Introducing:
Customer Intelligence 🚀

TotalExpert®

Customer Intelligence

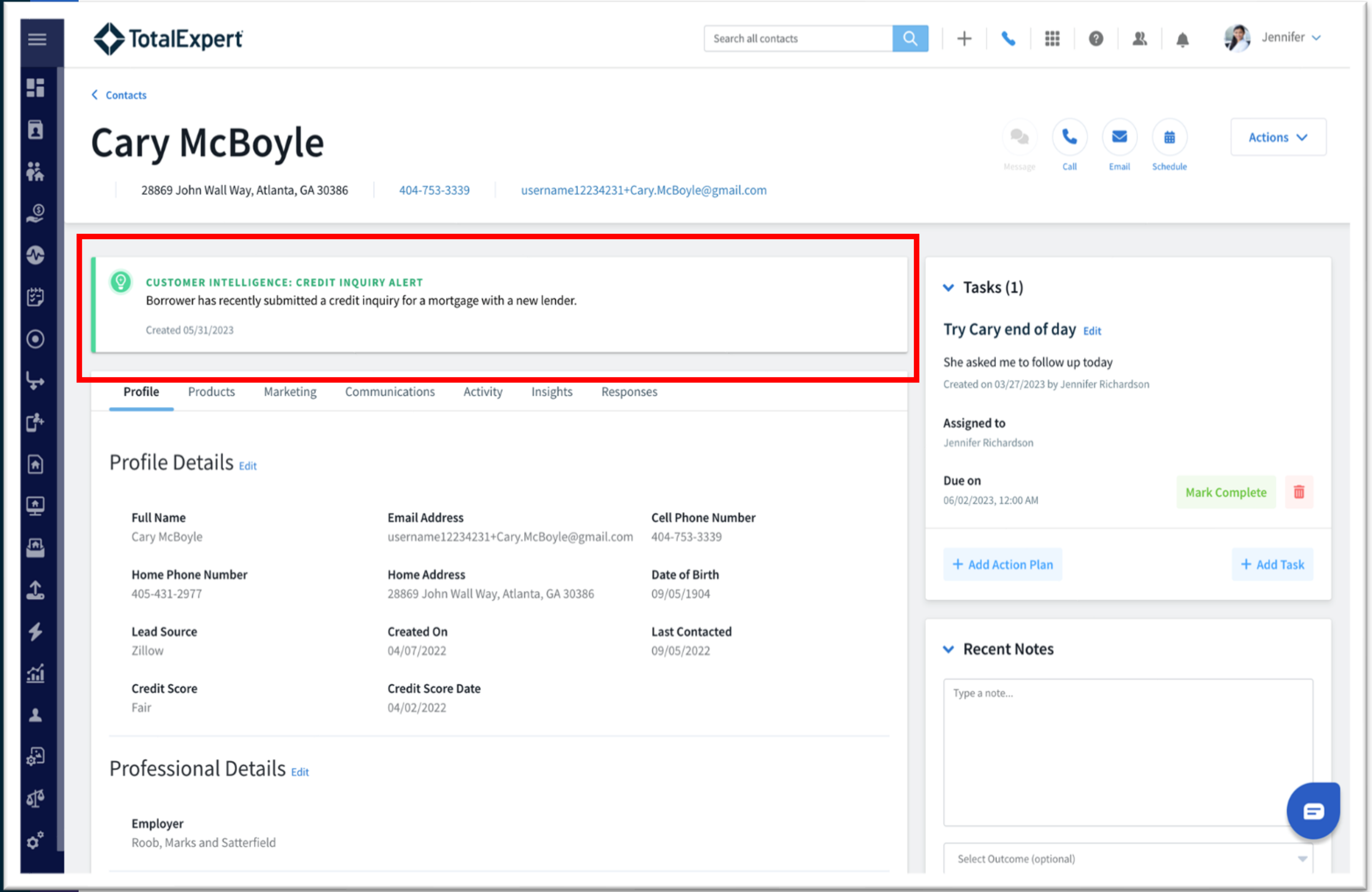
- Mortgage Credit Inquiry Alert
- Credit Improvement Alert
- Rate Alert & Enrichment
- Equity Insight & Enrichment
- Property Listing Alert

Mortgage Credit Inquiry Alert

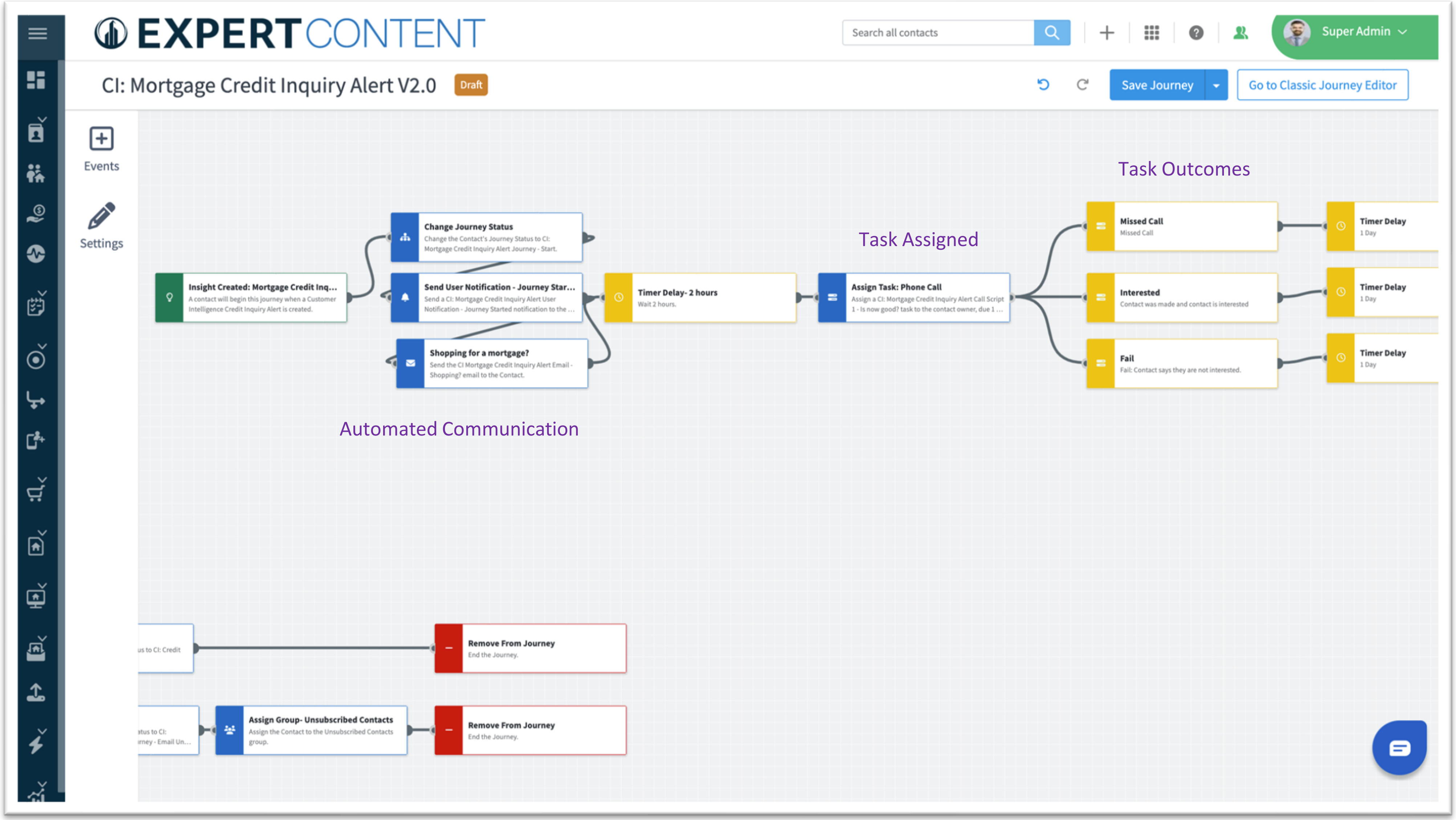
Customer Intelligence

Mortgage Credit Inquiry:

- Notifies you when a contact pulls credit for a mortgage at a competing lender or bank
- The alert is generated by one of the Credit Bureaus, which sends Total Expert an alert any time a mortgage credit pull happens
- When a Mortgage Credit Inquiry is generated, a FOC Journey will deliver the FOC email and/or print content to the consumer



Mortgage Credit Inquiry Alert Journey



Best Practices For Leveraging Mortgage Credit Inquiry Alerts:

✅ When you get a notification of a mortgage credit inquiry alert, log into Total Expert and review the contact

✅ Use this as an opportunity to touch base with the client – you don't need to directly address the credit inquiry, but rather use this as a relationship builder

✅ Think about your outreach method—whether it's a phone call, email, or text. After you take action, be sure to log the outcome in Total Expert to keep track of your activities

✅ Log any notes from the call on the contact record to track key details from the conversation

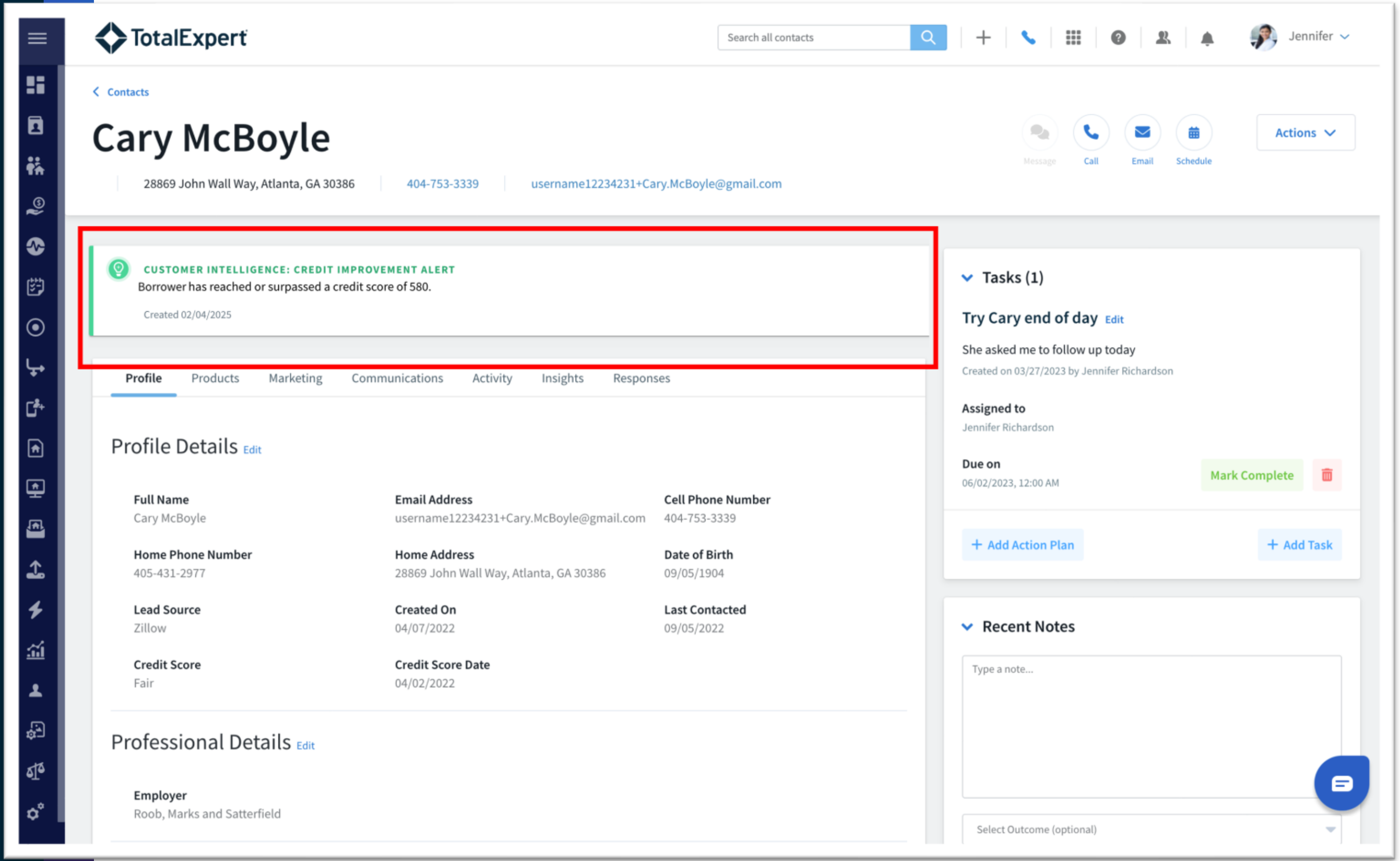
✅ Set follow-up tasks if necessary

Credit Improvement Alert

Customer Intelligence

Credit Improvement Alert:

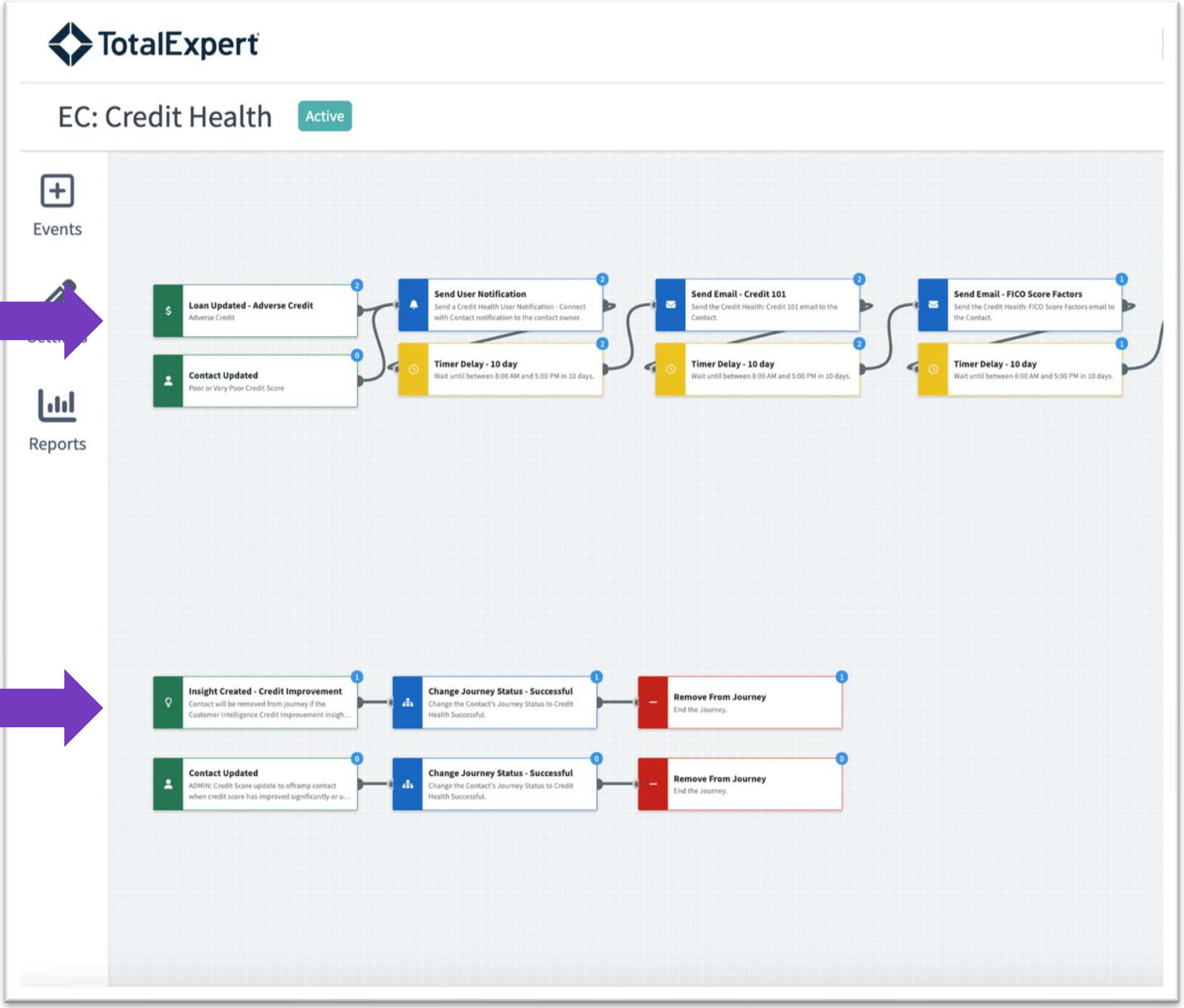
- Notifies you when a contact in your database with a previously poor credit score has now reached the minimum threshold by your company
- Monitored by Experian
- When a credit improvement insight is generated, a FOC Journey will deliver FOC email and/or print content to the consumer to let them know they have been pre-approved based on their credit score



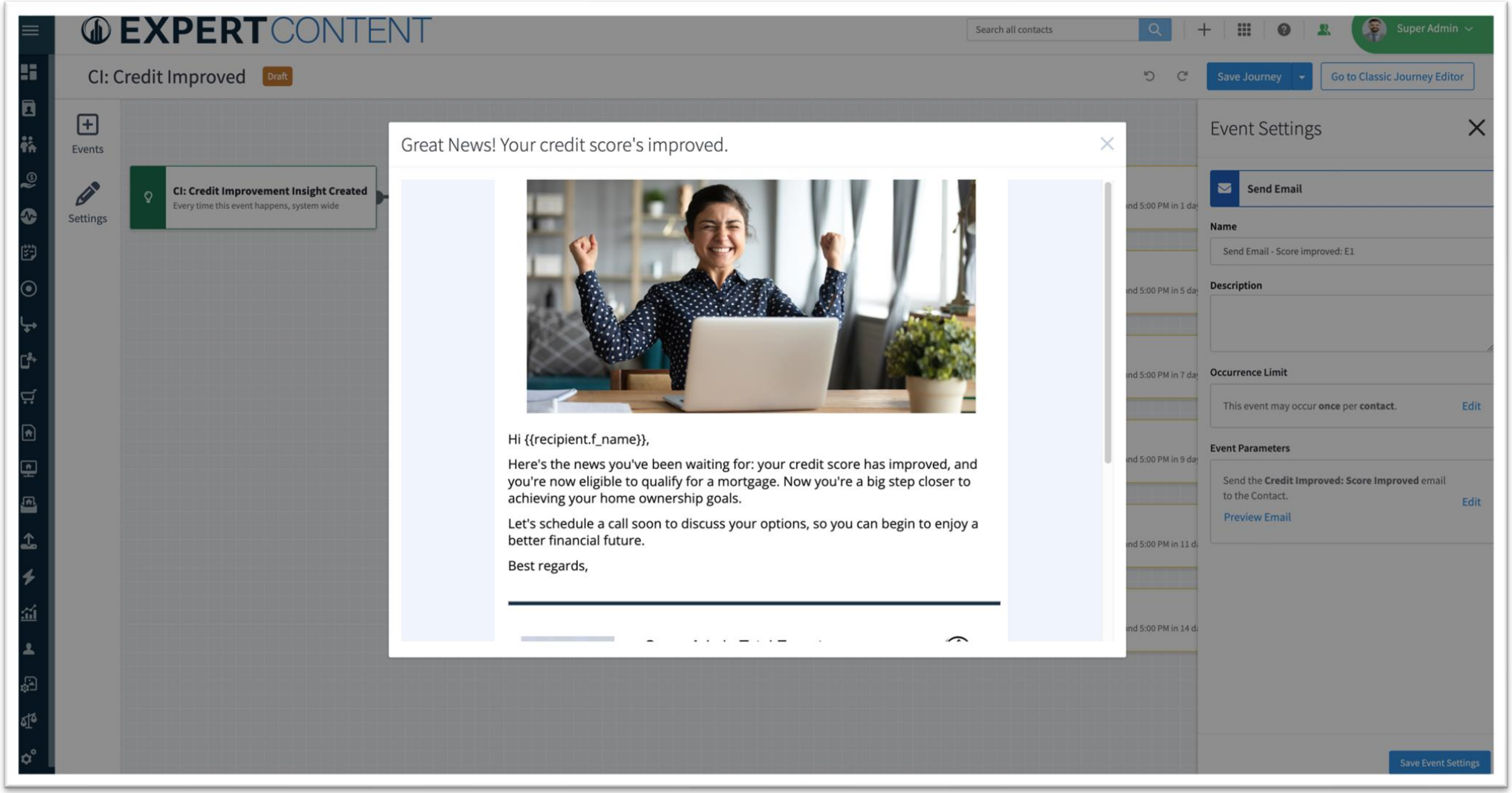
Credit Health Journey

If a loan is denied because of adverse credit, the contact will automatically be onboarded to a credit health journey

When the contact has improved their credit, you will receive a Credit Improvement alert, and the contact will be taken off the Credit Health journey and may be put on a credit improved journey (see next slide)



Credit Improved Journey



Best Practices for Leveraging Credit Improvement Insights:

✅ When you receive a credit improvement insight, re-engage with the contact and talk to them about what this means and next steps

✅ After you take action, be sure to log the outcome in Total Expert to keep track of your activities

✅ Log any notes from the call on the contact record to track key details from the conversation

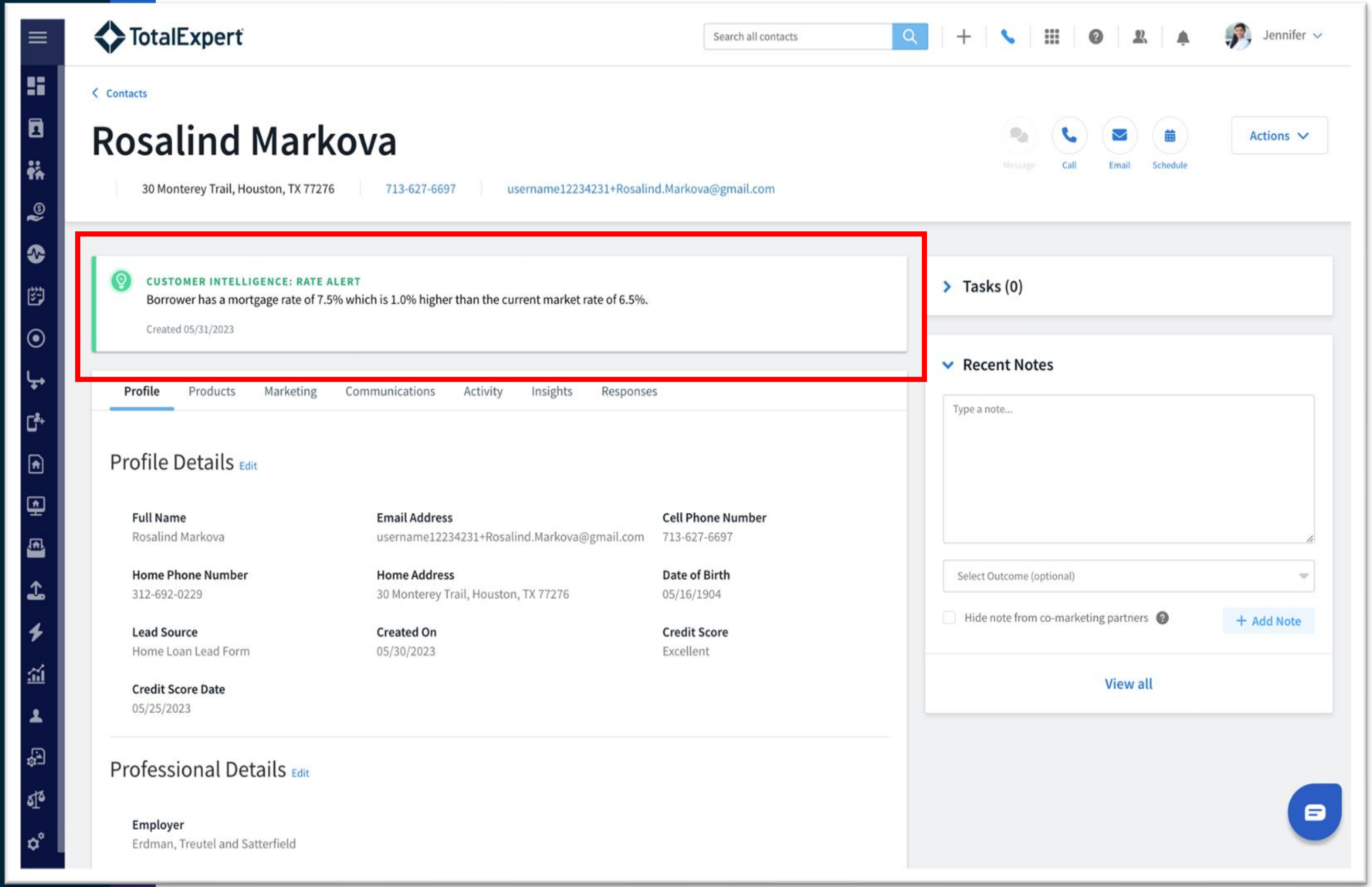
✅ Set follow-up tasks if necessary

Rate Alert & Rate Monitoring

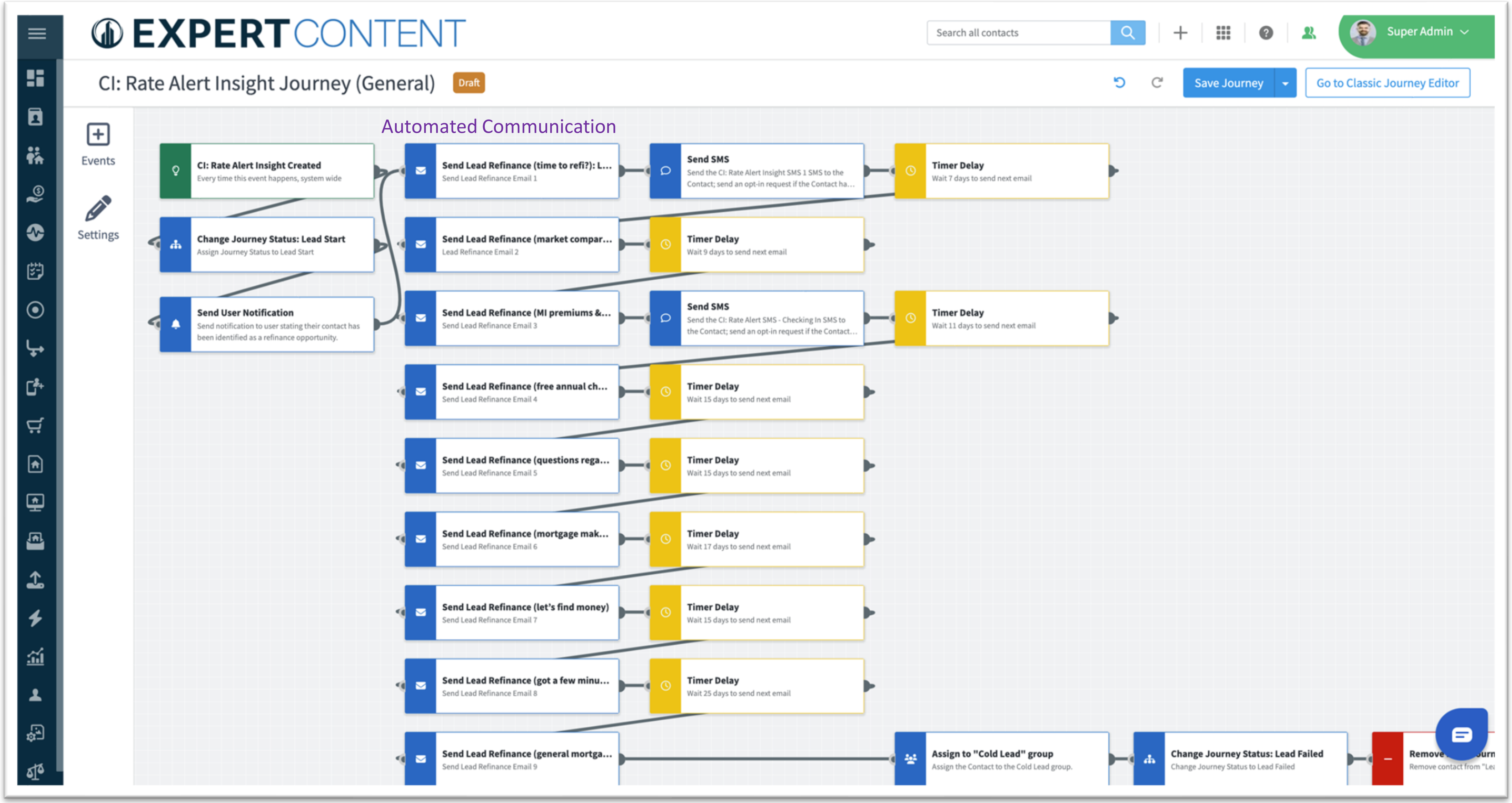
Customer Intelligence

Rate Alert:

- Notifies you when one of your customers could benefit from a refinance based on their original loan rate and the current market rates
- Rates are updated weekly and compared to the OB market index by product and term



Rate Alert Journey



Best Practices for Leveraging Rate Alerts:

✅ When you receive a rate alert in Total Expert, log into Total Expert and review the rate alert and rate monitoring details on the contact record

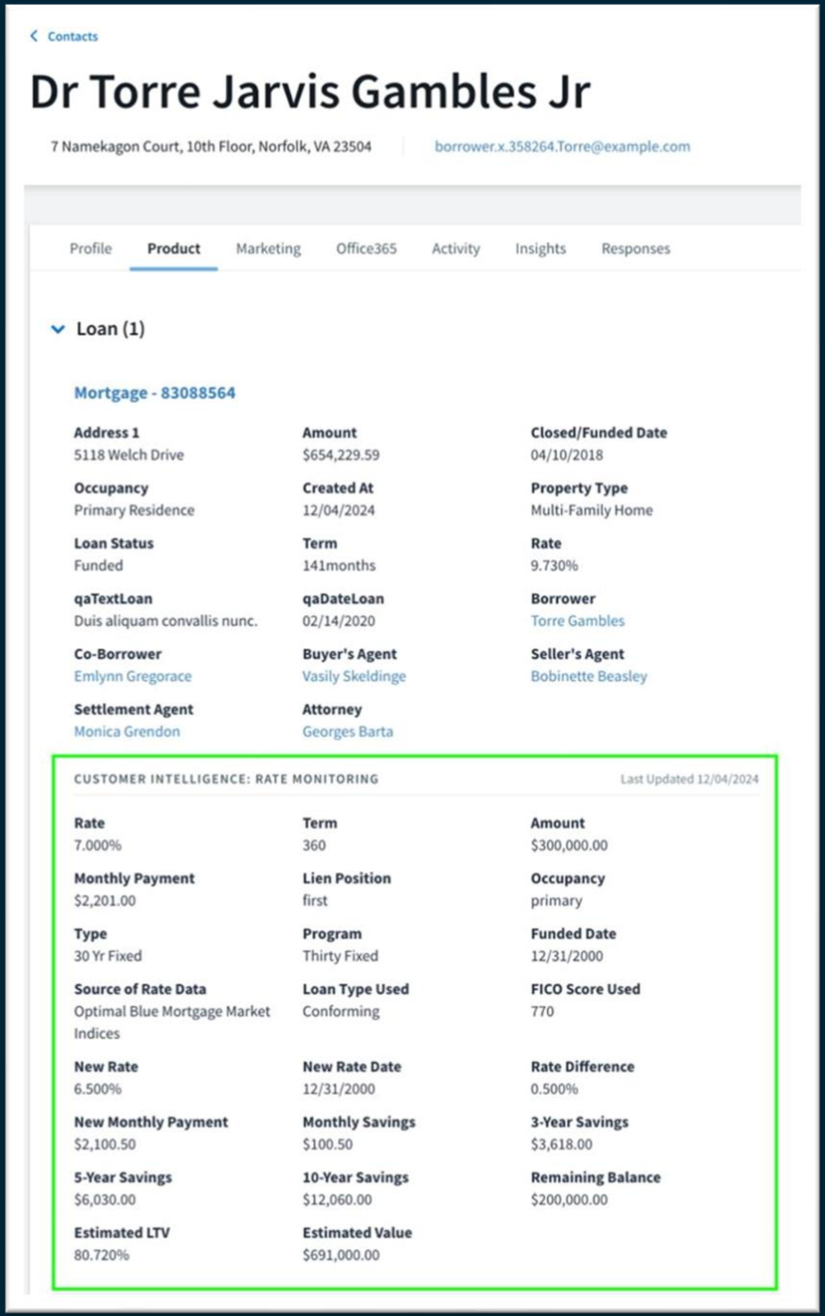
✅ Decide the best outreach method—whether it's a phone call, email, or text – and take immediate action.

✅ Log your outcome and any notes from the call on the contact record to track key details from the conversation

✅ Set follow-up tasks if necessary

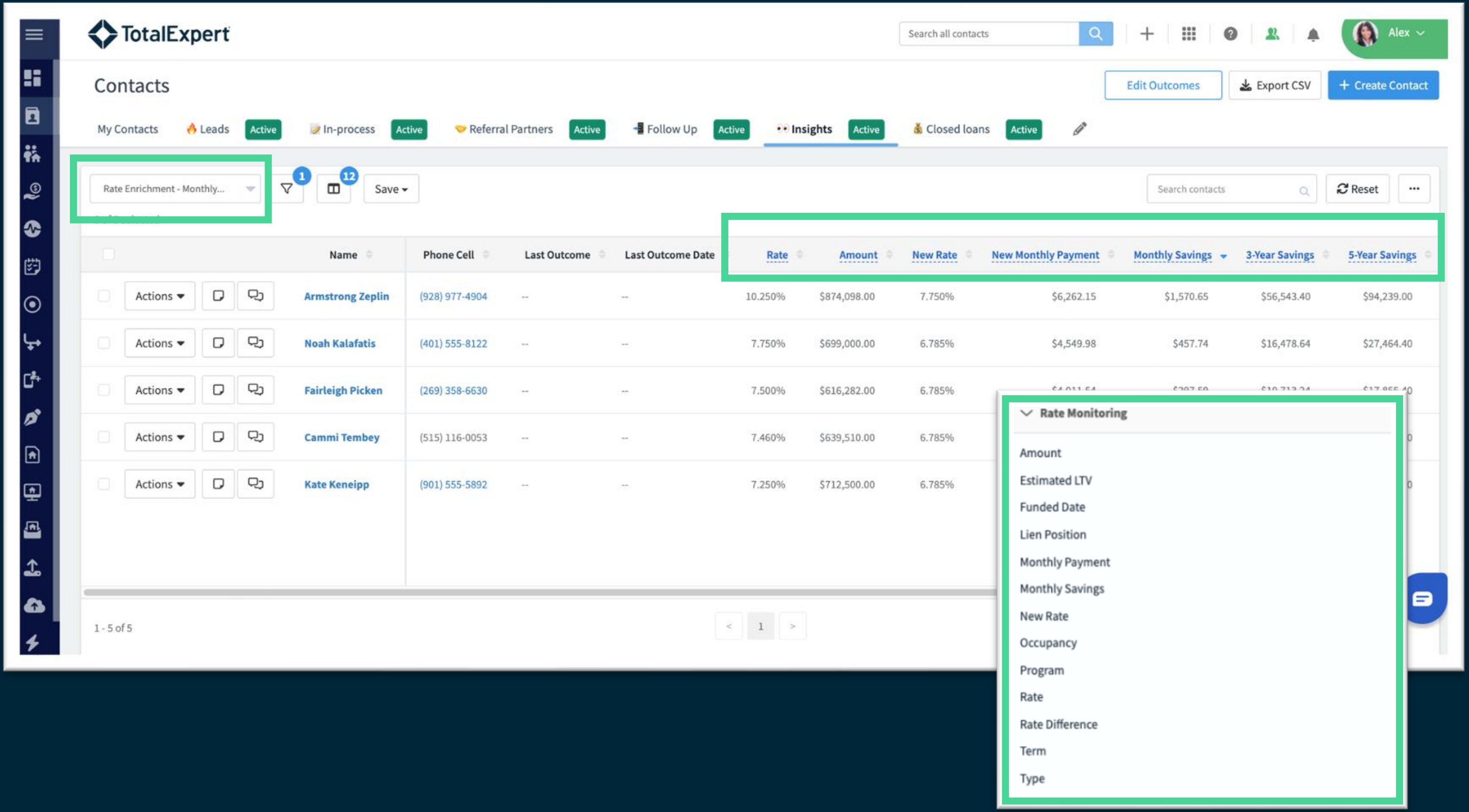
Rate Monitoring

- Rich rate monitoring data is available on the contact record to enrich your conversations:
  - Rate difference
  - Estimated monthly payment
  - Estimated monthly cost savings
  - Estimated 3 or 5-year savings, and more!



Create Refi Opportunity Lists with Rate Monitoring Data

- Leverage the rate monitoring data to segment your database for different refinance opportunities
  - Monthly savings
  - Rate difference
  - And more!
- Easily target and market to those opportunities

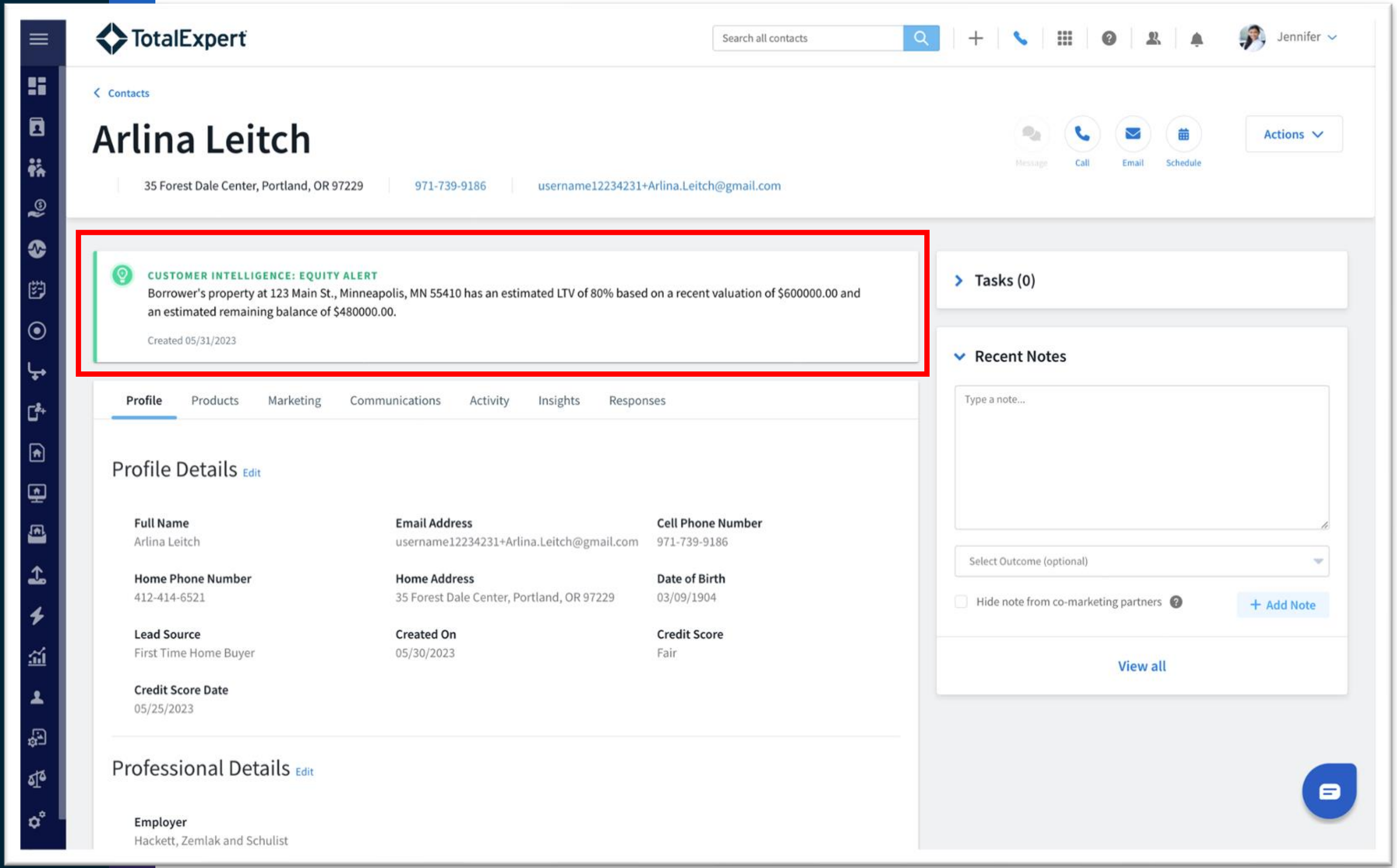


Equity Insight & Enrichment

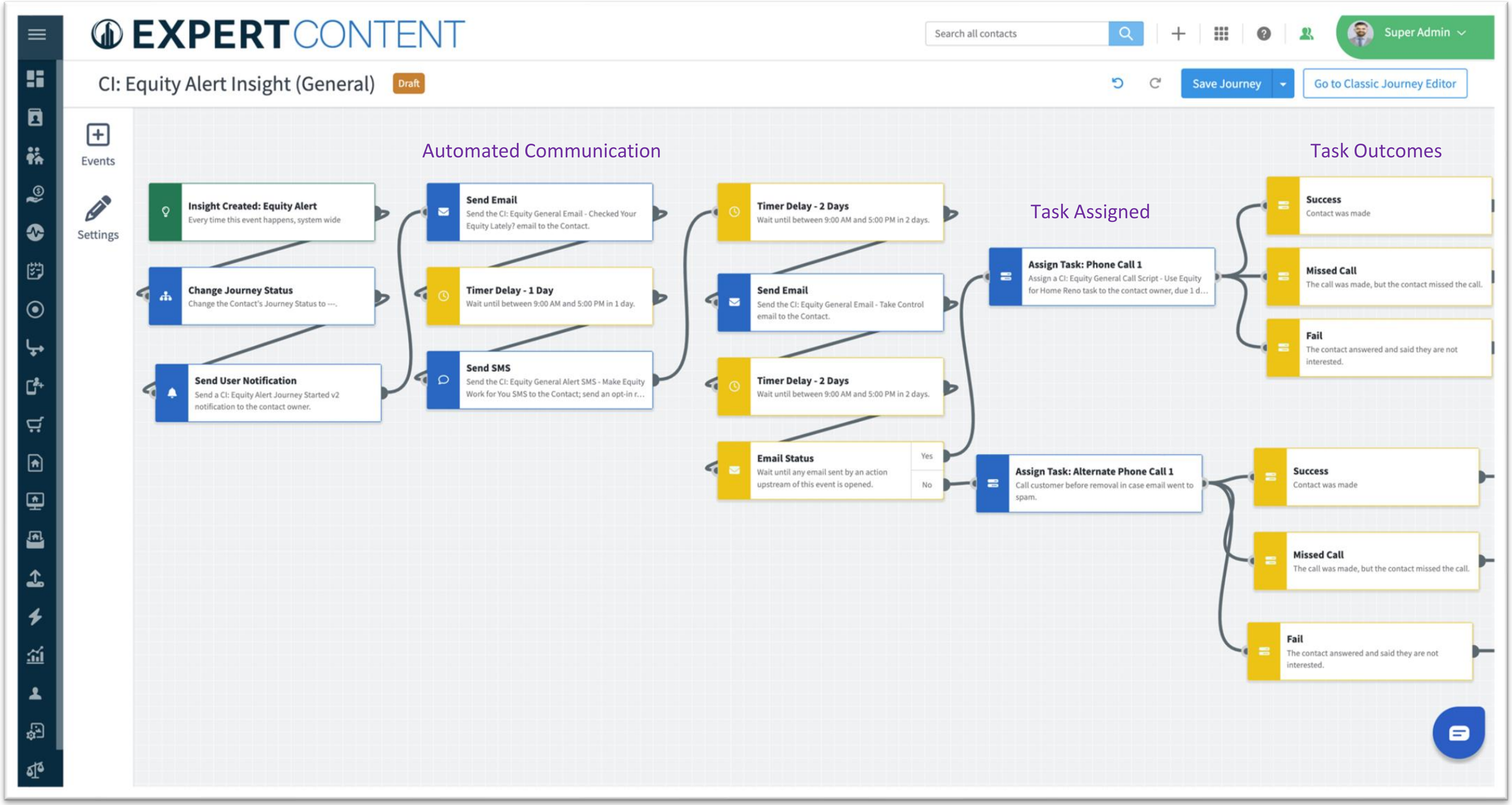
Customer Intelligence

Equity Insight:

- Notifies you of homeowners in your database who have built up enough equity in their property to potentially benefit from a HELOC, cash-out refinance, PMI removal, and other financing options
- LTV is based on a valuation of their property and the estimated current mortgage balance

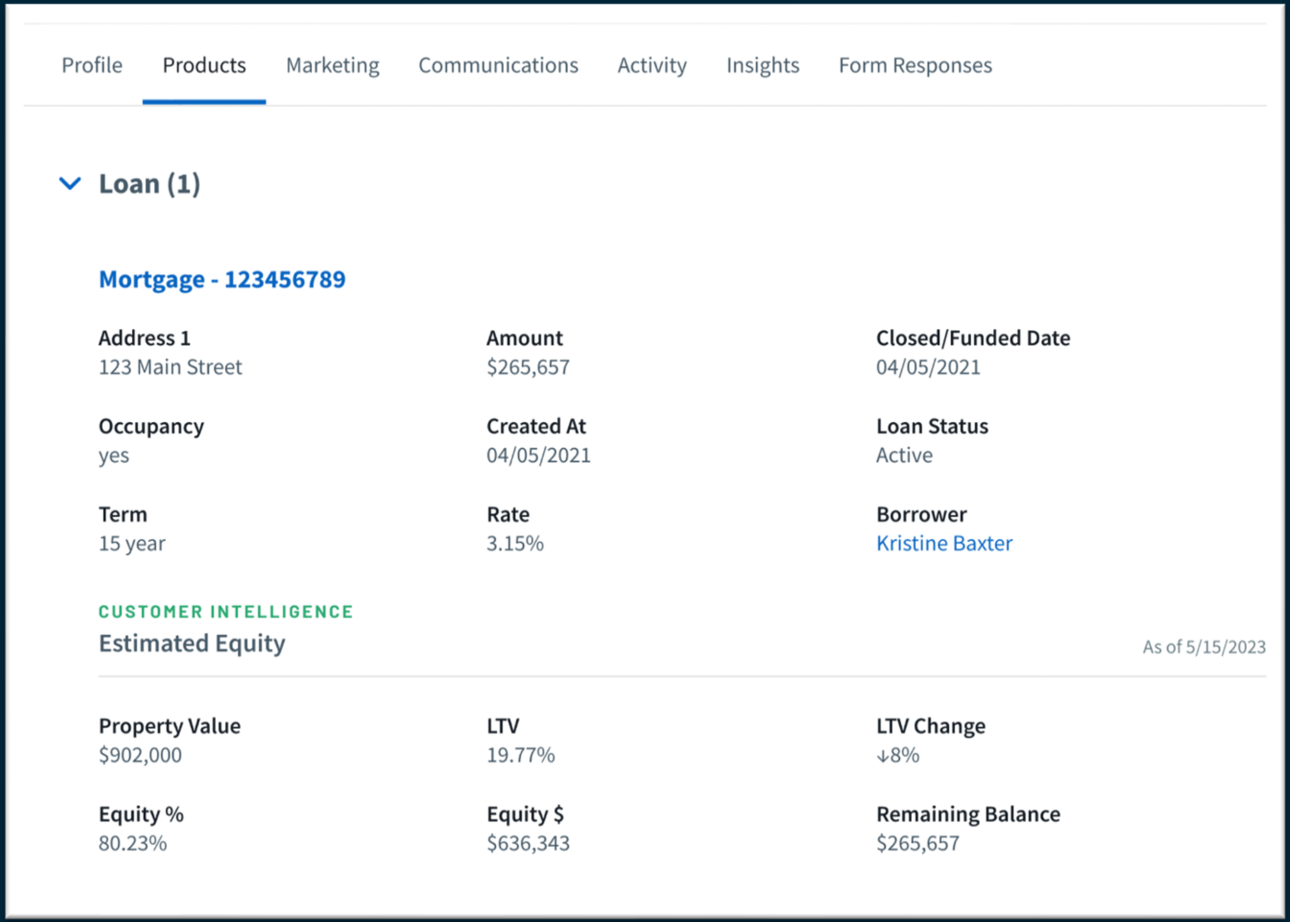


Equity Insight Journey



Equity Enrichment

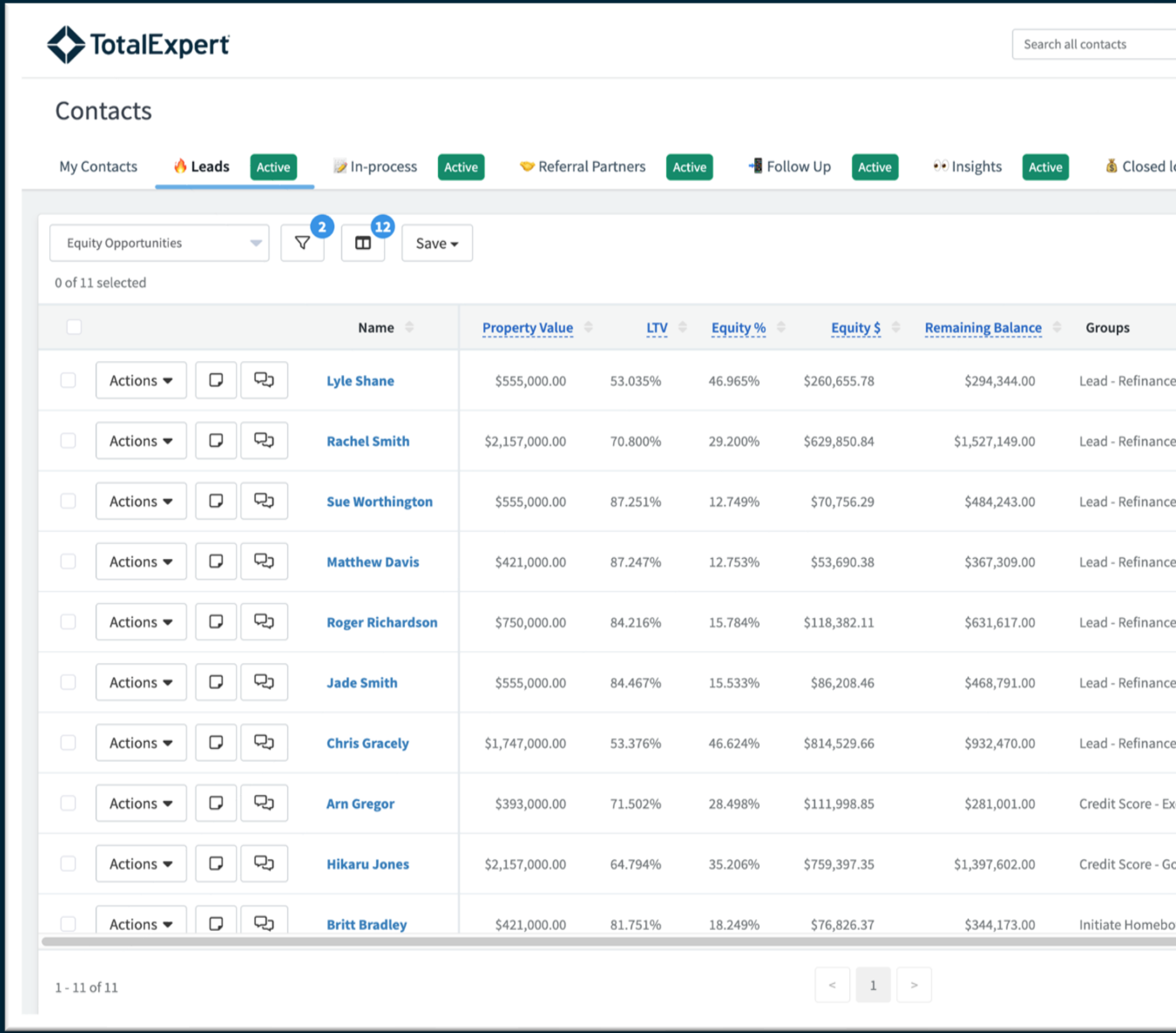
- Rich equity data on the contact record:
  - Property Value
  - LTV
  - Equity %
  - Equity $
  - Remaining balance



Build Equity Lists For Every Opportunity

Leverage the equity data to segment your database for additional financing needs:

- Cash-out refi
- HELOC
- Reverse
- PMI removal
- And more!



Best Practices for Leveraging Equity Insights:

✅ When you receive an equity insight, log in to Total Expert and review the contact record associated with the insight

✅ Familiarize yourself with the contact by viewing the below key tabs:

- Products - familiarize yourself with their current loan product and their estimated equity position
- Activity - familiarize yourself with their interaction with your previous marketing

✅ Use this as an opportunity to touch base with the client and educate the borrower on their equity position

✅ Log an outcome and any notes from the call on the contact record to track key details from the conversation

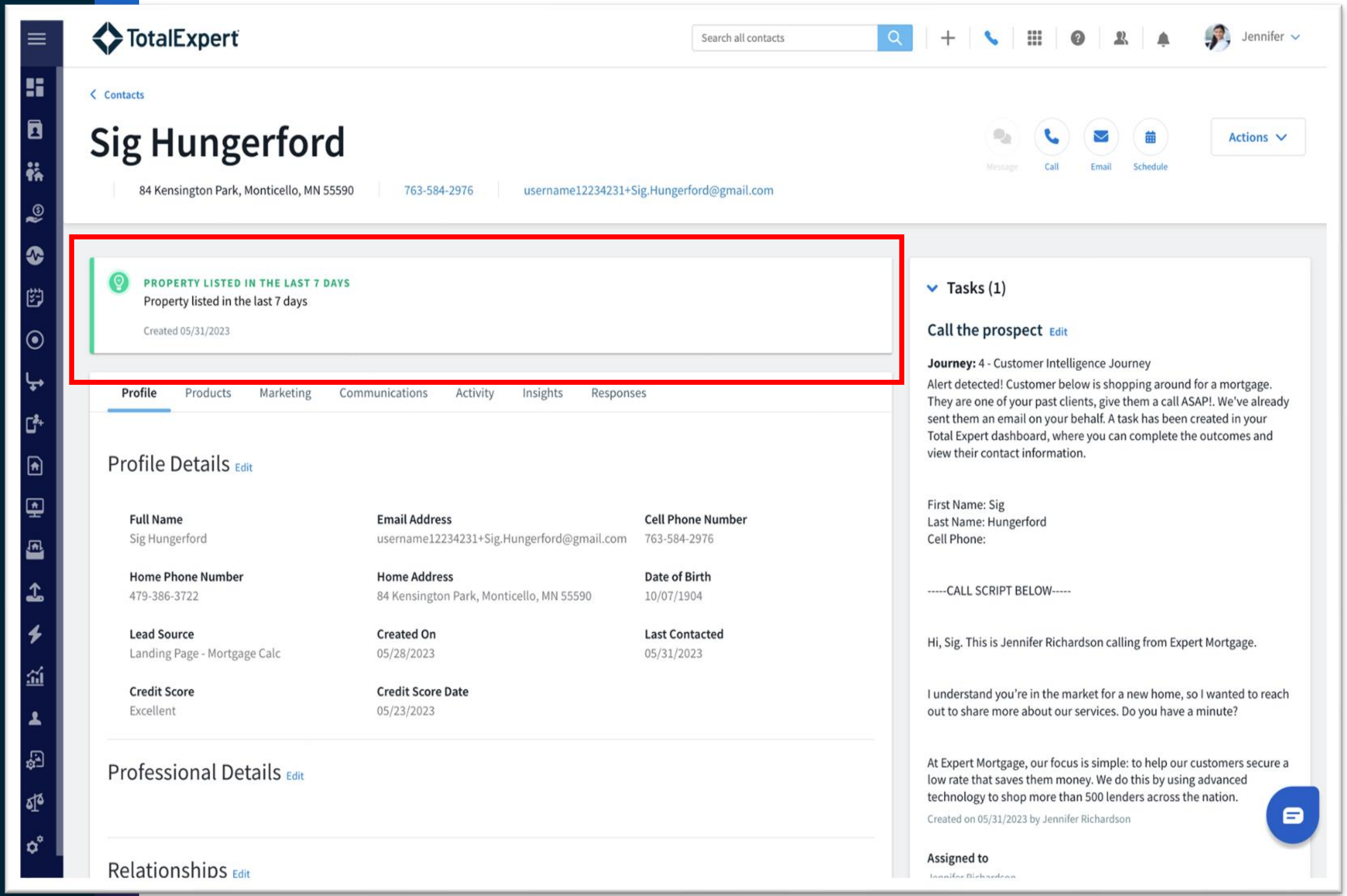
✅ Set follow-up tasks if necessary

Property Listing Alert

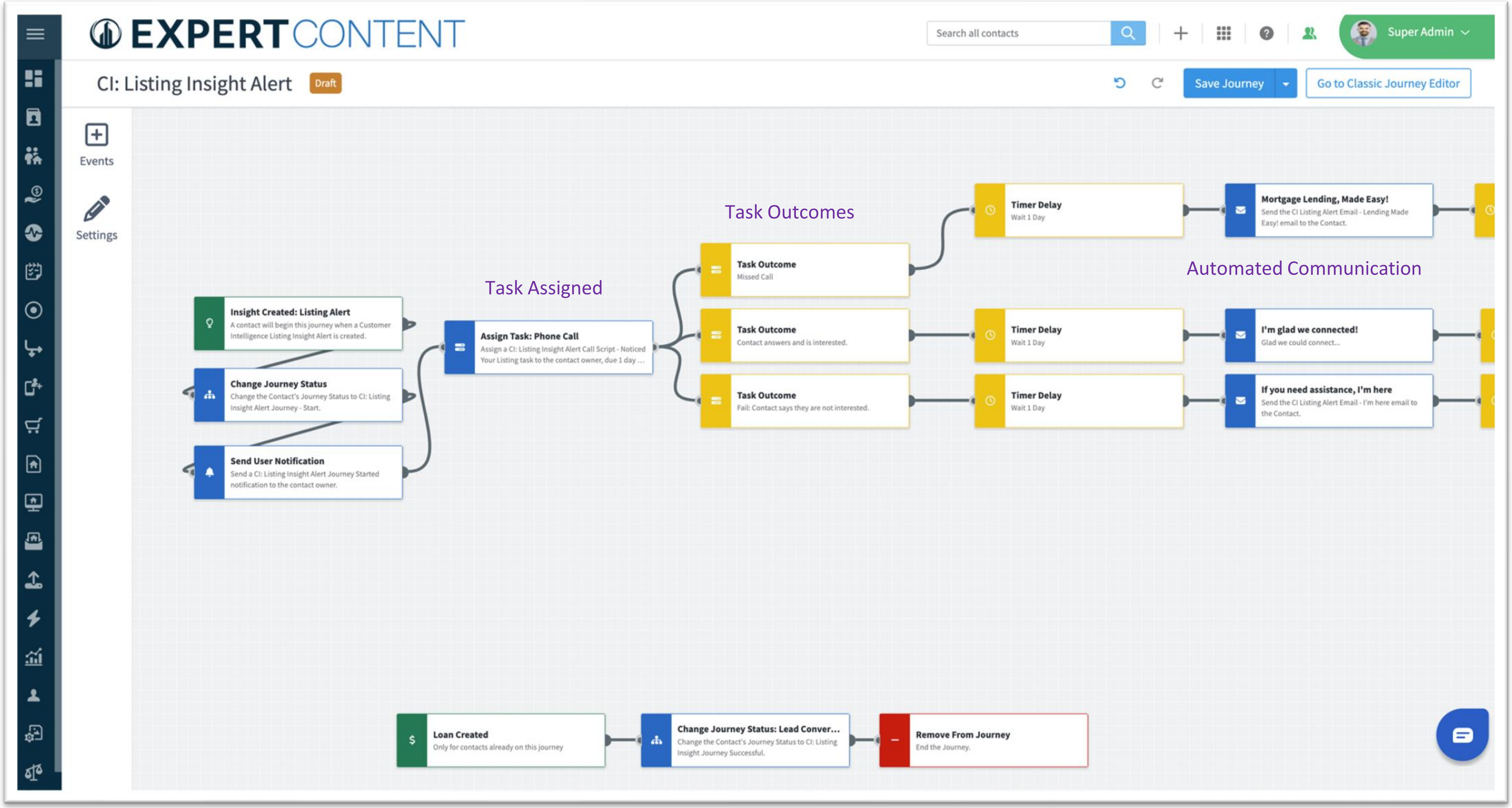
Customer Intelligence

Property Listing Alert:

- A property listing alert notifies you when a client has listed their property within the last seven days



Property Listing Alert Journey



Best Practices for Leveraging Property Listing Insight Alerts:

✅ When you receive a listing insight, this is a good opportunity to re-engage with your past client and the listing agent

✅ Think about your outreach method—whether it's a phone call, email, or text. After you take action, be sure to log the outcome in Total Expert to keep track of your activities

✅ Log any notes from the call on the contact record to track key details from the conversation

Life Event Insights

Customer Intelligence

Mortgage Life Event Insights

- New Parent / Birth
- New Marriage
- New Divorce

Best Practices for Handling Life Event Insights:

✅ All insights should all be handled with care - you are dealing with sensitive topics, and they should be handled appropriately based on your relationship with the client

✅ Start with a re-introduction to yourself - refer back to key specific details on the home if you can remember to build credibility

✅ You do not need to let them know that you received an insight, or know that they recently got married, had a baby, or got divorced - use this opportunity to simply check in on the client and touch base with how things are going

✅ You can approach the conversation by asking if they want to do a mortgage check-in (mortgage review) where you can provide valuable resources to the client

- Loan review, mortgage payment, interest rate, escrow balance, LTV – PMI removal, equity data
- Goal setting / financial education
- What is it that you want to see with the house?
- Paying off debt? Remodeling home?

New Parent / Birth Alert

- This could be a good time to reach out to connect with the client to get an update on their life and home situation
- Do not directly ask if they recently became a parent – use this opportunity to simply check in on the client and touch base with how things are going
- Multiple use cases:
  - Time to upgrade, or remodel
  - Many new parents may desire a larger home with the addition of a new child
  - Potential new purchase
  - Potential HELOC opportunity for remodeling

New Marriage Alert

- Married couples still make up the largest group of home buyers – at 61%
- This may be a good time to reach out to the client and get an update on their life (do not directly ask if they got married, but if they tell you…)
  - Congratulate the client on their marriage
  - Ask the client about their plan for their living situation now that they are married – if they are planning to stay in the same home? Planning to move in the near future?
- Reach out if they need anything down the road or if they decide they are looking to move!
- Multiple use cases to consider:
  - Potential new purchase
  - Potential HELOC for remodeling

New Divorce Alert

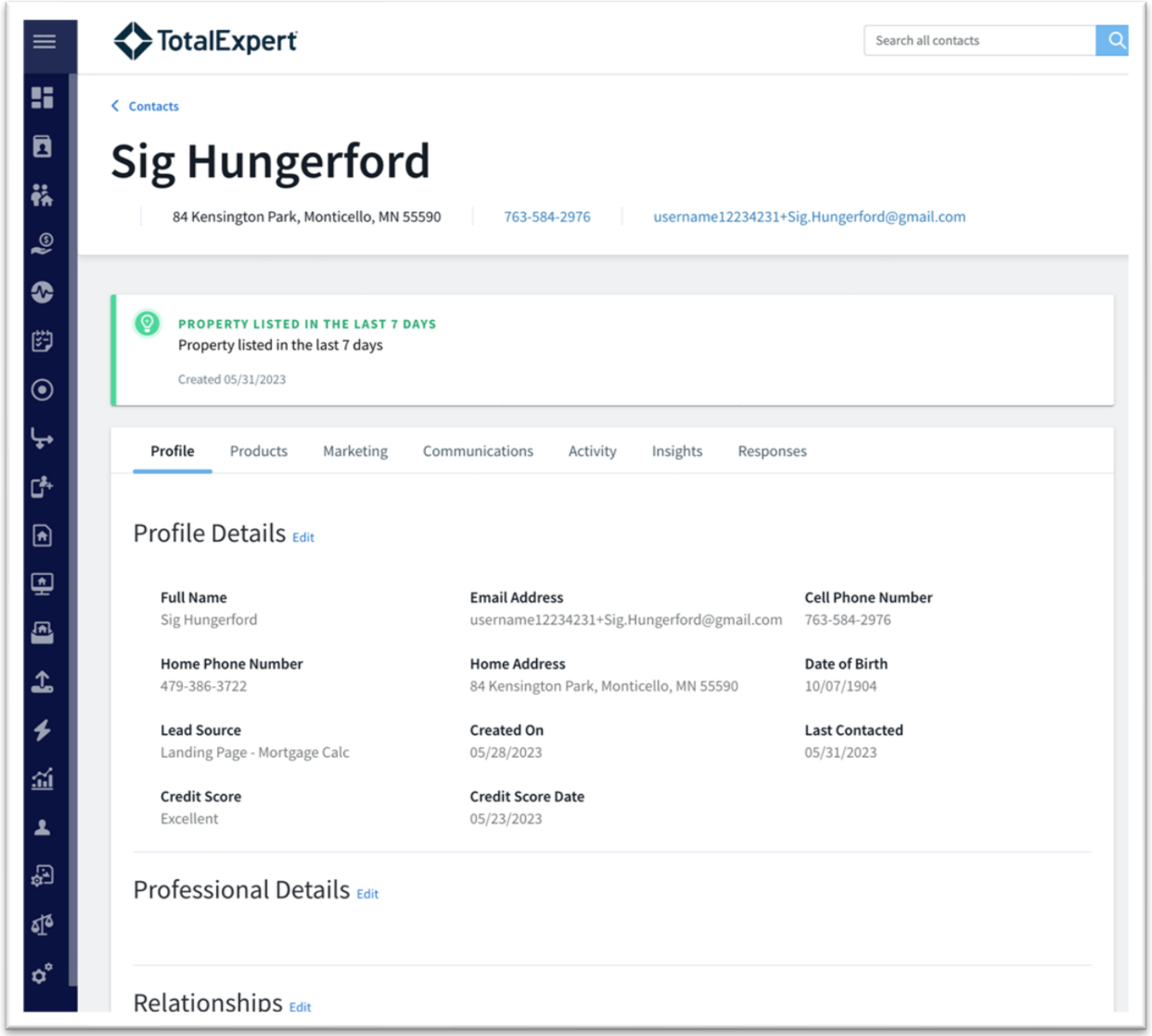
- Statistically, 46% of marriages end in divorce
- This may be a good time to reach out to the client to check in – provide a mortgage check-up
- Ask the client how things are going in the home, and if there are any changes - do not refer to the insight
- Multiple use cases to consider:
  - Potential two new purchases
  - Potential HELOC opportunity as the couple fixes up their home to put on the market

How to Leverage Customer Intelligence in Total Expert

Best Practices

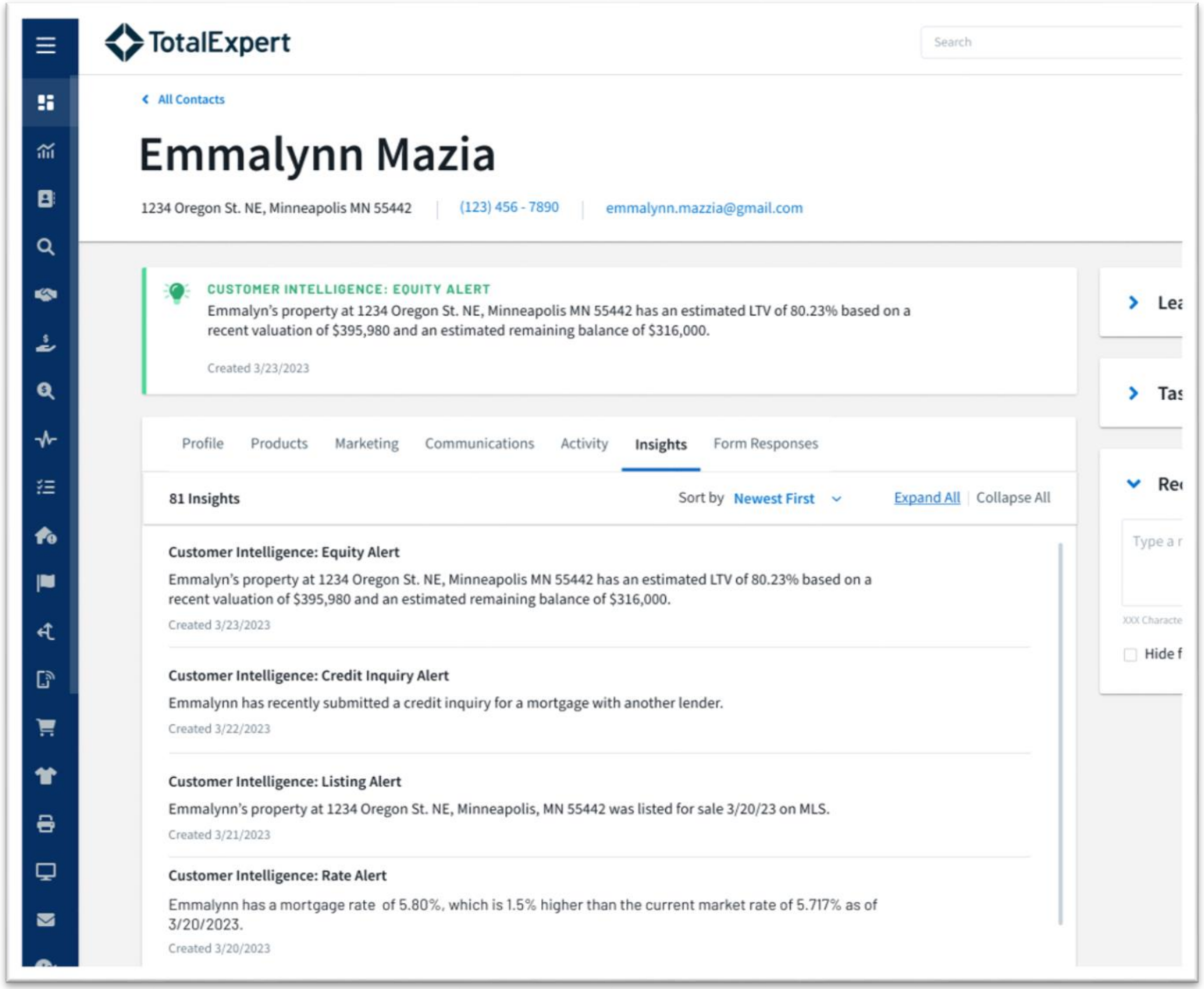
Insight on the Contact Record

- CI insight appears in a banner at the top of the contact record
- 'created date' appears at the bottom of the insight

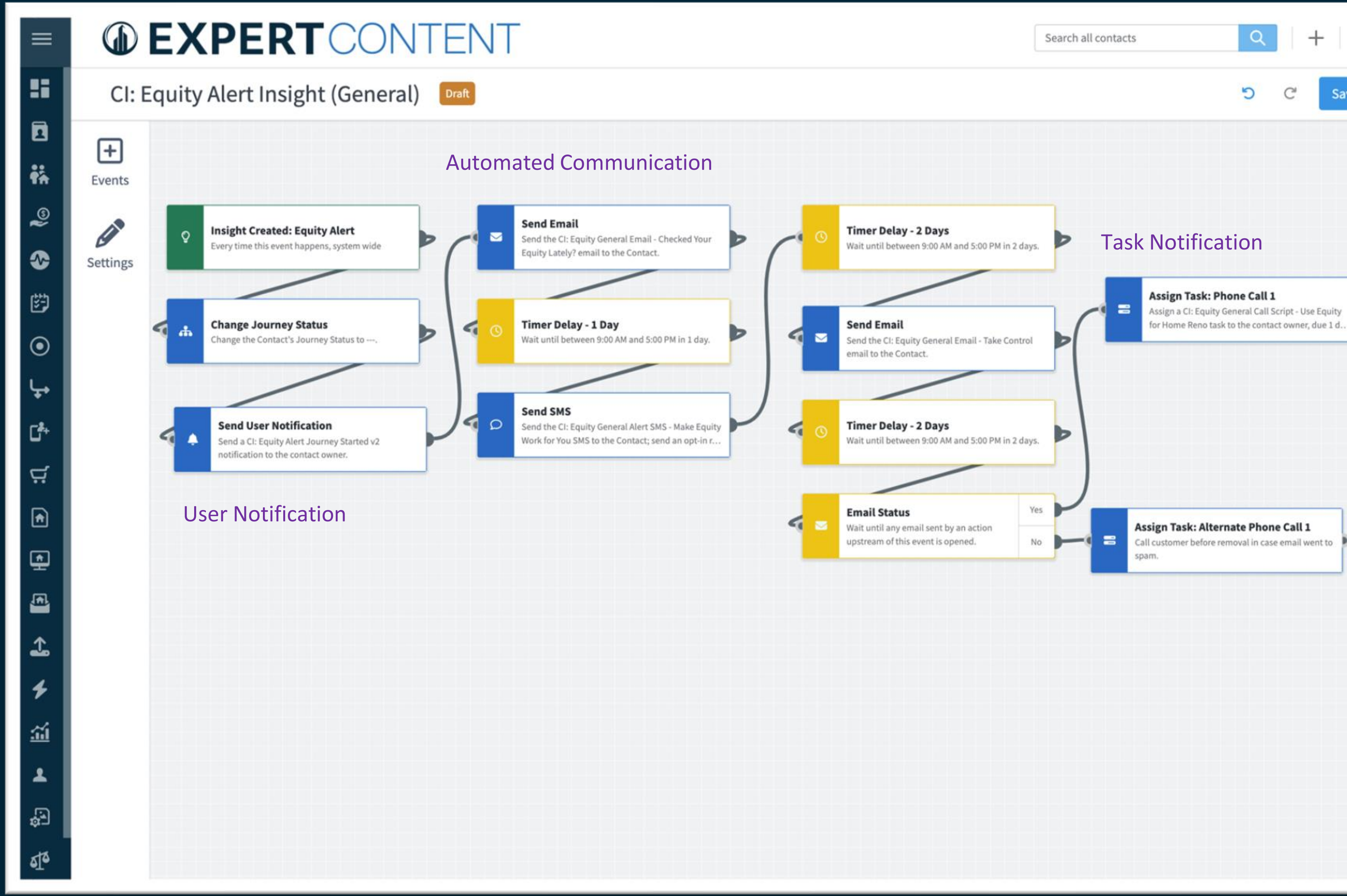


Insight History on the Insights Tab

- Highlights and tracks all historical insights/alerts
- Created dates on insights/alerts

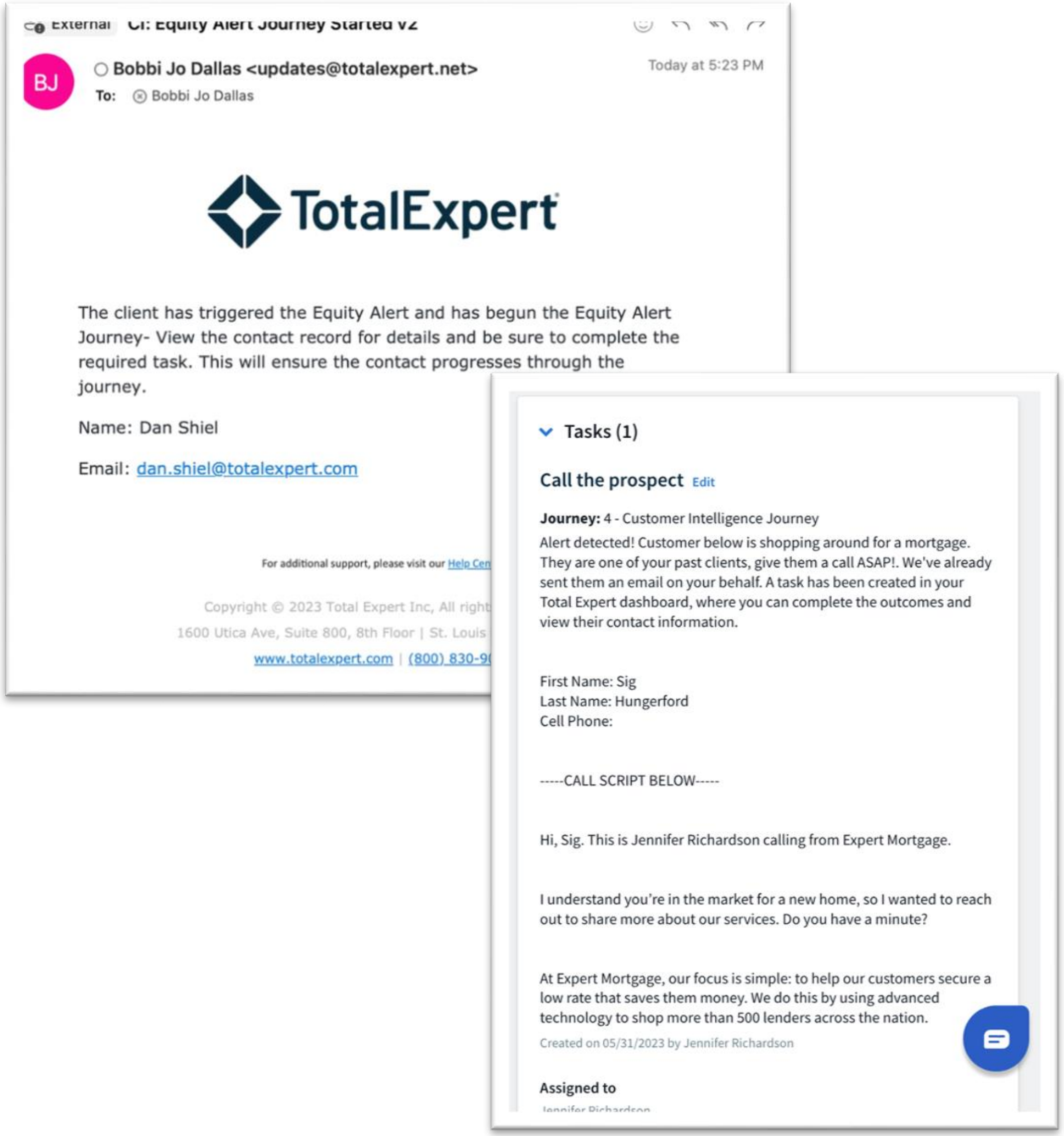


Data + Automation



Take Action

- You will receive an email notification when an insight is created
- Task notification may surface to you to follow-up with the contact



***Ensure your task notifications are turned on in your account settings*

Your Daily Routine

- Log into Total Expert and review your insights in Pipeline Views
- Assess the opportunity – then take appropriate action if necessary (call/email/text)
- Mark outcome, add notes, set follow-up task if necessary