague brief.

Someone manually pulls numbers each week.

A report lands late, and the problem is already old.

Changes mean another email, another cycle.

WITH THE SYSTEM

The desired outcome is defined once, as a target the system holds.

Performance is watched against that target continuously.

You get a plain alert when it drifts, with the reason, backed by the data.

Your marketing person acts on clean signal instead of chasing screenshots.

EXAMPLE FLOW

You set the target: cost per booked appointment under your number › System watches the campaign › Drift detected › Alert to Telegram: appointments 30% over target, spend in one ad set › Your marketing person adjusts, no report-chasing

You keep control and context. The system removes the manual monitoring and the guesswork. Nobody is running your marketing for you. You just stopped flying blind between reports.

This is infrastructure you own, sitting under your existing setup. It does not replace a marketer's judgement. It gives them less busywork and better signal.

THE ADVERTISING LINE

- Every ad you run must carry your ACL number. It is the law under s52 of the NCCP Act.
- Be careful with the words free and independent.
- Testimonials must be true, and warnings must be as prominent as the claim.
- ASIC updated its advertising guidance, RG234, across 2025 and 2026, and the MFAA has put brokers on notice that educational social content can stray into unlicensed advice.

General information, not compliance advice. Confirm with your licensee, aggregator, and the MFAA Broker Toolbox.

Where do you actually stand on acquisition?

- [ ] Is your lead flow consistent, or feast and famine?
- [ ] When a partner goes quiet, do you notice, or just lose the referrals?
- [ ] How fast does a new enquiry actually get a response?

PART 02 · CONVERSION

A lead you do not answer fast is a lead you are training to go elsewhere.

RESPONSE-TIME DECAY

0 to 5 min	1 hour	1 day
hot	cooling	mostly gone

The gap between enquiry and first response is where most brokers quietly lose deals they already paid to get.

PART 02 · CONVERSION

Where enquiries leak

The pipe leaks at three predictable points.

ENQUIRY — APPOINTMENT — CLIENT

↓ SLOW FIRST RESPONSE

Lead cools before you call.

↓ NO-SHOWS

Booked, then ghosted, your time wasted.

↓ PIECEMEAL QUALIFICATION

You re-ask the same questions every time.

PART 02 · CONVERSION

The systems, and how far each level takes you

INSTANT ACKNOWLEDGE

Bridges from Part 1. Every enquiry gets an immediate, genuine holding response.

PRE-APPOINTMENT INTAKE

Structured info comes in before the meeting, so the first appointment is advice, not data entry.

NO-SHOW REDUCER

Keeps the appointment warm, lets people rebook without friction.

NOT-YET NURTURE

Most enquiries are not ready now. This keeps them warm until they are, so they do not buy from someone else later.

LEVEL 1

A saved intake form link plus a rule that flags un-actioned enquiries.

LEVEL 2

An off-the-shelf workflow tool that acknowledges instantly and books.

LEVEL 3

A system that watches every enquiry, chases the ones going cold, and never lets one sit un-worked.

Self-audit

- [ ] How many enquiries last month never got a second contact attempt?
- [ ] Do you know your no-show rate, or is it a guess?

The deal is ready. The paperwork is not. That gap has a number.

Every fix you have tried, a better template, a VA, a firmer follow-up, helped for a month, then the backlog crept back. The effort was never the problem. The process was.

THE 10-HOUR CALCULATOR

Run your own number.

Loans settled per month	4
Hours per file lost to document chase	8
Commission per loan	$4,225
Loans missed per year, paperwork only	3

HOURS LOST PER YEAR

384

4 loans × 8 hrs × 12 months

COST OF MISSED LOANS PER YEAR

$12,675

3 loans missed × $4,225

These figures are illustrative, modelled from this worked example, not an independently measured result. ○

> The document chase is a five-figure line item hidden across your time and your lost deals. You cannot fix what you have not sized.

● INDEPENDENTLY PUBLISHED SOURCE ○ CHADSCALES INTERNAL ESTIMATE

PART 03 · PROCESSING

The aggregator trap

WHAT YOUR PLATFORM DOES

Aggregator tools can now write notes and store files. Salestrekker can draft compliance commentary from data already in the deal. BrokerEngine FinanceVault keeps your file tidy.

WHAT IT STILL CANNOT DO

None of them read or classify what a client sends, or pull the data out of it. The reading, sorting, and matching still land on a person.

Your platform can now write about a document. It still cannot go and get it.

From free fixes to owned infrastructure

LEVEL 1 — 10 MINUTES · ZERO COST · NO NEW TOOLS

A saved document-chase email template naming exact outstanding items and a clear date. An upfront document checklist sent before the client sends anything. A single Gmail or Outlook rule routing any client attachment into a Docs-to-file label.

LEVEL 2 — THIS WEEKEND · OFF-THE-SHELF TOOLS

Auto-file incoming documents by keyword into the right client folder. Document-chase reminders that fire from a tracking sheet each morning. Client status updates that go out on stage change.

Where these break: none of them read or verify a document, they only move and sort, and they can fail silently if an API changes and nobody is watching.

LEVEL 2.5 SELF-HOSTED VPS

The same workflows on infrastructure you control, so client data never leaves systems you own.

LEVEL 3 — CUSTOM INFRASTRUCTURE · RUNS IN THE BACKGROUND

Document ingestion and classification, it knows a payslip from a rates notice and attaches it to the right requirement. Compliance validation and lender matching, it checks what arrived against the specific lender's stipulations and flags what is still outstanding. Closed-loop borrower communication, clients kept updated and nudged, with a human looped in only when something needs real judgement.

Self-audit

- [ ] Where does a file stall most, collection, verification, or lodgement? Name the single worst stage.
- [ ] How many times does one document get touched before it is filed?

BEFORE YOU BUILD ANYTHING

Five wins you can take this week, before you build anything.

Each one is genuinely worth doing on its own. Each one also hits a wall, and that wall is exactly where a system built for you starts paying for itself.

01 · ACQUISITION

✓ DO THIS WEEK

Save one check-in email template and send it to five past clients a week, by hand.

→ WHERE IT STOPS

Works at five, collapses at fifty. You cannot remember who is due, and your highest-value clients fall through first. → a reactivation-ranking system.

02 · CONVERSION

✓ DO THIS WEEK

Set a standing rule that every enquiry gets some reply within the hour, even a holding one.

→ WHERE IT STOPS

Impossible to honour when you are mid-appointment, the exact moment hot leads arrive. → speed-to-lead acknowledge.

03 · PROCESSING

✓ DO THIS WEEK

Set one email rule that routes any client attachment into a Docs-to-file label.

→ WHERE IT STOPS

It files, but it cannot read or classify what arrived. Sorting still lands on you. → document ingestion.

04 · RETENTION

✓ DO THIS WEEK

Build one spreadsheet column of every client's fixed-rate expiry date, sorted, checked the first Monday of each month.

→ WHERE IT STOPS

A static sheet nobody syncs, no rate-versus-market check, silent when it drifts. One missed month is a lost client. → fixed-rate radar.

05 · SCALE

✓ DO THIS WEEK

Write your onboarding checklist down once, so a new hire follows a document instead of shadowing you.

→ WHERE IT STOPS

A static doc still needs you to explain, correct, and hand-hold. Three months of your time. → the onboarding system.

Do these. Feel the lift. Then notice where each one stops. That wall is the shape of what we would build for you.

PART 04 · COMPLIANCE

Any change to how you handle documents has to make your audit trail stronger. Never weaker.

In early 2026 the Commonwealth Bank referred roughly one billion dollars in suspected fraudulent home loans to police and ASIC, involving AI-generated and AI-altered documents, with broker-introduced files under scrutiny. The takeaway is not fear. It is that a faster process that weakens your audit trail is a liability with a shorter turnaround.

● SOURCE: AFR / ASIC 2026

● INDEPENDENTLY PUBLISHED SOURCE ○ CHADSCALES INTERNAL ESTIMATE

The line every system must respect

OBLIGATION	WHAT IT REQUIRES
7-year retention	Every credit record and supporting document kept and retrievable for seven years.
Best Interests Duty (RG273)	Acting in the client's best interests. Cannot be contracted out of by any disclosure or consent.
s.117 verification	Documented, reasonable verification of the client's financial situation from source documents.
Advertising (RG234)	Your ACL number on every ad, no misleading claims. The audit trail extends to how you market.

PART 04 · COMPLIANCE

The honest bit about offshore and closed systems

OFFSHORE AND VAS

Using an offshore VA is not non-compliant in itself. The risk lives in unsupervised cross-border data flow, handled by a written agreement, secure access, and clarity on where data sits.

CLOSED PLATFORMS

Some aggregator systems, like ApplyOnline, do not open their doors to outside tools. So an honest system validates before a manual upload, rather than pretending it can inject directly.

KEY TAKEAWAY

Retention, Best Interests Duty, verification, and advertising are non-negotiable. Every system we build has to strengthen the trail, or it does not get built.

Your book is worth more than you are taking out of it.

06 · SCALE

ACQ CONV PROC RETN

04 · COMPLIANCE

> "You have to look after your book, otherwise you will end up bleeding clients."

Australian mortgage broker, on database neglect during a refinancing wave.

INDEPENDENTLY PUBLISHED SOURCE · CHADSCALES INTERNAL ESTIMATE

PART 05 · RETENTION

The problem, sized

THE LOYALTY TAX ○

Lenders run retention desks that can discount a rate or waive a fee for an existing customer, but almost never offer it first. The gap is commonly in the range of 0.15 to 0.50 percent on the variable rate once a client has a credible alternative in hand. This is our own working range, not a published figure.

THE FIXED-RATE CLIFF

Clients rolling off a fixed rate are the single highest-risk moment in your book. If you are not the one who calls first, another broker will be.

WHAT ONE SILENT CLIENT COSTS

$1,800

0.30% gap on a $600k loan, per year ○

ACROSS 20 OF THEM

$36,000

a year, from a book you already hold ○

The revenue was never gone. It went to whoever called first.

KEY TAKEAWAY

Retention is not a nice-to-have on top of new business. For most established brokerages it is the highest-margin growth available. No acquisition cost, no new lead, just a client you already have.

● INDEPENDENTLY PUBLISHED SOURCE ○ CHADSCALES INTERNAL ESTIMATE

What brokers try first

A · MANUAL REMINDERS

Cheap, works for a handful of clients. Breaks the moment your book passes 100 to 150 settled clients. Nobody remembers to check it, and the ones who fall through are your highest-value.

B · A DEDICATED RETENTION TOOL ●

Tools built for this exist. Sherlok is the most established in the Australian market, purpose-built to flag when a client is paying more than they should and automate the repricing conversation. If your only retention gap is rate monitoring, a tool like this may be exactly what you need, and we would tell you that rather than build something you do not need.

C · DOING NOTHING

The most common option, and the one that loses quietly, one settled client at a time.

A tool like Sherlok solves one specific slice of retention, rate monitoring, the same way for every broker who buys it. That is genuinely useful if rate monitoring is your actual gap. But most brokerages leak retention in more than one place. Reviews never get requested, annual check-ins never happen, the database has never been segmented, past clients who would refer never get asked. A tailored system starts from your actual gap, not a fixed feature list.

> If an off-the-shelf tool already solves your specific gap, we would say so. The case for something built for you starts only where the gap is genuinely yours.

PART 05 · RETENTION · THE LADDER

From a spreadsheet column to a book that calls you

LEVEL 1

A dated spreadsheet column for fixed-rate expiry per client, sorted, checked monthly. A saved check-in email template sent at settlement anniversary. A standing reminder to ask for a review the moment a client thanks you.

LEVEL 2 · OFF-THE-SHELF TOOLS

A tracking sheet flagging clients within 90 days of fixed-rate expiry, checked each morning. A scheduled email sequence firing at settlement, six-month, and annual-review intervals.

None of it segments your database by value or referral likelihood, and it can fail silently if the sheet falls out of sync.

LEVEL 2.5

The same workflows self-hosted, so client financial data flows through infrastructure you control.

LEVEL 3 · CUSTOM INFRASTRUCTURE

Database segmentation and reactivation, ranking who is worth a call this month. Fixed-rate and repricing radar, flagging clients before they call someone else. Closed-loop post-settlement nurture, with the referral ask landing at the value peak. Review-request trigger firing at settlement, the emotional high point.

PART 05 · RETENTION

What good looks like

FIXED-RATE RADAR

A client's fixed term expires in 90 days. You get a reminder before they have even thought about it, not after they have rung another broker.

REACTIVATION RANKING

Instead of which of my 200 past clients should I call, you open a ranked shortlist the system already built.

REVIEW MOMENT

The day a loan settles, a review request goes out, while the client is still glad you existed.

REFERRAL TIMING

The ask lands right after a genuinely happy moment, never tacked onto an invoice.

The goal is not a bigger database. It is a book that tells you who to call, and when.

PART 05 · RETENTION

Where do you actually stand?

Do you know, right now, which of your clients have a fixed rate expiring in the next 90 days?

yes | roughly | no idea

When did you last proactively contact a settled client who was not chasing you?

this month | this year | cannot remember

Do you have a system for asking for a review, or does it depend on you remembering?

system | depends on me

If a competitor called your top 20 clients this month, how many would take the call?

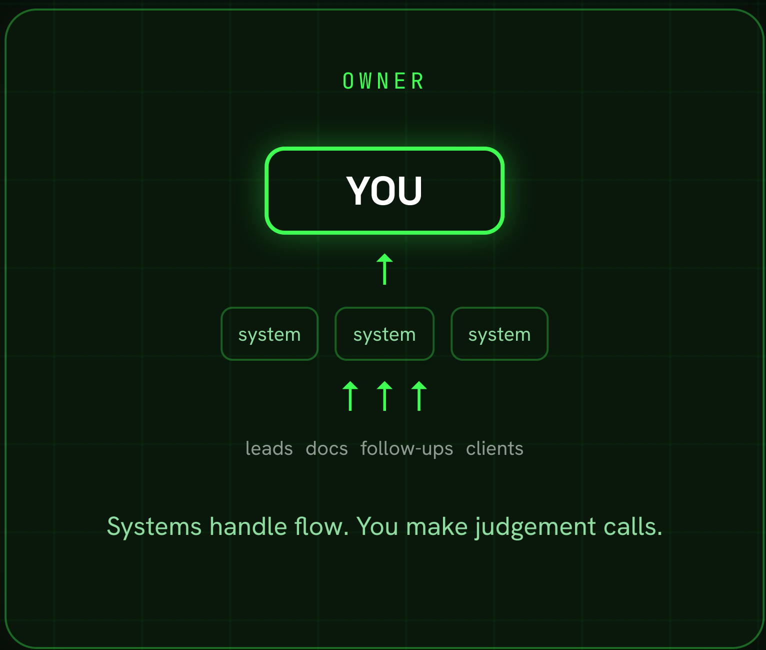
confident | unsure | worried

KEY TAKEAWAY

If you cannot answer the first question in under ten seconds, that is not a knowledge gap. That is your retention system telling you it does not exist yet.

If the business stops when you stop, you do not own a business. You own a job.

Every arrow jams into one node.



Systems handle flow. You make judgement calls.

“Scaling was always about people. You hire an assistant, they want a minimum, they want vacations, you have got to find them, train them, hand-hold them for months.”

a mortgage broker, on why headcount alone does not scale.

Hiring moves the work. It does not remove it, and it puts three months of your time into onboarding before you see a return.

PART 06 · SCALE

The systems that let you step up, not out

NEW-HIRE ONBOARDING

Your manual checklists turned into a system a new hire follows, so onboarding is not three months of your life.

PIPELINE VELOCITY MONITOR

Flags where deals stall and which files are ageing, before you find out late.

OWNER'S DASHBOARD

The meta-system, one glance at the whole business running, delivered to Telegram. The systems from every earlier part, reporting up to you.

LEVEL 1

Written checklists. Helps, but still needs you.

LEVEL 2

Some of the routine steps handled by off-the-shelf tools. Capped, because judgement is not built in.

LEVEL 3

Custom infrastructure. A business that runs without you, by definition.

This is the one stage where free fixes genuinely cannot take you the distance. A business that runs without you is custom infrastructure by definition.

Self-audit

- [ ] Could you take two weeks off right now without the pipeline stalling?
- [ ] When you hire, does the business get easier, or just busier?

The cost of being the bottleneck

TO ONBOARD ONE HIRE

3 months

of your own time, hand-holding, before they return value ○

TIME YOU CAN STEP AWAY

0 weeks

before the pipeline stalls, if you are the system ○

WHY HIRING DOES NOT FIX IT

A hire moves the work sideways and adds a person to manage. You are still the single point of failure, now with payroll attached. The tasks that drain you are still done by hand, just someone else's hands.

WHY FREE FIXES CANNOT EITHER

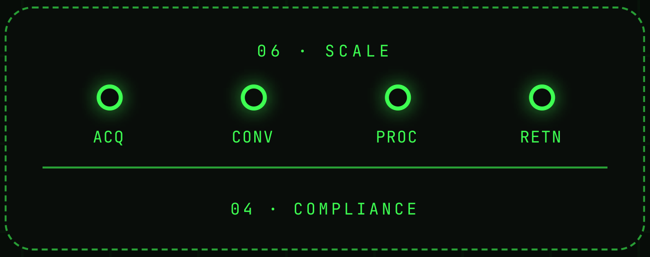
Checklists and off-the-shelf workflow tools still need you to explain, correct, and watch them. They cap out at the exact point judgement is required, which is the point that matters when you are not in the room.

This is the one stage where the answer is not a tip. A business that runs without you is custom infrastructure, or it is a job with your name on it.

● INDEPENDENTLY PUBLISHED SOURCE ○ CHADSCALES INTERNAL ESTIMATE

PART 07 · WHERE YOU STAND

You have seen the whole business. Now find your own worst stage.



One page. Five stages. Mark each one honestly, then look for the lowest row. That is where a system built for it is worth the most.

THE SCORECARD

Mark each stage. Find the lowest row.

STAGE	THE QUESTION	SOLID · SHAKY · BROKEN
ACQUISITION	Is your lead flow consistent, or feast and famine?	○ ○ ○
CONVERSION	How fast does a new enquiry get answered?	○ ○ ○
PROCESSING	Where does a file stall most?	○ ○ ○
RETENTION	Do you know who is rolling off a fixed rate this quarter?	○ ○ ○
SCALE	Could you take two weeks off without the pipeline stalling?	○ ○ ○

Your lowest-scoring row is where this bites hardest, and where a system built for it is worth the most.

KEY TAKEAWAY

If you cannot name your worst stage, that is the answer. The diagnosis is the first build.

PART 08 · YOUR NEXT STEP

Whichever stage you scored lowest, that is where we would start.

A FREE CALL, FIRST

Tell us which row you scored lowest and we will talk through what is actually causing it. No pitch, no deck. If it turns out an off-the-shelf tool already solves it, we will say so and you will have lost half an hour.

If it is a real gap, the next step is the Operational Mapping Audit. We map how your business actually runs, quantify where it leaks against your real numbers, and hand you a written diagnosis of what to build first and what it is worth. Yours to keep, whether or not you build it with us.

Book a free call →

or email hello@chadscales.com

> Different brokers download this for different reasons. Whichever stage was yours, that is the conversation we start with.

GET IN TOUCH

Book a free call →

or email hello@chadscales.com

DIAGNOSE. BUILD. RUN.

ChadScales

APPENDIX · GLOSSARY

Quick reference

Lodgement
Submitting a completed loan application and its supporting documents to the lender.

Stips
Lender-specific stipulations and documents required before a loan can proceed.

BID
Best Interests Duty. The RG273 obligation to act in the client's best interests.

Aggregator
The intermediary providing brokers lender panel access, compliance, and CRM tools.

Loyalty tax
The higher rate an existing customer pays versus a new one at the same lender.

Fixed-rate cliff
The point a client rolls off a fixed rate onto a higher variable one.

Speed-to-lead
How fast a new enquiry gets a first response.

Trail income
Ongoing commission paid to a broker over the life of a loan.

Reactivation
Bringing dormant past clients back into active conversation.

RG234
ASIC's advertising guidance for financial and credit products.

APPENDIX · NCCP / RG273 / RG234 CHECKLIST

The compliance checklist

- [ ] Every credit record and supporting document retained and retrievable for 7 years.
- [ ] Client's financial situation verified from source documents under s.117.
- [ ] Best Interests Duty reasoning documented and defensible on file.
- [ ] Sensitive data stored and transmitted securely, storage location known.
- [ ] Any offshore arrangement covered by a written agreement and secure access.
- [ ] Every ad carries your ACL number and makes no misleading claims.

Sources: ASIC RG273 and RG234, MFAA guidance, AFR and ASIC 2026 risk reporting. ChadScales. Diagnose. Build. Run.