PANO
YOUR ENTIRE BUSINESS. ONE VIEW. TOTAL COMMAND.

FOR MORTGAGE BROKERS

The war room for your mortgage business.

Pano puts your whole mortgage company on one screen: leads, agent partners, lenders, licenses, commissions, compliance, vendors, and every handoff between them. It watches all of it every day, works on top of your LOS, and asks for minutes a day.

Not another LOS. Keep the LOS you run on. It runs the loan file. Pano watches the company around it, and reads your LOS to do that.

YOUR LOS

- Runs the loan file, application to closing
- Tracks borrowers, pricing, disclosures, and conditions
- Sees only its own data
- Tells you when you open the pipeline

PANO

- Watches how the whole company runs
- Tracks processes, owners, lenders, vendors, and deadlines
- Reads your LOS plus lender portals, NMLS, CRM, QuickBooks, payroll, and email
- Tells you every morning, before something slips

Find the money between systems

Lender comp matched to every funded loan, early-payoff windows watched, credit report and lead costs tied to the loans they produced. Pano drafts the follow-up; you approve it.

A compliance calendar that keeps itself

License renewals, education hours, call reports, lender recertifications, advertising checks, the complaint log, and co-marketing agreements, each with an owner and reminders.

Nothing slips between people

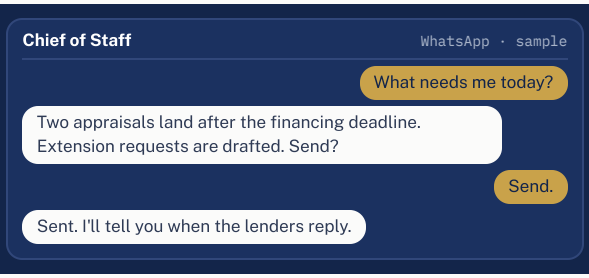
Appraisal due dates checked against contract deadlines, agents updated every week, pre-approved buyers followed up, and stuck files flagged every morning.

AGENTS WATCH EVERYTHING

Meet your own Chief of Staff

Part chief of staff, part executive assistant. Every agent reports to it. It decides what's worth your time, writes your morning brief, and follows up until things are done. Ask it anything, and approve a draft with a one-word reply.

This app · **WhatsApp** · Slack · Telegram · Text · Email



HOW IT WORKS

1. **Connect.** Read-only links to your LOS, lender portals, CRM, accounting, payroll, and email.
2. **Map.** A short voice interview with each team member, plus your data, becomes a map of every process and step.
3. **Watch.** An agent for each area checks its processes, handoffs, and deadlines every day. Your Chief of Staff oversees them all.
4. **Act.** Agents draft the fix: an agent update, a buyer check-in, a renewal package. Nothing goes out until you approve it.

WHERE THE INFORMATION COMES FROM

Direct links	Your LOS reports, CRM, accounting, payroll, email, and calendar. Read-only: Pano never changes anything in them.
Emails it reads	Lender notices, appraisal updates, title emails, and invoices. One forwarding rule, set up once.
Quick check-ins	For things no system records: a 10-second reply or a photo.

QUESTIONS YOUR LOS CAN'T ANSWER

- Which appraisals are due after the buyer's financing deadline?
- Which lender approvals and licenses are up for renewal, and which open loans depend on them?
- Which funded loans haven't paid us yet?
- Which past clients are still inside their early-payoff window?
- Which pre-approved buyers haven't heard from us in a month?
- Which lead source actually produces funded loans?
- Which processes stop if one person is out?

WHAT IT ASKS OF YOU

SETUP, ONCE · ABOUT TWO WEEKS

- **1–2 hours** to connect your systems
- **20 minutes** with each team member
- **1–2 hours** to review your finished map

AFTER THAT

- **About 5 minutes a day** to read the morning brief and approve or skip drafts
- **15–30 minutes a week** to review the weekly summary
- **Seconds at a time** to answer an occasional check-in

Nobody types data into Pano. It reads what your systems already know.

- Read-only to start
- Nothing goes out without your OK
- Borrower files stay in your systems
- Every action logged

Your war room in 14 days.

A full map of your company and a ranked list of what to fix first. The map is yours to keep.

3-minute tour: voapps.ai/pano/mortgage