Org Level Pipeline Views – Best Practice Framework and Views

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Example Framework

Below is an example framework from how you can set up your org level contact tabs in Total Expert, as well as some best practice contact lists you can include in each tab.

Tab	Leads / Prospects 💰	Customer Intelligence 🔥	In Process 📄	Past Customers 🏆	Referral Partners 🏘️
Best Practice Lists	New Leads - Last 30 Days	LTV Below 70% (Equity Enriched)	Active Pipeline (Application to Funding)	All Past Clients	Buyers Agents
	Incomplete Apps – Last 30 Days	LTV Change - Above 80% to Below 80% (Equity Enriched)	In Processing	Loan Anniversaries (Funded 1 year ago)	Sellers Agents
	Complete Apps – Last 30 Days	Credit Alerts - Last 7 Days	In Underwriting	Rate & Term Refis (Above x%)	Attorneys
	Active Pre-Approvals	Listing Alerts - Last 7 Days	Clear to Close	All Funded Loans YTD	Builders
	Expiring Pre-Approvals	Rate Alerts - Last 7 Days			Financial Advisors
	3rd Party Leads	Reverse Mortgage Opportunities (>50% Equity and 62 and Older)			Settlement Agents
		HELOC and Cash-Out Opportunities ($200k+ Equity)			

Additional ideas:

- Create a marketing tab where you can have a filtered list for each of your core journeys that tells your LOs which contacts are currently on it.

Best Practices

- Use emojis in the naming convention of the tabs
- Tabs can be permissioned to Teams instead of All Users (but still limited to 10 tabs)
- Users can copy lists from the Org-provided lists to create their own

Lead Lists

New Leads – Last 30 Days

List will show new contacts added that are not yet tied to a loan. This could include manually added contacts, Lead Capture Apps, Single Property Websites, or 3rd party leads sources (Zillow, LendingTree, etc.)

- Inclusion:
  - Contact Information: Created on Date is created in the last 30 days
- Exclusion:
  - Mortgage Information: Creation Date is in the last 100 years

Incomplete Apps – Last 30 Days

Will vary by POS/LOS used by the organization. Filters based on Loan Status or POS Status and created in the last 30 days.

- Inclusion:
  - Contact Information: Created on Date is created in the last 30 days
  - Mortgage Information: Blend Application Status is Application in Progress
- Exclusion:
  - Mortgage Information: Creation Date is in the last 100 years

Complete Apps – Last 30 Days

- Inclusion:
  - Contact Information: Created on Date is created in the last 30 days
  - Mortgage Information: Blend Application Status is Application Completed
- Exclusion:
  - Mortgage Information: Creation Date is in the last 100 years

Active Pre-Approvals

- Inclusion:
  - Mortgage Information: Pre-Approval Date is in the last 120 days [choose date that works for your organization]
  - Mortgage Information: Loan Status is Started [select the status that refers to a loan not yet denied, in process, or closed]
- Exclusion: NA

Expiring Pre-Approvals

- Inclusion:
  - Mortgage Information: Pre-Approval Expiration Date is in the next <u>x days</u> [choose time frame for organization]
  - Mortgage Information: Loan Status is <u>Started</u> [select the status that refers to a loan not yet denied, in process, or closed]
- Exclusion: NA

3rd Party Leads

- Inclusion:
  - Contact Information: Lead Source is x [select lead source vendor]
- Exclusion: NA

Customer Intelligence Lists

LTV Below 70%

- Inclusion:
  - Customer Intelligence - Equity: LTV is less than or equal to 70.00%
- Exclusion: NA

LTV Change - Above 80% to Below 80% (Equity Enriched)

- Inclusion:
  - Mortgage Information: Loan-to-Value is greater than or equal to 80.000%
  - Customer Intelligence – Equity: LTV is less than or equal to 80.00%
- Exclusion: NA

Credit Alerts - Last 7 Days

- Inclusion:
  - Insights: Insight Types is Customer Intelligence: Credit Inquiry Alert
- Exclusion: NA

Listing Alerts - Last 7 Days

- Inclusion:
  - Insights: Insight Types is Property listed in the last 7 days
- Exclusion: NA

Rate Alerts - Last 7 Days

- Inclusion:
  - Insights: Insight Types is Customer Intelligence: Rate Alert
- Exclusion: NA

Reverse Mortgage Opportunities (>50% Equity and 62 and Older)

- Inclusion:
  - Customer Intelligence - Equity: Equity % is greater than or equal to 50.00%
  - Contact Information: Age is greater than or equal to 62 [requires birth year]
- Exclusion: NA

HELOC and Cash-Out Opportunities ($200k+ Equity)

- Inclusion:
  - Customer Intelligence - Equity: Equity $ is greater than or equal to $200000
- Exclusion: NA

In Process Lists

All of these lists will vary based on the loan statuses the organization has mapped from their LOS to TE.

Active Pipeline (Application to Funding)

- Inclusion:
  - Mortgage Information: Loan Status is [include all statuses that you map between application to funding]
- Exclusion: NA

In Processing:

- Inclusion:
  - Mortgage Information: Loan Status is Processing [your organization's status for In Processing]
- Exclusion: NA

In Underwriting:

- Inclusion:
  - Mortgage Information: Loan Status is Underwriting [your organization's status for In Underwriting]
- Exclusion: NA

Clear to Close

- Inclusion:
    - Mortgage Information: Loan Status is <u>Clear to Close</u> [your organization's status for Clear to Close]
- Exclusion: NA

Past Customer Lists

All Past Clients

- Inclusion:
    - Mortgage Information: Funded Date in last 100 years
- Exclusion:
    - Email Activity: Email Activity is Unsubscribed
    - Contact Information: Silenced Communication is on

Loan Anniversaries that month (Funded 1 year ago)

- Inclusion:
    - Mortgage Information: Funded Date is in the last 13 months
- Exclusion:
    - Mortgage Information: Funded Date is in the last 12 months
    - Mortgage Information: Loan Purpose is Refinance [if targeting purchase loans]

Rate & Term Refis (Above x%)

- Inclusion:
    - Mortgage Information: Interest Rate is greater than or equal to <u>x%</u> [choose rate for organization]
- Exclusion:
    - Mortgage Information: Funded Date is in the <u>last 6 months</u> [may vary based on EPO policy]

All Funded Loans YTD

- Inclusion:
    - Mortgage Information: Funded Date is from 2024-01-01 to not specified
- Exclusion: NA

Referral Partners Lists

Buyers Agents

- Inclusion:
    - Contact Information: Group is Buyers Agent
- Exclusion: NA

Sellers Agents

- Inclusion:
    - Contact Information: Group is Sellers Agents
- Exclusion: NA

Attorneys

- Inclusion:
    - Contact Information: Group is Attorneys
- Exclusion: NA

Builders

- Inclusion:
    - Contact Information: Group is Attorneys
- Exclusion: NA

Financial Advisors

- Inclusion:
    - Contact Information: Group is Financial Advisors
- Exclusion: NA

Settlement Agents

- Inclusion:
    - Contact Information: Group is Settlement Agents
- Exclusion: NA