Rate Quotes for Administrators

Create Pipeline Views to Create Opportunities

> **Tip**
> Think about your company's goals, common outreach use cases, and ways to identify contacts that could benefit from knowing real quoted numbers.

Create pipeline views to surface contacts for loan officers both before and after the quoting process.

Pipeline View: Pre-Quote Purchase

Contact List: Expiring Pre-Approvals

- Inclusion Rules:
    - Pre-Approval Expiration Date is in the next 15 days
- Exclusion Rules:
    - Loan Status is Denied or Withdrawn
    - Application Date is in the last 90 days

Contact List: Non-Quoted New Leads

- Inclusion Rules:
    - Created on Date is in the last 7 days
- Exclusion Rules:
    - Quoted Date is in the last 7 days

Pipeline View: Pre-Quote Refinance

Contact List: Rate Enrichment Alerts (Customer Intelligence Use Case)

- Inclusion Rules:
    - Rate Monitoring: Rate Difference is Greater than or equal to 0.5%
- Exclusion Rules:
    - Funded Date is in the last 6 months

Contact List: Customers Over a Certain Rate

- Inclusion Rules:
    - Interest Rate is greater than or equal to 7%
- Exclusion Rules:
    - Funded Date is in the last 6 months

Contact List: Jumbo to Conforming Refinance

- Inclusion Rules:
    - Loan Type is Non-Conforming (or Jumbo)
    - Loan Amount is greater than "Current Year's Max Conforming Loan Limit"
        - In 2025, this is $806,500 in most counties.

- Exclusion Rules:
    - Funded Date is in the last 6 months
    - Loan Amount is greater than "Next Year's Conforming Loan Limit"
        - If comparing 2025 to 2026, this would be 2026's new conforming loan limit number.

Contact List: Mortgage Anniversary in Next 7 Days

- Inclusion Rules:
    - Funded Date is in the last 1 year
- Exclusion Rules:
    - Funded Date is in the last 358 Days

Pipeline View: Post-Quote Follow-Up

Contact List: Quote Nurture

- Inclusion Rules:
    - Quote Created Date is in the last 7 days
- Exclusion Rules:
    - Outcome Selected is Sent Application, Made Contact, Scheduled Appointment, Not Interested, Already Found Financing, Do Not Contact

Contact List: Quoted Appointment Follow-Up

- Inclusion Rules:
    - Quote Created Date is in the last 1 month
    - Last Outcome is Scheduled Appointment
- Exclusion Rules:
    - Application Date is greater than or equal to 1 day in the past
    - Loan Status is Pre-Approved

Contact List: Quoted and Sent Application

- Inclusion Rules:
    - Quote Created Date is in the last 1 month
    - Last Outcome is Sent Application
- Exclusion Rules:
    - Application Date is greater than or equal to 1 day in the past
    - Loan Status is Pre-Approved

Contact List: Quoted but Not Interested

- Inclusion Rules:
    - Quote Created Date is in the last 1 month
    - Last Outcome is Not Interested or Already Found Financing
- Exclusion Rules:
    - Application Date is greater than or equal to 1 day in the past
    - Loan Status is Pre-Approved

Verify and Deploy Your Rate Quote Emails

> **Tip**
> Rate quote emails pull in dynamic content for your loan officers to send quote details to the client whom the quote is for.

Expert Content has created rate quote emails that are sensitive to the loan purpose of the quote that is pulled. They have different fields that correspond to the style of quote being used.

Review the emails in Total Expert and deploy them to your loan officers in the platform.

- When deploying, consider keeping the email template editable for the loan officers so they can manually add in property taxes and home insurance information if it does not pull in dynamically from the pricing engine integration.
- Also consider whether you want to have an approval flow or not on these emails. Approvals are great for compliance to take a look before these emails are sent, but may also slow down the process to where the rates may no longer be available.