



Refinance Playbook for Lenders

3 Ways Organizations Can Double Down with Refinances

#1: Help create a seamless customer experience for your loan officers

Create and publish rate opportunity lists in Pipeline Views

Interest rate views; example below:

- Interest rate views; example [adjust as needed for your organization]:
 - Include: Anyone above [x %] interest rate
 - *Best practice: 0.5% above current interest rate*
 - Include: funded date after [1/1/2022]
 - Exclude: funded date was in the last [6] months

Note

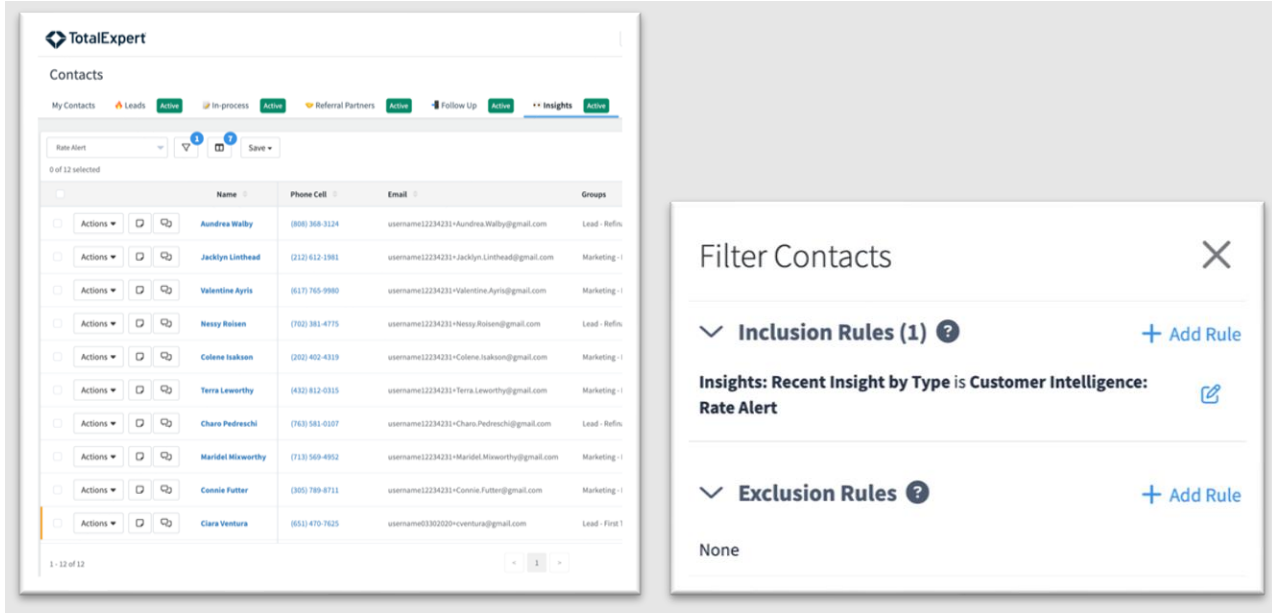
Adjust filtering criteria as needed for your organization.

TOTAL EXPERT

The screenshot displays the TotalExpert interface. On the left, a 'Contacts' view shows a list of 10 contacts with columns for Name, Phone Call, Email, Groups, and Refers. The filter 'Rate above 6.50%' is applied. On the right, a 'Filter Contacts' dialog box is open, showing two rule categories: 'Inclusion Rules (2)' and 'Exclusion Rules (1)'. The inclusion rules are: 'Mortgage Information: Interest Rate is greater than or equal to 6.500%' and 'Mortgage Information: Funded Date is from 2022-01-01 to not specified'. The exclusion rule is: 'Mortgage Information: Funded Date is in the last 6 months'.



Create and publish rate alert list in Pipeline Views (Customer Intelligence only)

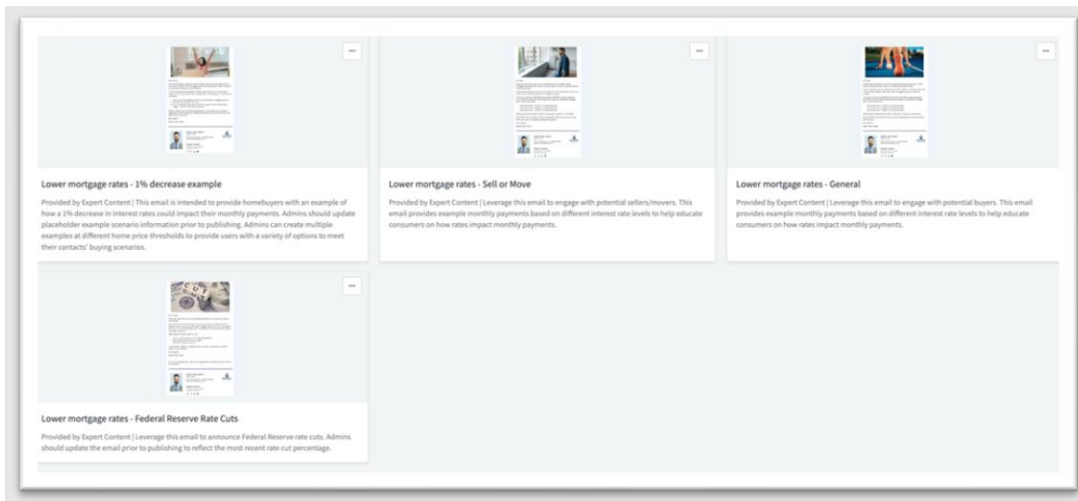


#2: Leverage pre-built content to help your loan officers market to refinance opportunities within their database

Create and enable refi-related email content for LOs to send one-off emails to their database

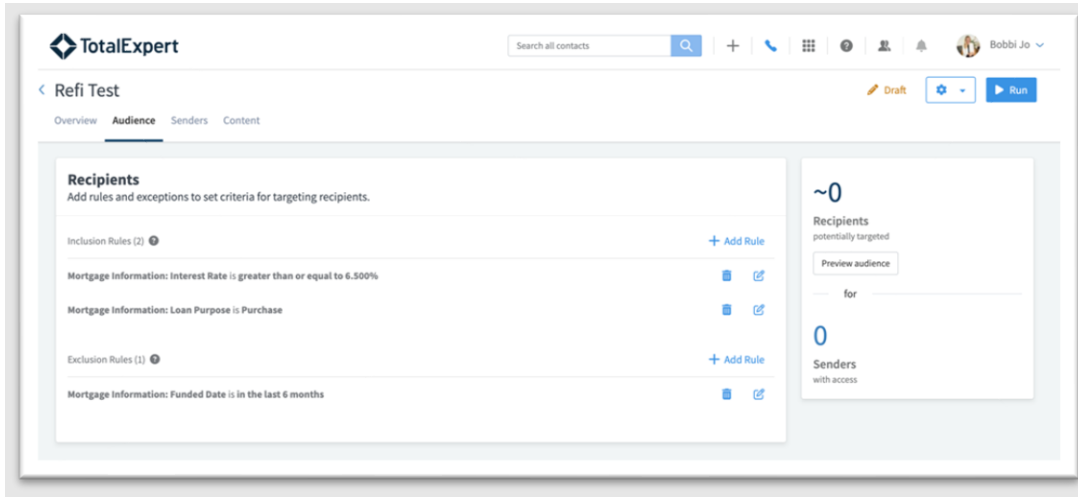
Expert Content email templates available:

- Lower mortgage rates – 1% decrease example
- Lower mortgage rates – Sell or Move
- Lower mortgage rates – General
- Lower mortgage rates – Federal Reserve Rate Cuts





Leverage Campaign Builder to send out timely marketing on behalf of the loan officers:



Make sure you have Journey automation in place for refinances and rate alert (Customer Intelligence only)

Review Expert Content strategy guides:


- [Rate alert journey \(CI only\)](#)
- [Refinance in-process journey](#)

Enable refinance-specific social media content

Expert Content social media templates available:


1. EC – Mortgage Rates are Down – 1112
2. EC – Your Sign to Refinance – 1111
3. EC – Lower Rate Entered the Chat – 1110
4. EC – Falling Rates Social B – 1044
5. EC – Falling Rates Social A – 1043






EC - Mortgage Rates are Down - 1112 Active

Provided by Total Expert | Use this graphic to engage your social media audiences about lowering mortgage rates. Configured to share across all connected platforms and link directly to your application. Suggested post message: Mortgage interest rates are down, which means that home affordability is up. Contact me today to find out just how much your buying power has increased.




EC - Your Sign to Refinance - 1111 Active

Provided by Total Expert | Use this graphic to engage your social media audiences about lowering mortgage rates. Configured to share across all connected platforms and link directly to your application. Suggested post message: Don't miss this opportunity to potentially reduce your mortgage costs! Contact me today and we can review your mortgage together. #RefinanceAlert #MortgageRates




EC - Lower Rates Entered the Chat - 1110 Active

Provided by Total Expert | Use this graphic to engage your social media audiences about lowering mortgage rates. Configured to share across all connected platforms and link directly to your application. Suggested post message: Could this be your chance to save? It may be worth exploring refinancing or purchasing options. Contact me today and we can consider your financial goals. #MortgageNews



EC - Falling Rates Social B - 1044 Active

Provided by Expert Content | Use this graphic to engage your social media audiences about lowering mortgage rates. Configured to share across all connected platforms and link directly to your application. Suggested post message: Have you been on the fence about when you should jump into the housing market? With current mortgage rates on the decline, now might be a great opportunity for you to take advantage. Contact me today to see if it's the right time for you!



EC - Falling Rates Social A - 1043 Active

Provided by Expert Content | Use this graphic to engage your social media audiences about lowering mortgage rates. Configured to share across all connected platforms and link directly to your application. Suggested post message: Mortgage interest rates are finally falling! Now may be the time for you to take advantage of the market shift and refinance your current mortgage or purchase your dream home. Contact me today to see if the dip in mortgage rates is your answer!

#3: Train your sales team on new resources and functionality

Be sure to train your loan officers on the following new resources and tools available to support them and their potential refi opportunities

- Host training
- Send out a quick hit video for new resources

Keep your sales team accountable

- Track and analyze follow up tasks and outcomes selected