Lead Management

Table of Contents

Introduction

Lead management (LM) delivers the foundational infrastructure for capturing, routing, assigning, managing, and tracking mortgage leads in Total Expert. This includes:

- Creation and storage of lead opportunities linked to contacts
- Lead sources and optional routing policies with automated routing and assignment rules
- Manual lead assignment and reassignment
- Activity logging for key lead activities such as Lead Created, Lead Assigned, Lead Reassigned, Lead Stage Change
- Standard set of pre-defined lead stages
- Enhancements to pipeline views that:
    - Display leads
    - Support filtering based on lead attributes
- Email notifications to users when leads are assigned
- Compatibility with other TE systems, such as customer intelligence (CI) and journeys, as upstream generators of new leads

Each lead record is associated with a parent contact record. A single contact record may have many lead records.

Note
The "lead management" (LM) feature being described here has some similarities to, but is distinct from, the previous feature known as "advanced lead management" (ALM).

Lead Management is intended to help mortgage and lending organizations increase conversion, retain customers, and give LOs a modern, intuitive system for managing new business. Across the industry, lenders struggle with fragmented lead workflows, slow response times, inconsistent assignment rules, and limited visibility into who is working what—all of which lead to missed opportunities and churn. LM centralizes and standardizes this critical process inside Total Expert.

LM is designed for mortgage lenders, particularly those who:

- Operate in referral-based purchase markets
- Rely heavily on loan officer relationships and partner-driven opportunities
- Use Total Expert's CI tools as a source of insight-driven leads
- Need a unified system to manage inbound, partner, and automated lead creation

For these organizations, LM serves a broad set of roles:

- Loan officers (LOs) and loan officer assistants (LOAs)
- Sales managers, branch managers, and team leads
- Marketing managers and demand generation teams

Sample Use Cases

Administrator

- Creates lead sources and routing policies
    - Applies routing filters to users in these policies
    - Pauses and unpauses routing to specific users
- Manually creates a lead in the UI
- Selects a lead source for that lead

- Assigns the lead directly to a user *or* routes the lead based on the routing policy for that lead source
    - The routing policy definition redistributes leads to available team members.
- Pauses routing to an LO temporarily

Loan Officer

- Manually creates a lead in the UI from a referral
- Immediately reaches out, logging the outcome and adding a note about the conversation

Automation

- CI triggers an insight.
    - The insight triggers a journey.
    - The journey automatically creates a lead and assigns it according to the routing policy for the lead source specified in the journey operator (or, as an override option, to the LO that owns that relationship).
- A lead status change triggers a journey.

All Users

- View leads in pipeline views based on saved lists and views that an administrator has configured
- View lead attributes in pipeline views
    - Apply filters based on these attributes
    - Sort columns based on these attributes

Lead Records

A lead record is like a child of a contact record. A contact can have 1 or more leads, with each lead representing a sales opportunity with that contact. There is no limit to how many leads a contact can have, but more than 100 leads per contact cannot be displayed in pipeline views.

All leads have the following attributes. Those with a red asterisk (*) are required when creating or editing a lead.

Note
As of the initial release, these fields are not set up to use as Liquid tags in email or other templates. Neither is there any way of creating custom fields for a lead record.

- Lead ID (system generated; cannot be passed in via the importer or reset manually)
- Created Date (system generated; cannot be passed in via the importer or reset manually)
- Updated Date (system generated; cannot be passed in via the importer or reset manually)
- Lead Source*
    - Must be a valid lead source that has been configured for your organization; cannot be free-form text
- Assignee
- Lead Stage
- First Name (on contact record)*
- Last Name (on contact record)*
- Email (on contact record)**

- **Either Email or Cell Phone is required on new lead creation, not both
    - Must be a properly formatted email address
- Cell Phone (on contact record)**
    - **Either Email or Cell Phone is required on new lead creation, not both
    - Must be a properly formatted phone number
- Referred By
- Loan Purpose*
    - Allowable values:
        - Purchase
        - Refinance - No Cash Out
        - Refinance - Cash Out
        - HELOC
        - Home Equity Loan
        - Reverse Mortgage
        - Second Mortgage
        - Construction Loan
        - Other
        - TBD (when the loan purpose is not yet known, this is the default)
- Loan Amount
- Property Type
    - Allowable values:
        - Single-Family
        - 2-4 Unit
        - Condo
        - Co-op
        - Manufactured Housing
        - Planned Unit Development (PUD)
        - Other
- Occupancy
    - Allowable values:
        - Primary Residence
        - Second Home
        - Investment
        - Other
- Credit Rating (Self Reported)
    - Allowable values:
        - Excellent
        - Good
        - Fair
        - Poor
- Estimated Purchase Price
- Down Payment
- Desired Timeframe
    - Allowable values:
        - Next 30 days

        - 3 months
        - 6 months
        - 6+ months
- Already Found Home?
    - Allowable values:
        - Yes
        - No
        - Unknown
        - [blank]
- First Time Buyer?
    - Allowable values:
        - Yes
        - No
        - Unknown
        - [blank]
- Veteran?
    - Allowable values:
        - Yes
        - No
        - Unknown
        - [blank]
- Property Address

Note
The values stored in lead record fields do *not* overwrite corresponding fields in the associated contact record (or vice versa).

Lead Stages

A standard set of lead stages is available by default. These are *not* customizable as of the initial release. The standard stages provide a foundation with standard, out-of-the-box reporting and analytics, reducing the need for custom reports.

In a future enhancement, users will be able to edit the display names of the standard lead stages, choose stages to enable or disable for their organization, and add additional stages.

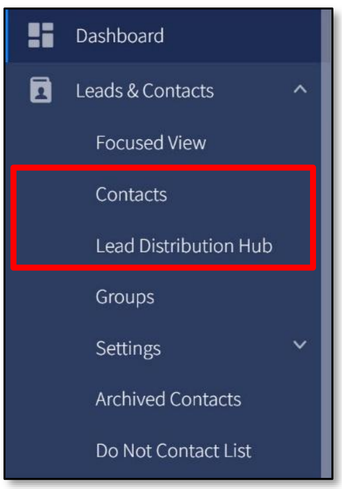
Stage #	Stage Name	Description
1	New	Lead has been added to the system but no outreach has been made yet. Default stage for new leads unless otherwise specified during creation.
2	Contact Attempted	An outreach attempt (call, email, or text) has been made, but no response.
3	Engaged	2-way communication has occurred—the lead has responded and is actively engaged.

Stage #	Stage Name	Description
4	Application Started	The borrower has begun the loan application process but has not submitted it yet.
5	Application Submitted	The borrower has completed and submitted their loan application.
6	Pre-Approved	The borrower's application has been pre-approved.
7	In Process	The loan is being processed and/or underwritten—work is happening behind the scenes.
8	Closed	The lead has reached a final outcome: funded, withdrawn, declined, or lost.

Overall Navigation

Navigate to **Leads & Contacts → Contacts** to access leads via their parent contact records.

Administrators can navigate to **Leads & Contacts → Lead Distribution Hub** to configure lead sources and routing policies.

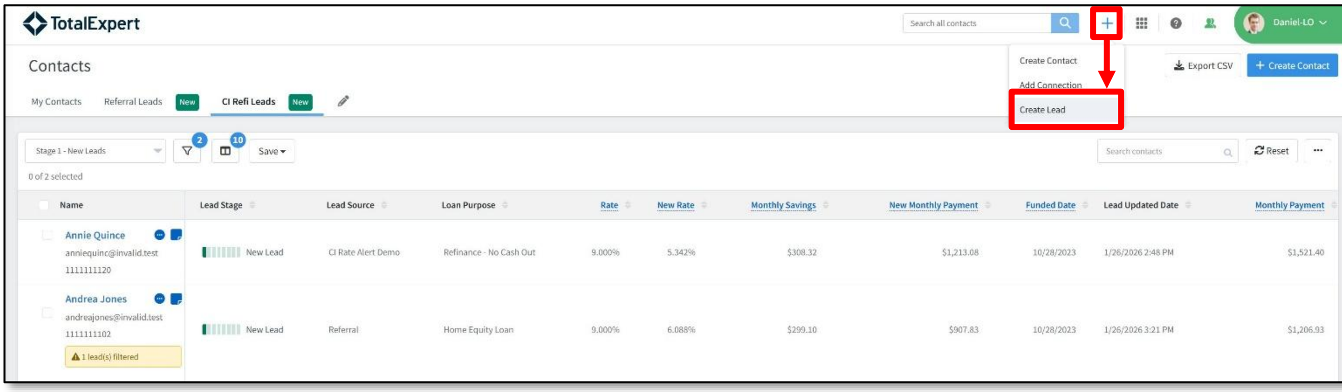


Lead Creation

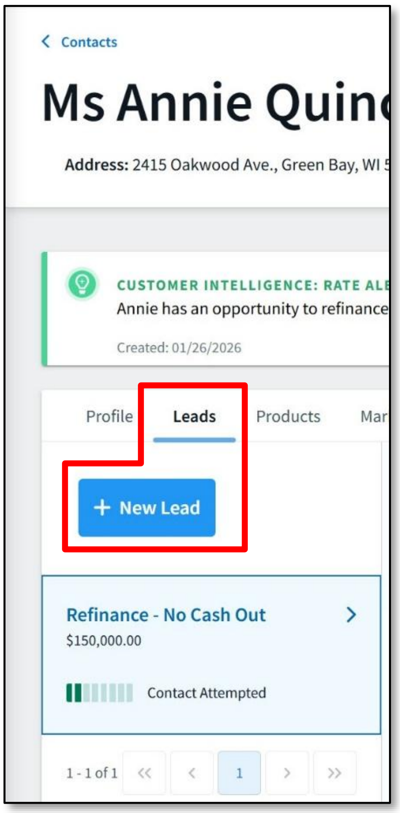
Manual Entry

You can manually create a lead record from any page header or directly from a contact record.

- From anywhere in TE: Click the **Add** menu (+ symbol in the header bar of every page) and select **Create Lead**.
  - Once you fill out the form, the system checks for an existing contact in the user's account (not across the entire organization) to attach the new lead to. If it does not find a matching contact record, a new contact record is created with that new lead attached.

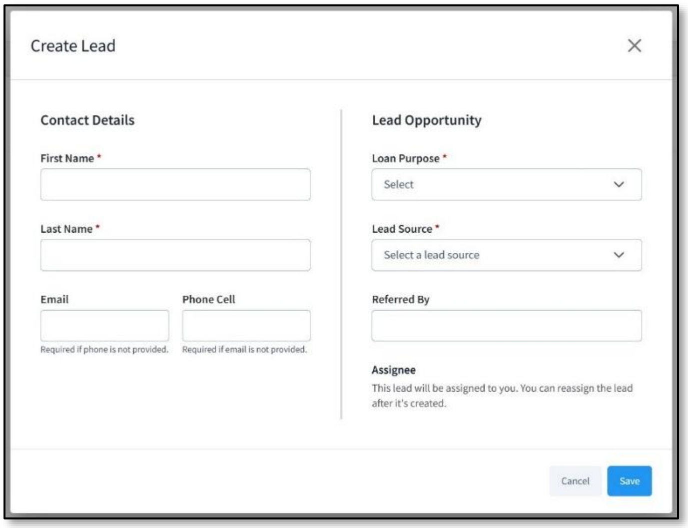


- From contact details page: Select the **Leads** tab and click the **+New Lead** button on the left side.
    - A lead record is created and attached to that specific contact.



The Create Lead box opens.

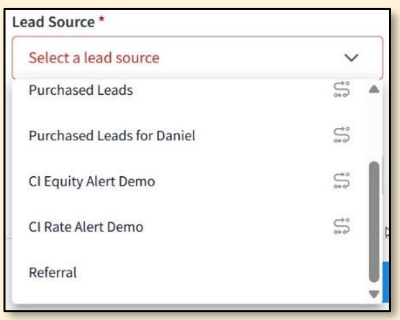
- If you selected the option from the Add menu, the form appears as shown. Fill out the form and click the **Save** button to create the new lead. Fields marked with red asterisks are required.

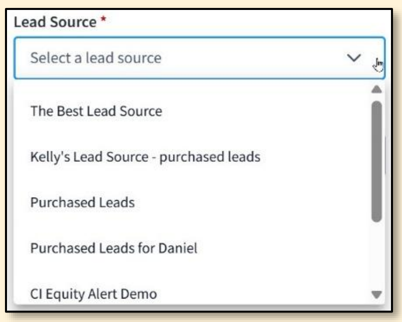


- If you selecte the option from the contact record, you do not need to provide the contact details on the left side of the form, because they are automatically drawn from the contact record. Fill out the Lead Opportunity fields and click the **Save** button to create the new lead. Fields marked with red asterisks are required.

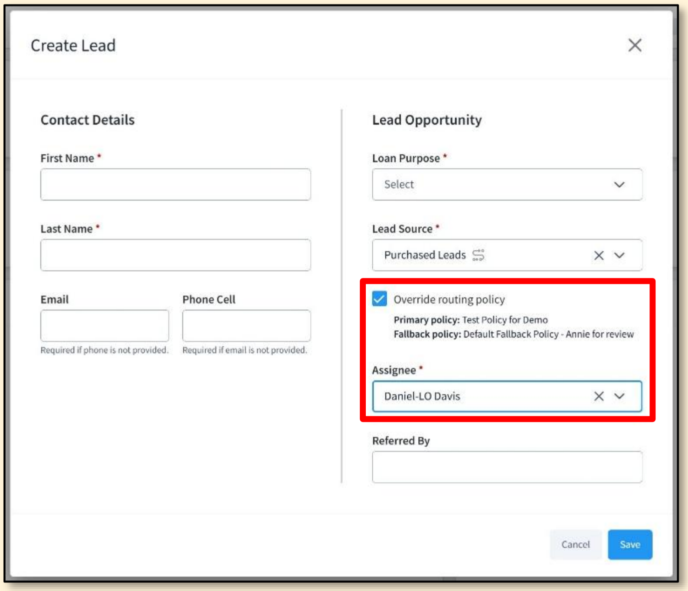
Note

When an administrator creates a lead, their view of the drop-down list under Lead Source includes a routing icon for any sources whose definitions include routing policies. This icon is *not* shown in the view for non-administrators.



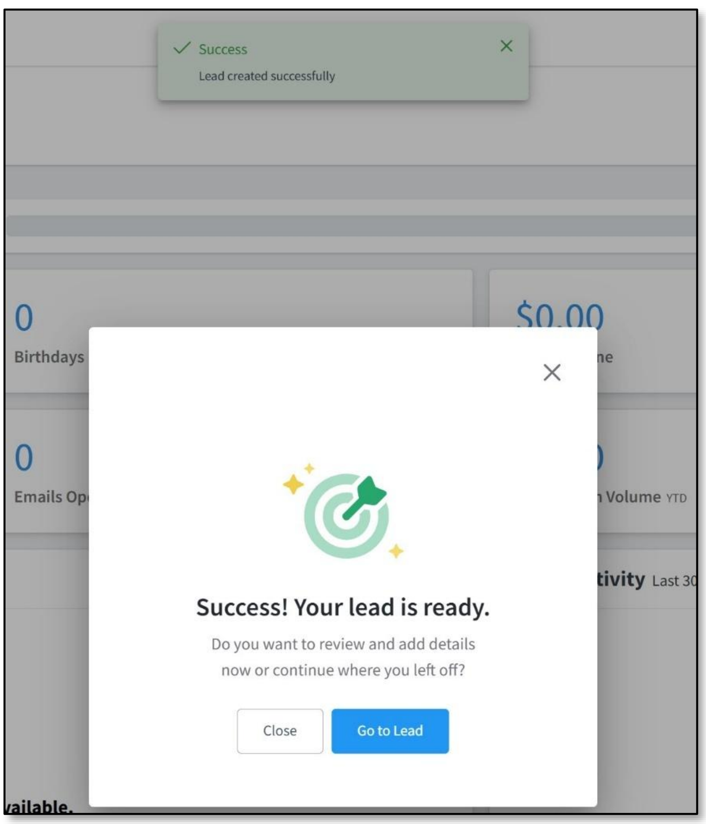


Additionally, when an administrator selects a lead source with a routing policy, the policy (and fallback policy, if applicable) are listed. You then have the option to check a box to override these policies. If this box is checked, you must then select a specific user to assign the lead to.



For a non-administrator, the lead is automatically assigned to the user creating the lead, ignoring the routing policy.

A success message appears when the lead has been created successfully. Click the **Go to Lead** button to proceed directly to the lead details in the contact record page.



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Import – Ad Hoc and Recurring

Select **Import Data** in the navigation menu and use the new Leads import type. The lead source is specified at the file level, meaning all leads in that file have the same source.

Tip
Download the new Leads template from the Data Imports page for a setup including all of TE's standard lead attribute fields. Otherwise you will have to map your columns to TE's fields during the import definition.

For all leads in an import file, the user can choose to either:

- Assign all leads in the file to a specific user
- Route all leads in the file based on the lead source and its accompanying routing policy

Journeys

Leads and their attributes can be used to configure a journey for contacts.

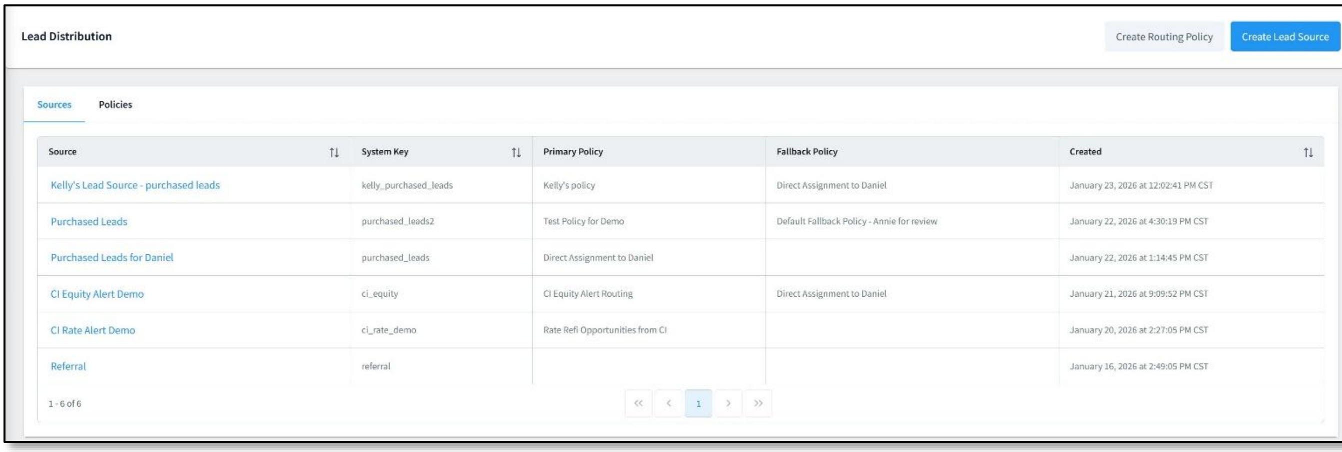
- Triggers
    - Lead Created
    - Lead Updated
    - Lead Stage Changed
- Actions
    - Create Lead
        - Specify lead source
        - Option to override routing and assign to contact relationship role:
            - the user who owns the contact record
            - the user whom the contact record is assigned to
            - the journey user in context
- Conditions
    - Any lead attribute can be used as a condition in a journey operator.
        - This is similar to the existing Contact Value condition.
        - These can also be used as inline conditions.

Not Supported

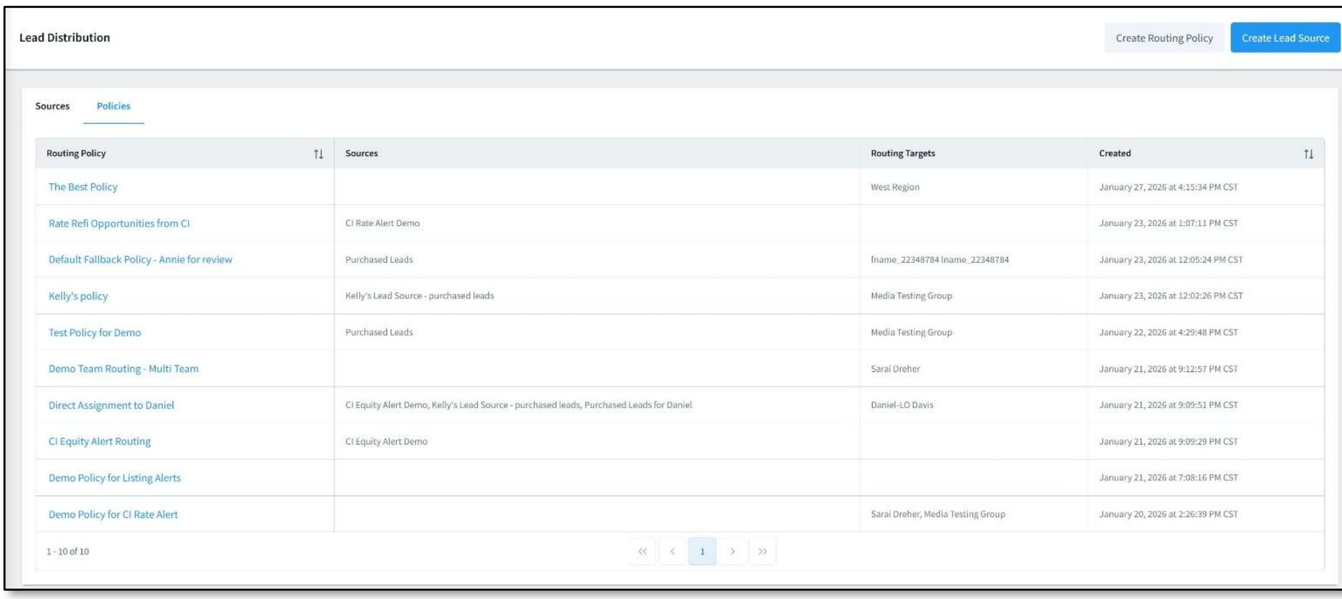
- EAPI
- Lead capture apps (LCA)
- Single Property Sites (SPS)
- ALC (Rebel IQ)

Lead Sources and Routing Policies

Administrators can create and edit lead sources and routing policies by navigating to **Leads & Contacts → Lead Distribution Hub**. This page is organized into separate tabs for lead sources and routing policies; each shows a list of all the relevant items in that category and some basic details about each one. The Sources tab loads by default.



Click the **Policies** tab to switch to the list of routing policies.



Note
Only administrators have access to this page.

Lead Sources

A lead source is required on every lead and can optionally be used for routing if that configured lead source has a routing policy associated with it.

A lead source for a lead record is fully distinct from and independent of the source associated with a contact record. Specifically:

- A lead's Lead Source field is never set to match the contact's Source field.
- A contact's Source field is never set to match the lead's Lead Source field. For example:
    - When a new lead is created for an existing contact, the contact's Source field is not updated to match the lead's Lead Source field.

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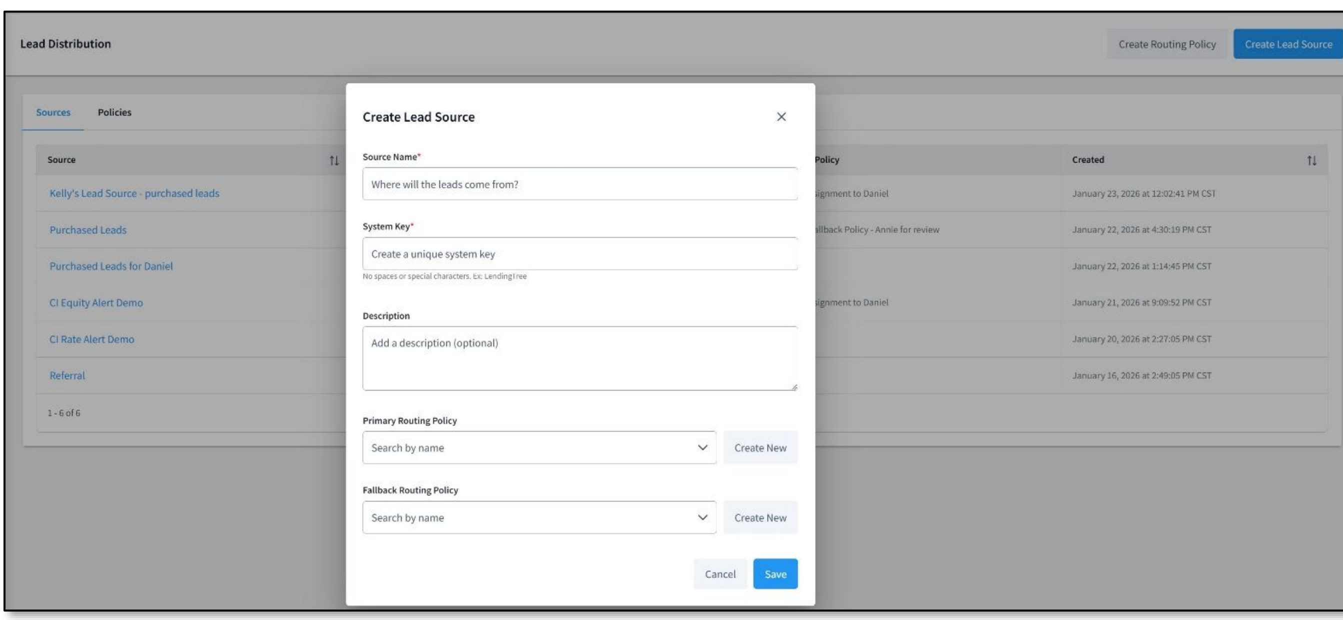
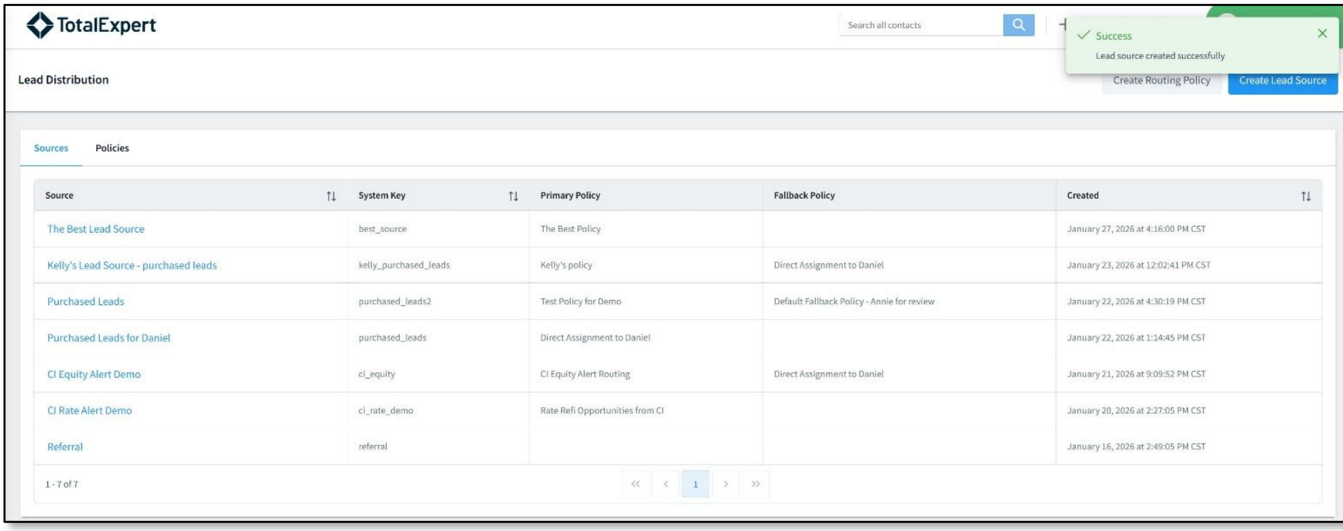
- When a new lead is created and causes a new contact record to be created, the contact's Source field is not initially set to match the lead's Lead Source field.

To create a lead source:

1. Navigate to **Leads & Contacts → Lead Distribution Hub**.
2. Click the **Create Lead Source** button in the upper-right corner of the page.
3. In the Create Lead Source box:
    a. In the **Source Name** field, enter a distinctive name for the lead source. This name appears in the UI whenever a lead source is named. This can be edited later.
    b. In the **System Key** field, enter a unique name that contains no spaces or special characters. This name is used in the back end. This cannot be changed once the lead source is saved.
    c. (optional) In the **Description** field, enter text that describes what the lead source is and how it should be used.
    d. In the **Primary Routing Policy** field, either:
        i. Select an existing routing policy from the drop-down list.
        ii. Click the **Create New** button to open a slide-out panel. (This has the same options as the general form to create a new routing policy; see Routing Policies below.) Fill out the form and click the **Create** button to add the new policy, then select it in the Create Lead Source box.
        iii. Leave the field blank. In this case, the lead source does not rely on an automatic routing policy, and any leads with this source must be assigned manually.
    e. In the **Fallback Routing Policy** field:
        i. If the Primary Routing Policy field was left blank, this must also be left blank.
        ii. If you selected a primary policy, you can leave this blank (in which case any leads from this source that cannot be assigned by the primary policy would have to be assigned manually), or you can select or create a policy to act on any leads that cannot be assigned by the primary policy. See Fallback Policies below for more details.
    f. Click the **Save** button.



When the lead source is submitted successfully, a success message appears at the top of the page.



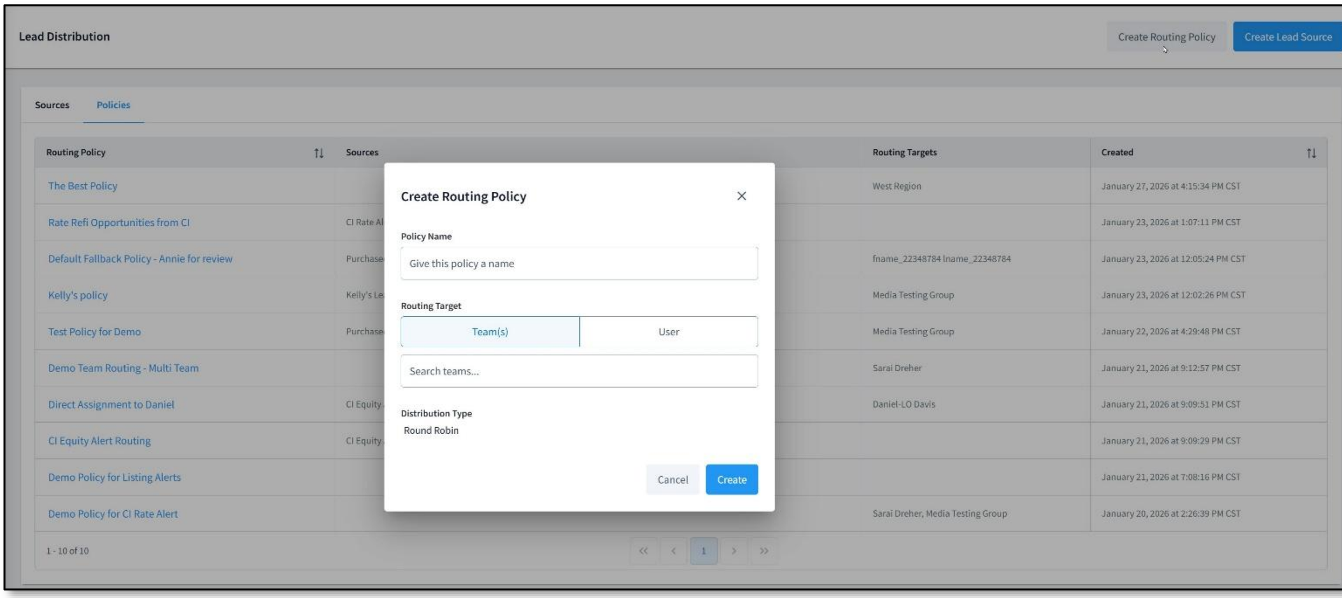
Routing Policies

A routing policy determines which users are eligible to have certain leads assigned to them. This is done either by selecting teams of users and applying filters or by selecting a single user.

Any number of lead sources can be mapped to the same routing policy.

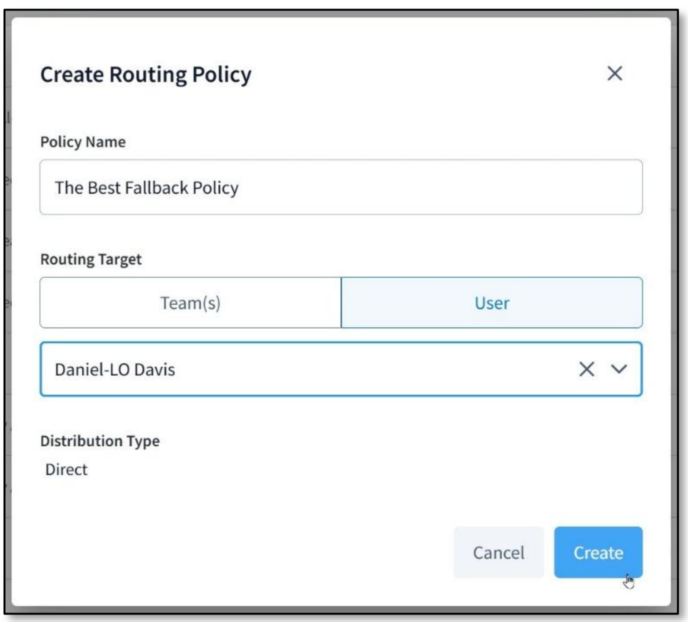
To create a routing policy:

1. Navigate to **Leads & Contacts → Lead Distribution Hub**.
2. Click the **Create Routing Policy** button in the upper-right corner of the page.
3. In the Create Routing Policy box:
    a. In the **Policy Name** field, enter a distinctive name for the routing policy. This name appears in the UI whenever a routing policy is named.
    b. Select the Routing Target:
        i. If you want lead assignments using this routing policy to be distributed among various members of a team, click the **Team(s)** button. Then, in the field below, select 1 or more teams whose members would be eligible to receive lead assignments via this routing policy.



Note
Once a routing policy using teams is created, you can refine its definition using the canvas later. See Routing Filters and the Policy Canvas below.

ii. If you want all leads using this routing policy to be assigned to the same user, click the **User** button. Then, in the field below, select the specific user.



c. Click the **Create** button.

Fallback Policies

A lead source can optionally select a secondary routing policy to use as the "fallback" option when the primary policy's routing rules are unable to assign a lead. If the fallback policy is also unable to a assign a lead, the lead is either:

- Unassigned, if a matching contact was found in the routing policy
- Rejected as an error, if a matching contact was not found (leads cannot exist in the system without a parent contact)

Routing Filters and the Policy Canvas

Routing logic and filters are configured in the canvas.

A routing filter is a way to control which types of leads a specific user can get. Admin istrators can filter which leads are routed to a user, based on information in the lead record.

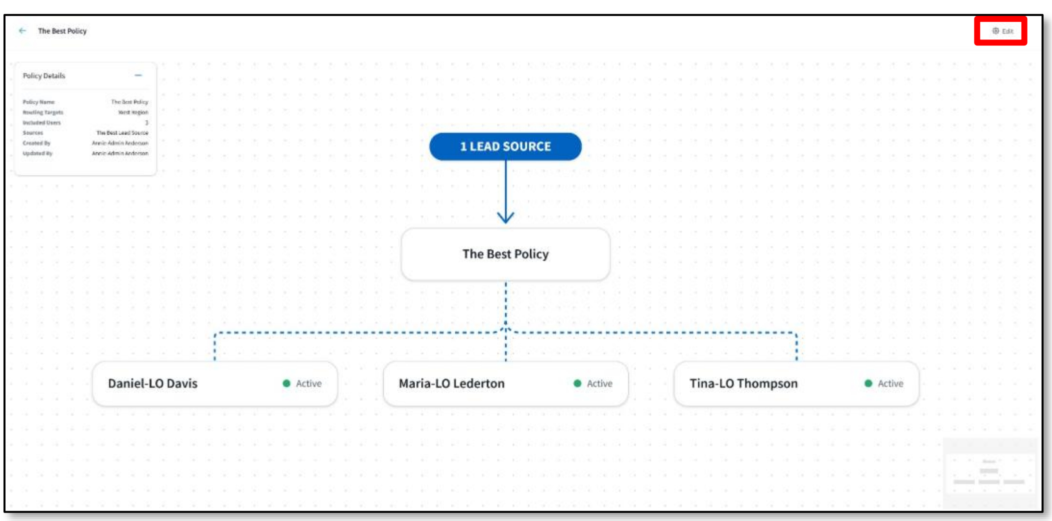
Supported filters:

- Property State
- Property Zip
- Loan Purpose
- (TBD) State License Match
- (TBD) Lead Volume
- (TBD) Credit Rating / Credit Score

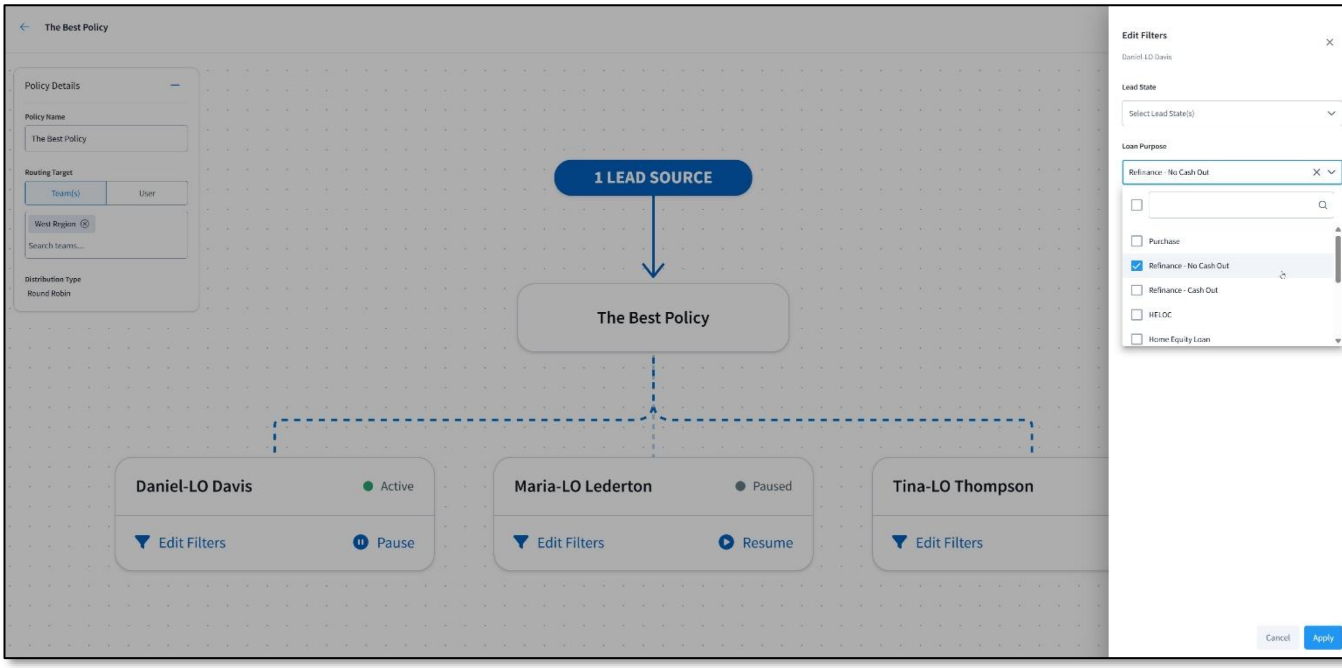
Note
These will all be available for the first general release, but may not all be available during the beta phase.

To edit a routing policy:

1. From the Lead Distribution page, select the **Policies** tab.
2. Click the name of the routing policy you want to edit. The editing canvas opens.
3. Click the **Edit** button in the upper-right corner.

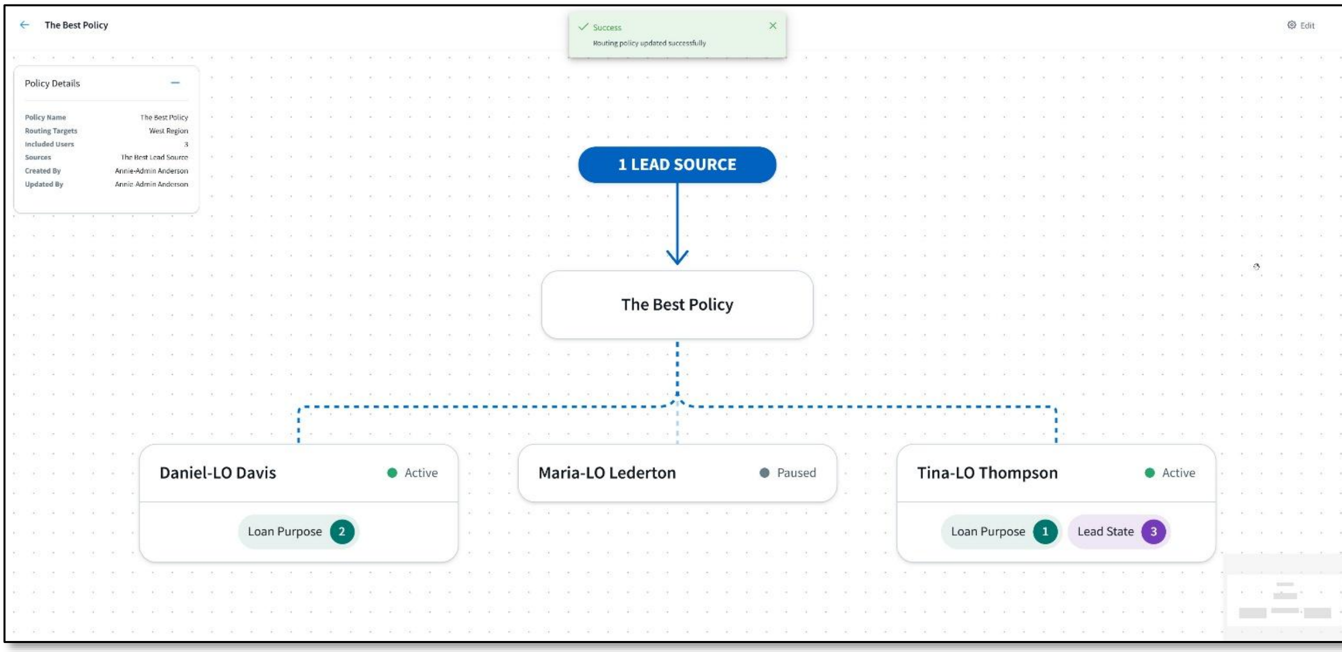


4. In editing mode, you can:
    a. Update the policy details in the upper-left corner.
    b. Toggle whether an individual user is active or paused for this policy by clicking either **Pause** or **Resume** in their box. (You might pause a user while they are on vacation, for example, and resume them when they return.) In the example shown below, Maria has been paused, and Daniel is active.
    c. Edit the filters for an individual user by clicking **Edit Filters** in their box. This opens a slide-out panel where you can refine which lead attributes must apply to a new lead for the selected user to be eligible to have that lead assigned to them. Click the **Apply** button at the bottom of the panel to add the filters to the box for the user on the canvas.



5. When you have made changes that have not taken effect, there is an Unsaved Changes label in the upper-right corner of the page. If you click the **Cancel** button, those changes will be discarded, and the policy reverts to its last saved state.

6. When you are finished making updates to your users, click the **Save** button in the upper-right corner. A success message appears at the top of the page when the changes are saved successfully. Click the ← button in the upper-left corner to return to the Lead Distribution page.



Viewing and Managing Leads

Lead assignment email notifications:

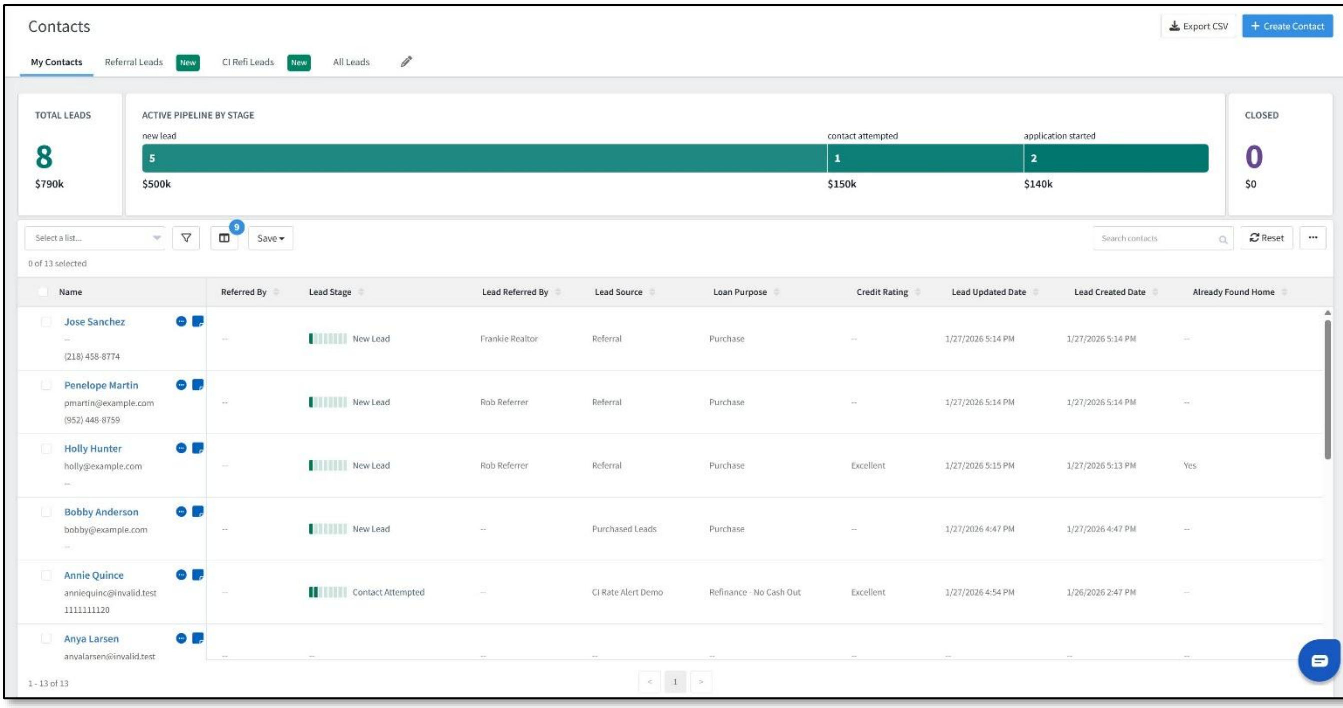
- Users get an email notification every time a lead is assigned to them. A link in the email takes them directly to that lead record.
- Lead assignment email notifications can be turned off via an organization setting.

Pipeline views:

- Existing tabs and views will remain unchanged, though leads can be viewed and managed from existing pipeline views.
    - All lead attributes are available to use as columns and inclusion/exclusion filters, as desired.
- Users can filter pipeline views to show only contacts with leads, or to show unassigned leads.

Tip
Push pipeline view tabs and lists with LM attributes to teams of users that have LM access. Otherwise, these views would appear empty for non-LM users.

The My Contacts tab shows a summary of your applicable leads at the top and various attributes for each contact in the list. As always, you can configure the specific columns and filters and save views.



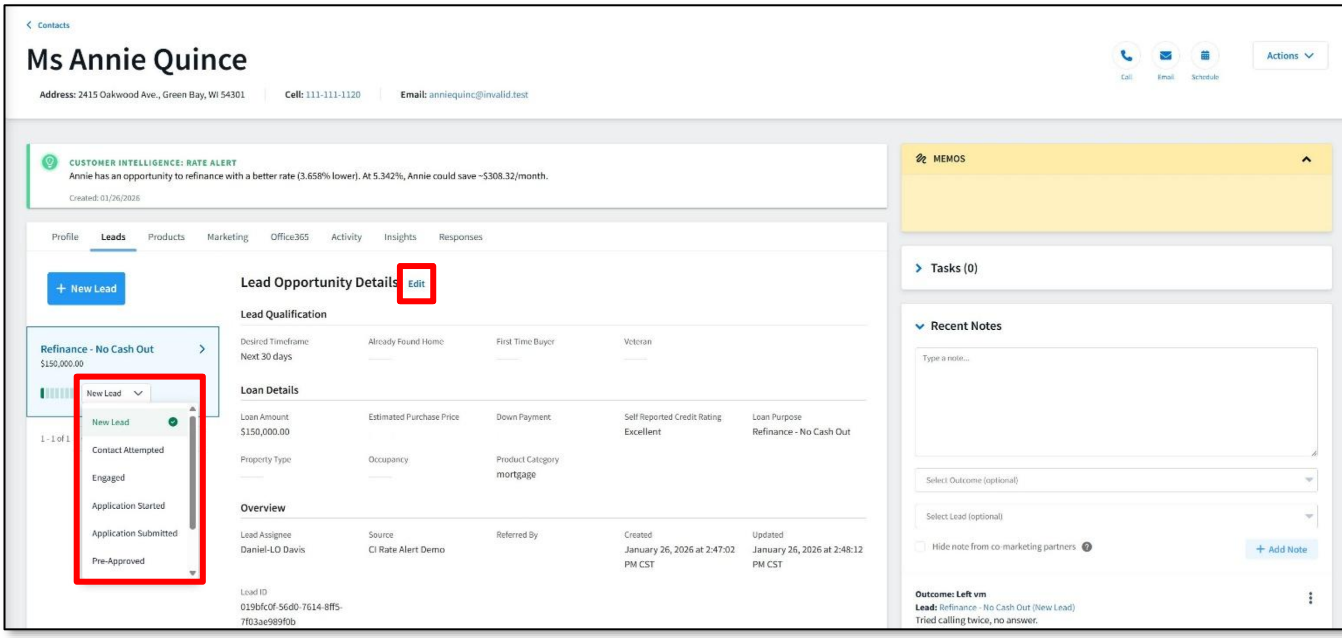
If a contact has more than one lead, but the applied filter in the view shows only a subset of those leads, a message is displayed with the contact information on the left side of the page. This yellow information box indicates that there are more leads for that contact, but they are not displayed because they do not match the applied filter.

In the custom view shown below as a new tab, the list has been filtered to show only contacts with customer intelligence refinance (CI refi) leads.

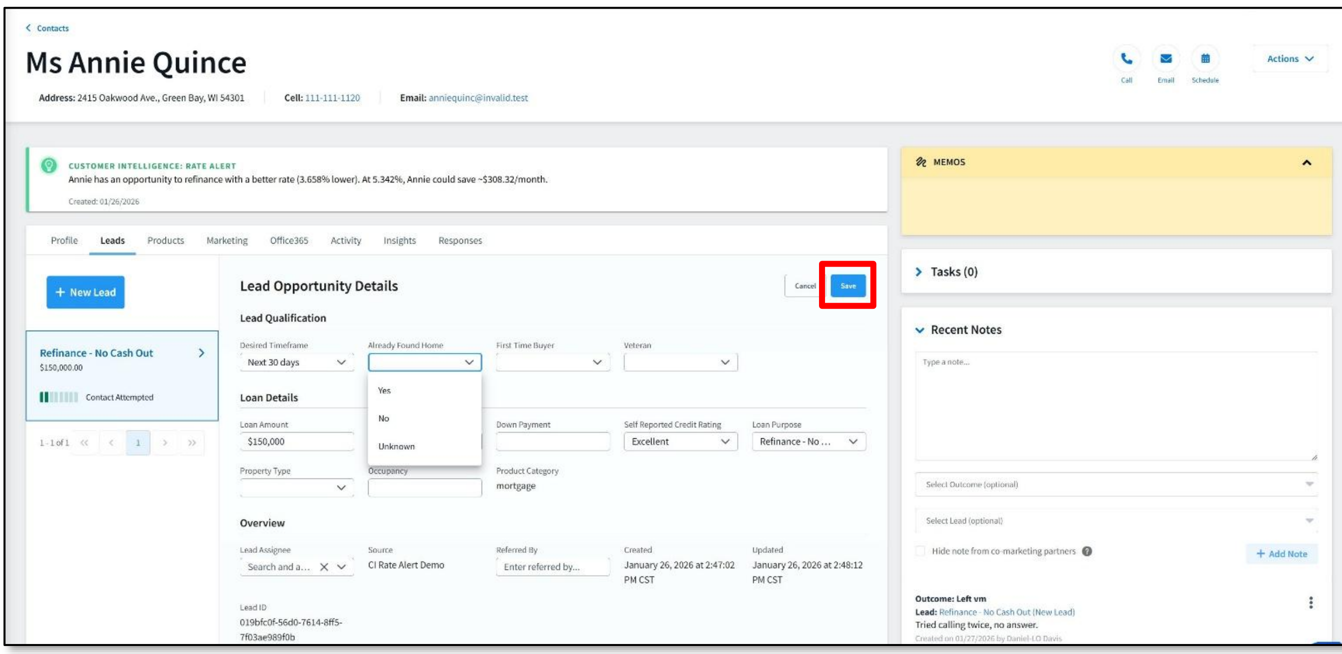
Editing and Viewing Lead Information on a Contact Record

Users with access to the contact record that a lead record is attached to can view that lead record by navigating to **Leads & Contacts → Contacts**, clicking on the contact's name to open the contact record, and selecting the **Leads** tab. The list of leads associated with the contact is shown on the left side of the page, and the details for the selected lead are shown in the main panel.

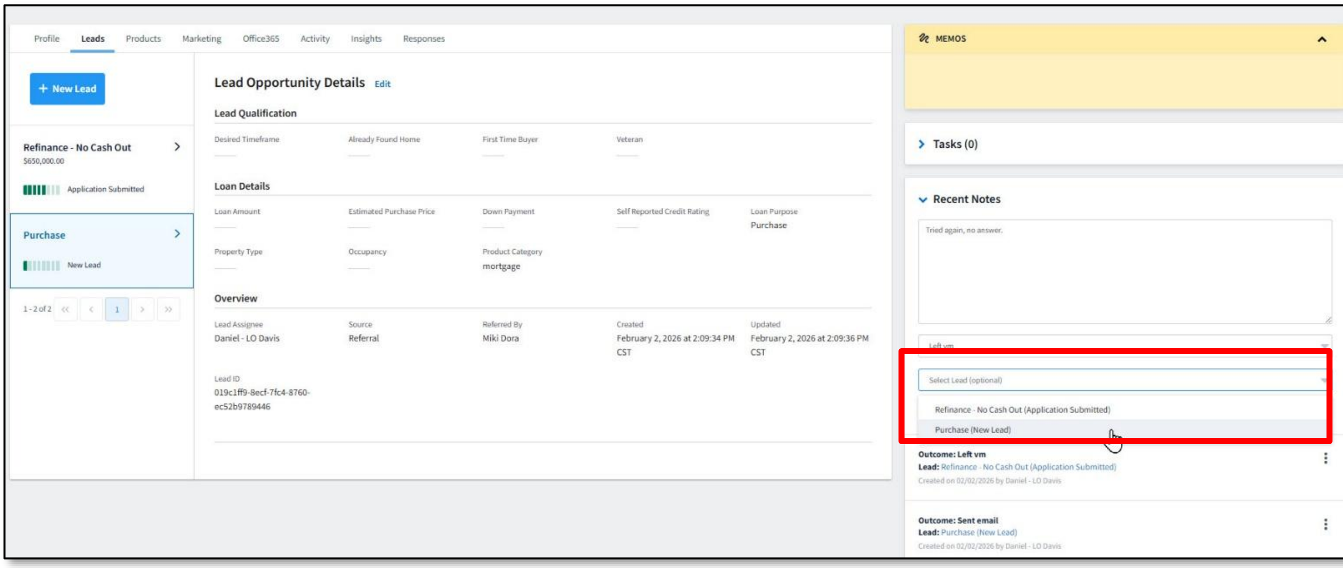
If you have access to edit the lead record, you can click **Edit** in the Lead Opportunity Details section. You can also update the lead status by selecting an option from the drop-down list from the summary tab on the left side of the page.



When you click Edit, you can enter or select new information for any editable fields on the lead record (some fields, such as the Lead ID are fixed). When you are finished making updates, click the **Save** button.

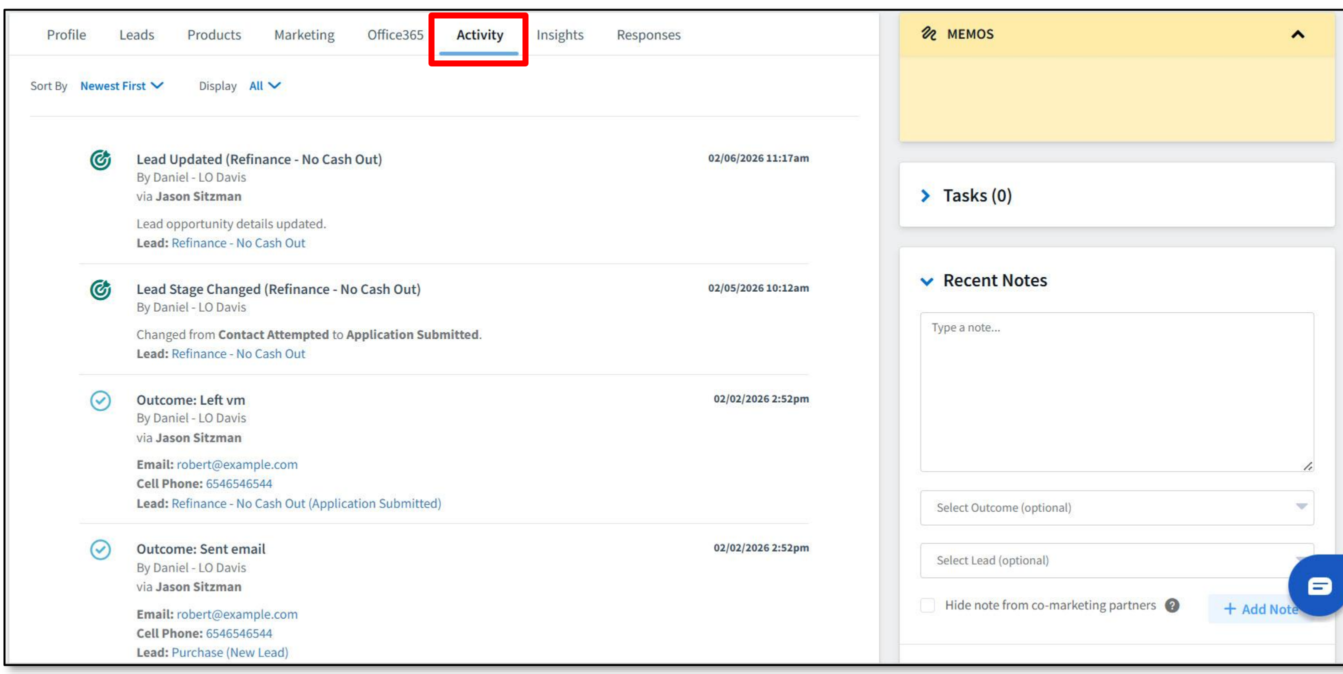


When you create a note on a contact record with at least 1 lead, with or without an outcome, you also have the option to select a lead that the note should be associated with. This helps in identifying and filtering the related lead activities in the Activity tab.



Click the **Activity** tab to view information about all the activity recorded for the contact. This includes the following lead-related actions:

- Lead Created
- Lead Assigned
- Lead Updated
- Lead Stage Changed



Reporting and Analytics

A standard weekly and monthly report is available with data about leads for an organization. To access the report:

1. Navigate to **Reporting & Analytics → Standard Reports**.
2. Either:
    a. Click the **Weekly Reports** tab and select **Weekly Lead Management Activity Report** from the drop-down list.
    b. Click the **Monthly Reports** tab and select **Monthly Lead Management Activity Report** from the drop-down list.
3. Proceed as usual by selecting the desired date filter and downloading the report.

The Lead Management Activity Report provides comprehensive lead pipeline insights through unit - and volume-based metrics at both the individual and organization levels, empowering users sales managers, and administrators to track performance and optimize engagement. This report has the following column headers:

Column Name	Business Description
`organization_id`	Unique identifier for the organization that owns the lead record.
`lead_id`	Unique identifier for the lead record.
`contact_id`	Unique identifier for the contact associated with the lead.
`lead_first_name`	First name of the lead.
`lead_last_name`	Last name of the lead.
`lead_email`	Primary email address provided by the lead.
`lead_mobile_phone`	Mobile phone number provided by the lead.
`lead_origin`	High-level origin of the lead (for example, manual entry, integration, form).
`lead_source`	Specific marketing or referral source that generated the lead.
`lead_created_at`	Timestamp when the lead was created in the system.
`loan_purpose`	Intended purpose of the loan provided by the lead.
`loan_amount`	Estimated loan amount requested by the lead.
`referred_by`	Name or identifier of the referral source, if applicable.
`assigned_to_user_id`	User ID of the loan officer or team member assigned to the lead.
`assigned_to_first_name`	First name of the assigned user.
`assigned_to_last_name`	Last name of the assigned user.
`assigned_to_email`	Email address of the assigned user.
`assigned_to_user_role`	Role of the assigned user in the organization.
`assigned_To_user_status`	Current employment or activation status of the assigned user.
`assigned_to_user_teams`	Teams or groups the assigned user belongs to.
`new_lead`	Indicates whether the lead is newly created and not yet worked.
`contact_attempted`	Indicates that at least 1 outbound contact attempt was made (call, email, or SMS).
`contacted`	Indicates that successful 2-way communication with the lead occurred.
`application_started`	Indicates whether the lead has begun a loan application.
`application_submitted`	Indicates whether the loan application was fully submitted.
`pre_approved`	Indicates whether the lead has received a pre-approval decision.

Column Name	Business Description
`in_process`	Indicates whether the loan is actively being processed.
`closed`	Indicates the loan has closed or funded.
`most_recent_outcome`	Most recent lead activity or life cycle outcome.

Limitations in the Current Version

The initial release of Lead Management has a few limitations that will be addressed in future releases. They are documented here for awareness. As these features are enhanced, this document will be updated.

Contact Matching

When distributing a new lead via the relevant routing policy, the system does not check across the entire organization for an existing contact. It only checks the pool of users in the routing policy being used . If a matching contact record is not found among those users, a new one is created. This could result in duplicate contacts across the organization (but in different user accounts).

Lead Stages

The system supports a standard set of lead stages. These stages are not configurable or customizable by customers or TE staff.

Campaign Builder

There is no association between a campaign and a lead source or routing policy.

Routing Policies

Due to performance considerations, routing policies are limited to 50 users, even if more are selected as routing targets (teams). (This limit may increase in the future.) If more than 50 are included, the canvas will only show the first 50 and will only consider the truncated list for routing. The system goes in order of user ID, lowest to highest. The 51st user and beyond will not be included in the routing logic.

Note
When a lead comes in to be routed, the list of the “top” 50 users is generated at that time. This means any users that have been deactivated or do not have correct permissions are excluded, and the list populates until it finds 50 active, permissioned users.