

Introducing:  
Customer Intelligence



# Customer Intelligence

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

# Mortgage Credit Inquiry Alert

Customer Intelligence

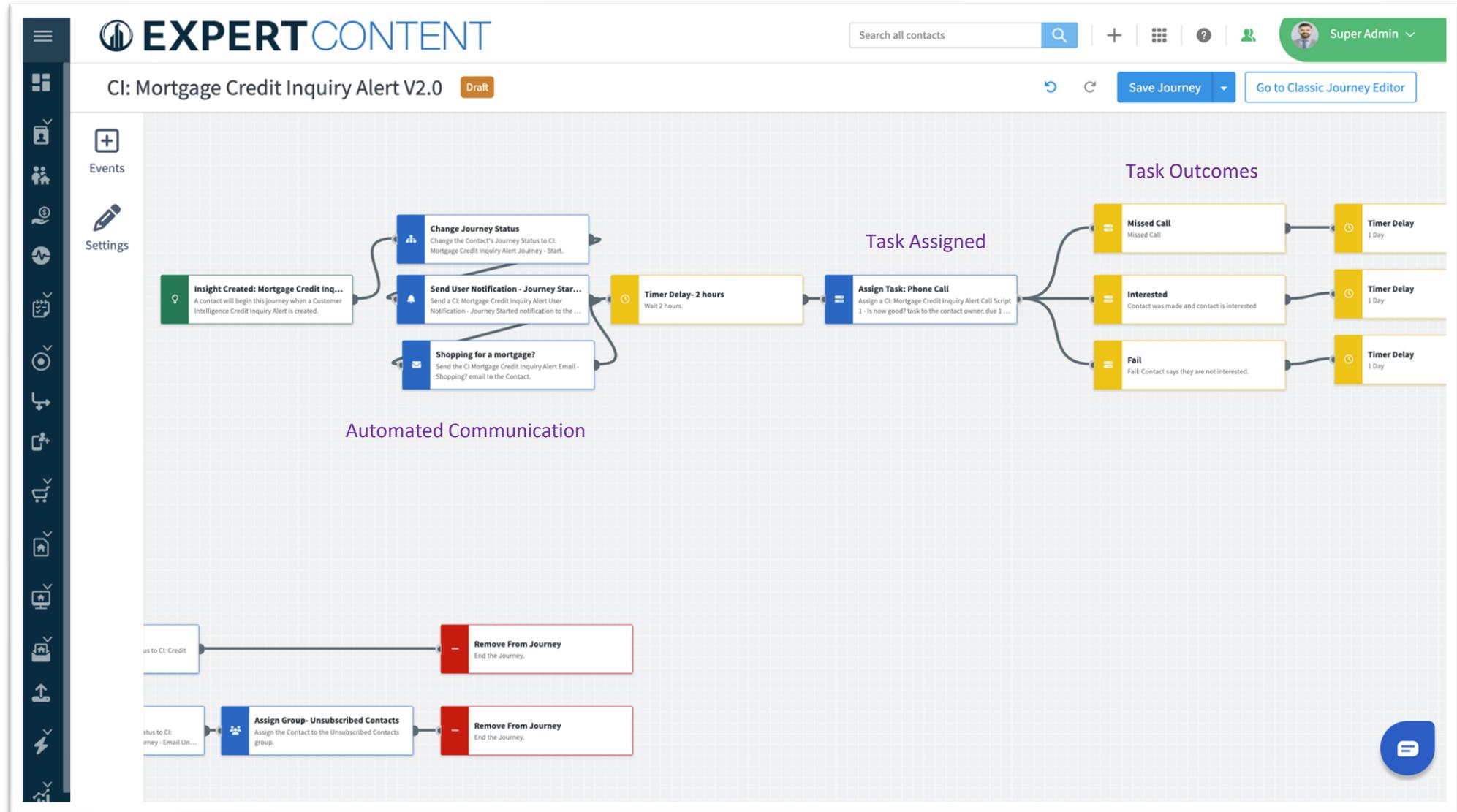


# Mortgage Credit Inquiry:

- 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

The screenshot displays the TotalExpert CRM interface for a contact named Cary McBoyle. At the top, the TotalExpert logo is visible on the left, and a search bar and user profile (Jennifer) are on the right. Below the contact name, there are icons for Message, Call, Email, and Schedule, along with an Actions dropdown menu. The contact's address, phone number (404-753-3339), and email (username12234231+Cary.McBoyle@gmail.com) are listed. A red box highlights a green alert banner that reads: "CUSTOMER INTELLIGENCE: CREDIT INQUIRY ALERT. Borrower has recently submitted a credit inquiry for a mortgage with a new lender. Created 05/31/2023". Below the alert, there are tabs for Profile, Products, Marketing, Communications, Activity, Insights, and Responses. The Profile Details section is expanded, showing fields for Full Name, Email Address, Cell Phone Number, Home Phone Number, Home Address, Date of Birth, Lead Source, Created On, Last Contacted, Credit Score, and Credit Score Date. The Professional Details section shows the Employer as Roob, Marks and Satterfield. On the right side, there is a Tasks section with one task: "Try Cary end of day" due on 06/02/2023, 12:00 AM. Below the tasks is a Recent Notes section with a text input field and a "Select Outcome (optional)" dropdown.

# 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

The screenshot displays the TotalExpert CRM interface for a contact named Cary McBoyle. A red box highlights a 'CUSTOMER INTELLIGENCE: CREDIT IMPROVEMENT ALERT' notification. The alert text states: 'Borrower has reached or surpassed a credit score of 580. Created 02/04/2025'. Below the alert, the contact's profile details are visible, including full name, email address, cell phone number, home phone number, home address, date of birth, lead source, created on date, last contacted date, credit score, and credit score date. The professional details section shows the employer as 'Roob, Marks and Satterfield'. On the right side, there is a 'Tasks (1)' section with a task 'Try Cary end of day' and a 'Recent Notes' section with a text input field.

**TotalExpert**

Search all contacts

Contacts

## Cary McBoyle

28869 John Wall Way, Atlanta, GA 30386 | 404-753-3339 | username12234231+Cary.McBoyle@gmail.com

Message Call Email Schedule Actions

**CUSTOMER INTELLIGENCE: CREDIT IMPROVEMENT ALERT**  
Borrower has reached or surpassed a credit score of 580.  
Created 02/04/2025

Profile Products Marketing Communications Activity Insights Responses

### Profile Details

<b>Full Name</b> Cary McBoyle	<b>Email Address</b> username12234231+Cary.McBoyle@gmail.com	<b>Cell Phone Number</b> 404-753-3339
<b>Home Phone Number</b> 405-431-2977	<b>Home Address</b> 28869 John Wall Way, Atlanta, GA 30386	<b>Date of Birth</b> 09/05/1904
<b>Lead Source</b> Zillow	<b>Created On</b> 04/07/2022	<b>Last Contacted</b> 09/05/2022
<b>Credit Score</b> Fair	<b>Credit Score Date</b> 04/02/2022	

### Professional Details

**Employer**  
Roob, Marks and Satterfield

**Tasks (1)**  
Try Cary end of day Edit  
She asked me to follow up today  
Created on 03/27/2023 by Jennifer Richardson

**Assigned to**  
Jennifer Richardson

**Due on**  
06/02/2023, 12:00 AM Mark Complete

[+ Add Action Plan](#) [+ Add Task](#)

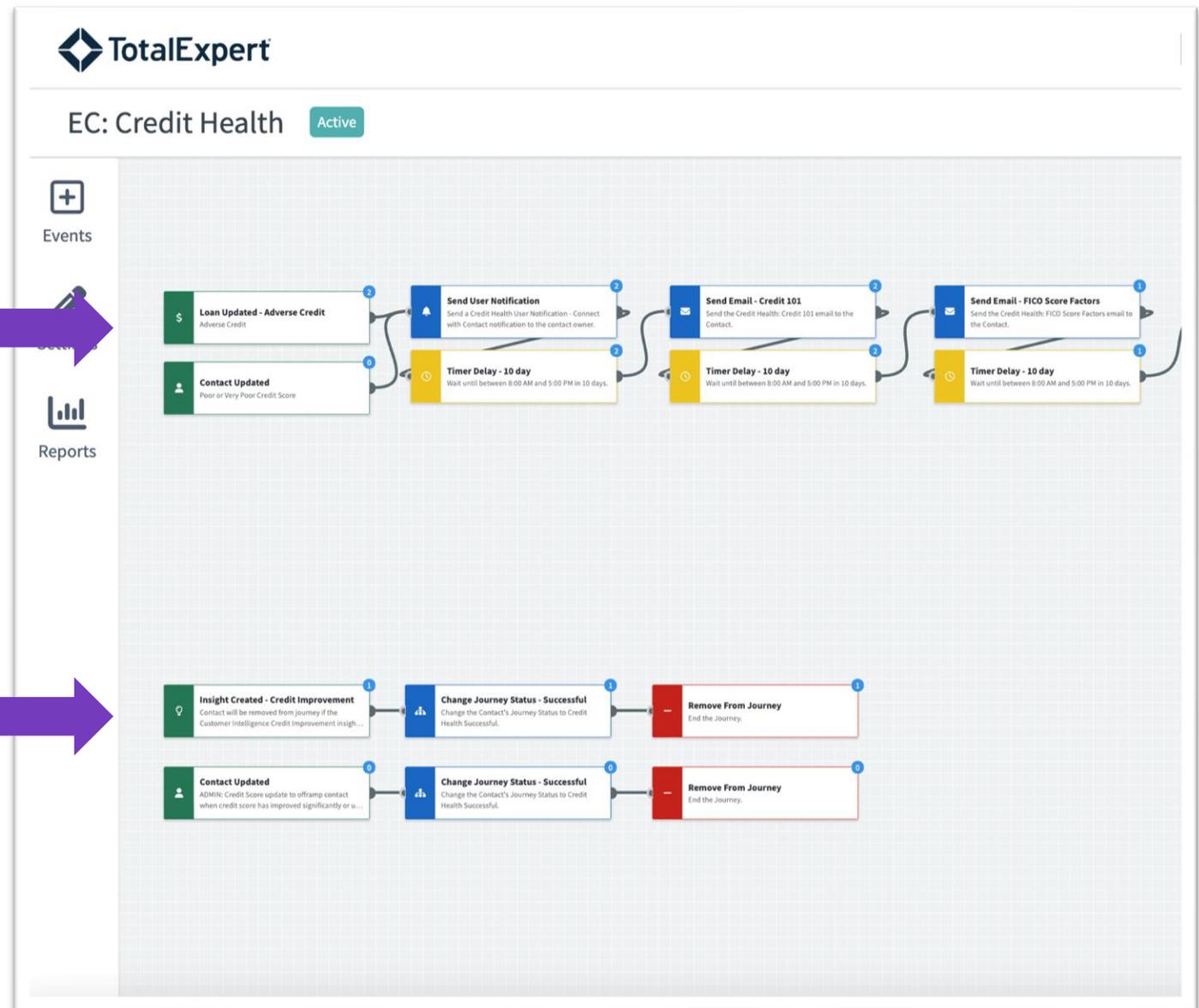
**Recent Notes**  
Type a note... +

Select Outcome (optional)

# 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

The screenshot displays the Expert Content CRM interface. At the top, the logo 'EXPERT CONTENT' is visible. The main header shows 'CI: Credit Improved' with a 'Draft' status. A search bar and user profile 'Super Admin' are also present. On the left, a sidebar contains 'Events' and 'Settings' sections. A notification bubble reads 'CI: Credit Improvement Insight Created' with the subtext 'Every time this event happens, system wide'. The central focus is a preview window titled 'Great News! Your credit score's improved.' which contains an image of a smiling woman celebrating at a laptop. Below the image, the email text reads: 'Hi {{recipient.f\_name}}, Here's the news you've been waiting for: your credit score has improved, and you're now eligible to qualify for a mortgage. Now you're a big step closer to achieving your home ownership goals. Let's schedule a call soon to discuss your options, so you can begin to enjoy a better financial future. Best regards,'. To the right, an 'Event Settings' panel is open, showing configuration for a 'Send Email' event, including fields for Name, Description, Occurrence Limit, and Event Parameters.

# 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

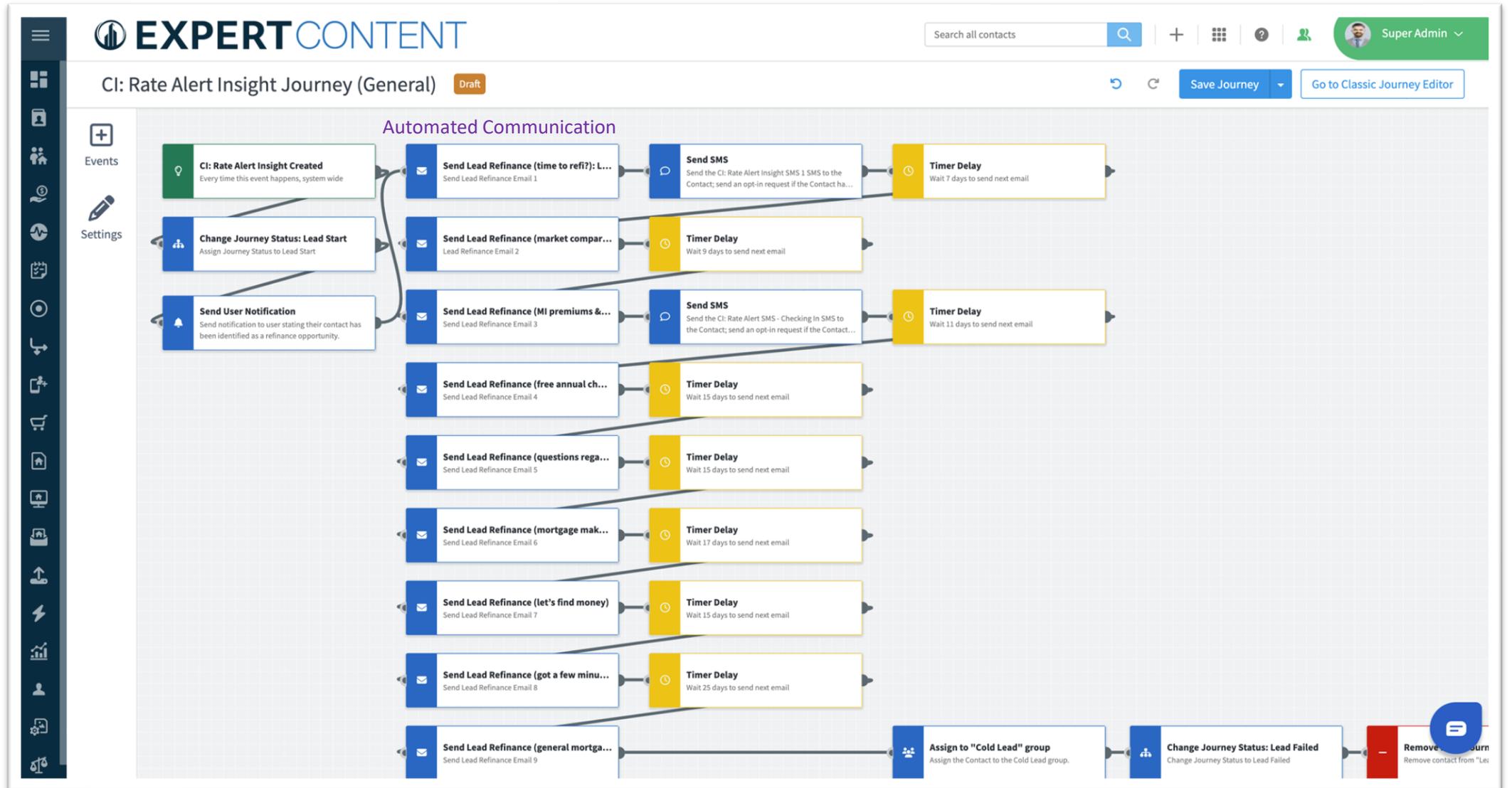


# Rate Alert:

- 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

The screenshot displays the TotalExpert CRM interface for a customer profile. At the top, the TotalExpert logo is on the left, and a search bar and user profile (Jennifer) are on the right. Below the search bar, the breadcrumb navigation shows 'Contacts'. The main header for the customer profile is 'Rosalind Markova', with contact information: '30 Monterey Trail, Houston, TX 77276', '713-627-6697', and 'username12234231+Rosalind.Markova@gmail.com'. A red box highlights a 'CUSTOMER INTELLIGENCE: RATE ALERT' notification, which states: 'Borrower has a mortgage rate of 7.5% which is 1.0% higher than the current market rate of 6.5%.' Below the alert, the 'Profile' tab is selected, showing 'Profile Details' with fields for Full Name, Email Address, Cell Phone Number, Home Phone Number, Home Address, Date of Birth, Lead Source, Created On, Credit Score, and Credit Score Date. The 'Professional Details' section shows the Employer as 'Erdman, Treutel and Satterfield'. On the right side, there are sections for 'Tasks (0)', 'Recent Notes' (with a text input field and '+ Add Note' button), and a 'View all' link. A blue chat bubble icon is visible in the bottom right corner.

# Rate Alert Journey

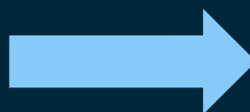


# Best Practices for Leveraging Rate Alerts:

- ✓ 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!



< Contacts

## Dr Torre Jarvis Gambles Jr

7 Namekagon Court, 10th Floor, Norfolk, VA 23504 | borrower.x.358264.Torre@example.com

Profile **Product** Marketing Office365 Activity Insights Responses

▼ Loan (1)

**Mortgage - 83088564**

<b>Address 1</b> 5118 Welch Drive	<b>Amount</b> \$654,229.59	<b>Closed/Funded Date</b> 04/10/2018
<b>Occupancy</b> Primary Residence	<b>Created At</b> 12/04/2024	<b>Property Type</b> Multi-Family Home
<b>Loan Status</b> Funded	<b>Term</b> 141months	<b>Rate</b> 9.730%
<b>qaTextLoan</b> Duis aliquam convallis nunc.	<b>qaDateLoan</b> 02/14/2020	<b>Borrower</b> Torre Gambles
<b>Co-Borrower</b> Emlynn Gregorace	<b>Buyer's Agent</b> Vasily Skeldinge	<b>Seller's Agent</b> Bobinette Beasley
<b>Settlement Agent</b> Monica Grendon	<b>Attorney</b> Georges Barta	

**CUSTOMER INTELLIGENCE: RATE MONITORING** Last Updated 12/04/2024

<b>Rate</b> 7.000%	<b>Term</b> 360	<b>Amount</b> \$300,000.00
<b>Monthly Payment</b> \$2,201.00	<b>Lien Position</b> first	<b>Occupancy</b> primary
<b>Type</b> 30 Yr Fixed	<b>Program</b> Thirty Fixed	<b>Funded Date</b> 12/31/2000
<b>Source of Rate Data</b> Optimal Blue Mortgage Market Indices	<b>Loan Type Used</b> Conforming	<b>FICO Score Used</b> 770
<b>New Rate</b> 6.500%	<b>New Rate Date</b> 12/31/2000	<b>Rate Difference</b> 0.500%
<b>New Monthly Payment</b> \$2,100.50	<b>Monthly Savings</b> \$100.50	<b>3-Year Savings</b> \$3,618.00
<b>5-Year Savings</b> \$6,030.00	<b>10-Year Savings</b> \$12,060.00	<b>Remaining Balance</b> \$200,000.00
<b>Estimated LTV</b> 80.720%	<b>Estimated Value</b> \$691,000.00	

# 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

The screenshot displays the TotalExpert CRM interface. At the top, there's a search bar for contacts and a user profile for Alex. Below this, the 'Contacts' section is active, showing a list of contacts with various filters and status indicators. A dropdown menu is open, showing 'Rate Enrichment - Monthly...' and a 'Save' button. The main table lists contacts with columns for Name, Phone Cell, Last Outcome, Last Outcome Date, Rate, Amount, New Rate, New Monthly Payment, Monthly Savings, 3-Year Savings, and 5-Year Savings. A 'Rate Monitoring' dropdown menu is open, listing various data points: Amount, Estimated LTV, Funded Date, Lien Position, Monthly Payment, Monthly Savings, New Rate, Occupancy, Program, Rate, Rate Difference, Term, and Type.

Name	Phone Cell	Last Outcome	Last Outcome Date	Rate	Amount	New Rate	New Monthly Payment	Monthly Savings	3-Year Savings	5-Year Savings
Armstrong Zeplin	(928) 977-4904	--	--	10.250%	\$874,098.00	7.750%	\$6,262.15	\$1,570.65	\$56,543.40	\$94,239.00
Noah Kalafatis	(401) 555-8122	--	--	7.750%	\$699,000.00	6.785%	\$4,549.98	\$457.74	\$16,478.64	\$27,464.40
Fairleigh Picken	(269) 358-6630	--	--	7.500%	\$616,282.00	6.785%				
Cammi Tembey	(515) 116-0053	--	--	7.460%	\$639,510.00	6.785%				
Kate Keneipp	(901) 555-5892	--	--	7.250%	\$712,500.00	6.785%				

# Equity Insight & Enrichment

Customer Intelligence

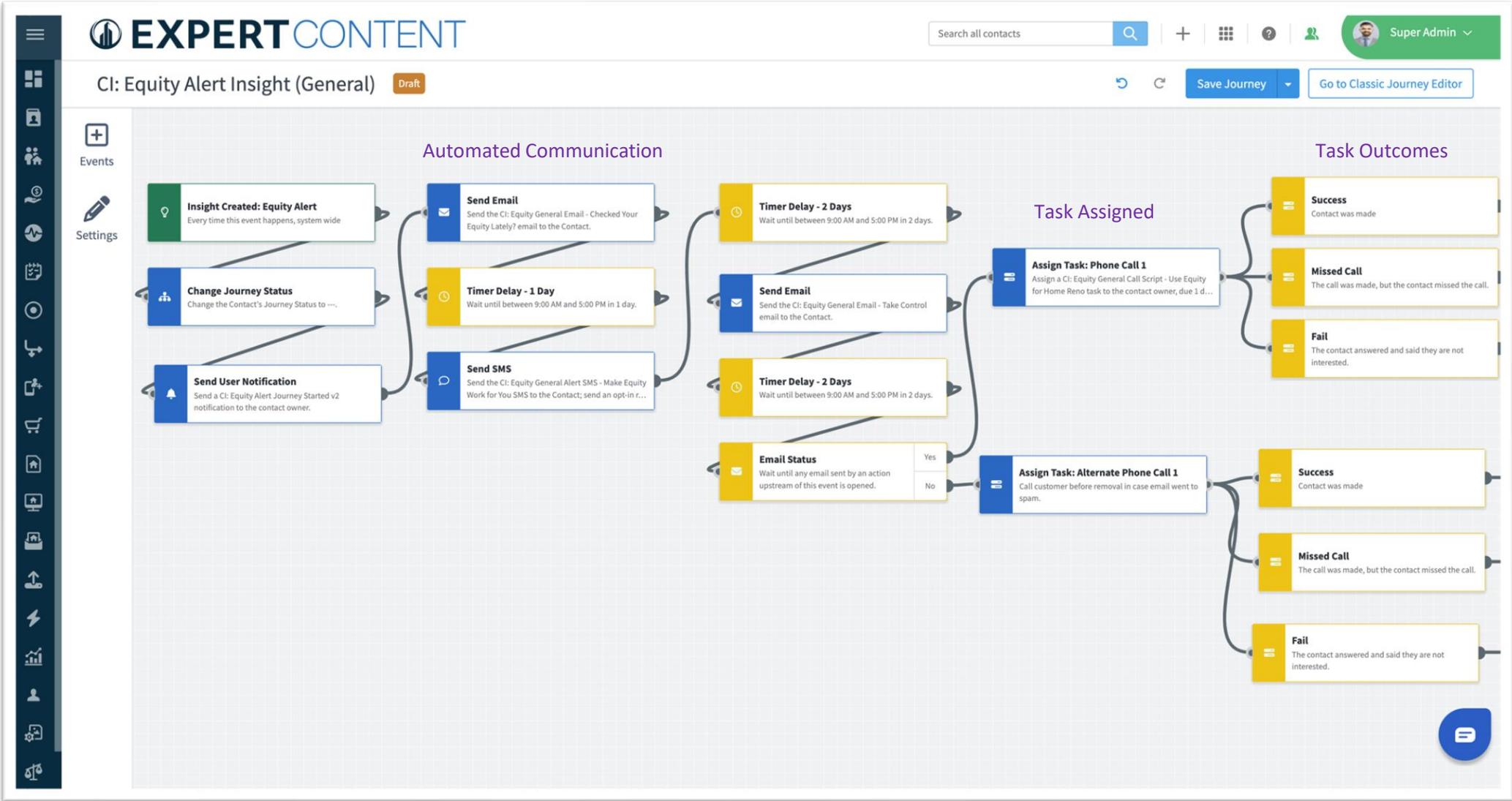


# Equity Insight:

- 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

The screenshot displays the TotalExpert CRM interface for a contact named Arlina Leitch. At the top, there is a search bar and navigation icons. The contact's name, address (35 Forest Dale Center, Portland, OR 97229), phone number (971-739-9186), and email (username12234231+Arlina.Leitch@gmail.com) are visible. A red box highlights a "CUSTOMER INTELLIGENCE: EQUITY ALERT" notification, which states: "Borrower's property at 123 Main St., Minneapolis, MN 55410 has an estimated LTV of 80% based on a recent valuation of \$600000.00 and an estimated remaining balance of \$480000.00. Created 05/31/2023". Below the alert, the contact's profile details are shown in a grid format, including full name, email, cell phone, home phone, home address, date of birth, lead source, created on, credit score, and credit score date. Professional details, such as the employer (Hackett, Zemlak and Schulist), are also listed. On the right side, there are sections for "Tasks (0)", "Recent Notes" (with a text input field and a "+ Add Note" button), and a "View all" link. A blue chat bubble icon is located at the bottom right of the interface.

# Equity Insight Journey



# Equity Enrichment

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

Profile	Products	Marketing	Communications	Activity	Insights	Form Responses
▼ <b>Loan (1)</b>						
<b>Mortgage - 123456789</b>						
<b>Address 1</b> 123 Main Street	<b>Amount</b> \$265,657	<b>Closed/Funded Date</b> 04/05/2021				
<b>Occupancy</b> yes	<b>Created At</b> 04/05/2021	<b>Loan Status</b> Active				
<b>Term</b> 15 year	<b>Rate</b> 3.15%	<b>Borrower</b> <a href="#">Kristine Baxter</a>				
<b>CUSTOMER INTELLIGENCE</b>						
<b>Estimated Equity</b>						As of 5/15/2023
<b>Property Value</b> \$902,000	<b>LTV</b> 19.77%	<b>LTV Change</b> ↓8%				
<b>Equity %</b> 80.23%	<b>Equity \$</b> \$636,343	<b>Remaining Balance</b> \$265,657				

# 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!

The screenshot displays the TotalExpert Contacts interface. At the top, there is a search bar and a navigation menu with tabs for My Contacts, Leads (Active), In-process (Active), Referral Partners (Active), Follow Up (Active), Insights (Active), and Closed. Below the navigation, there is a filter dropdown set to 'Equity Opportunities' and a 'Save' button. The main table lists 11 contacts with columns for Name, Property Value, LTV, Equity %, Equity \$, Remaining Balance, and Groups. Each row includes an 'Actions' dropdown and icons for document and chat. The table is currently showing page 1 of 11.

	Name	Property Value	LTV	Equity %	Equity \$	Remaining Balance	Groups
<input type="checkbox"/>	Lyle Shane	\$555,000.00	53.035%	46.965%	\$260,655.78	\$294,344.00	Lead - Refinance
<input type="checkbox"/>	Rachel Smith	\$2,157,000.00	70.800%	29.200%	\$629,850.84	\$1,527,149.00	Lead - Refinance
<input type="checkbox"/>	Sue Worthington	\$555,000.00	87.251%	12.749%	\$70,756.29	\$484,243.00	Lead - Refinance
<input type="checkbox"/>	Matthew Davis	\$421,000.00	87.247%	12.753%	\$53,690.38	\$367,309.00	Lead - Refinance
<input type="checkbox"/>	Roger Richardson	\$750,000.00	84.216%	15.784%	\$118,382.11	\$631,617.00	Lead - Refinance
<input type="checkbox"/>	Jade Smith	\$555,000.00	84.467%	15.533%	\$86,208.46	\$468,791.00	Lead - Refinance
<input type="checkbox"/>	Chris Gracely	\$1,747,000.00	53.376%	46.624%	\$814,529.66	\$932,470.00	Lead - Refinance
<input type="checkbox"/>	Arn Gregor	\$393,000.00	71.502%	28.498%	\$111,998.85	\$281,001.00	Credit Score - Ex
<input type="checkbox"/>	Hikaru Jones	\$2,157,000.00	64.794%	35.206%	\$759,397.35	\$1,397,602.00	Credit Score - Go
<input type="checkbox"/>	Britt Bradley	\$421,000.00	81.751%	18.249%	\$76,826.37	\$344,173.00	Initiate Homebo

# 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

The screenshot displays the TotalExpert CRM interface. At the top, the user is logged in as Jennifer. The main header shows the contact name "Sig Hungerford" with their address, phone number, and email. Below this, a red-bordered alert box states: "PROPERTY LISTED IN THE LAST 7 DAYS" and "Property listed in the last 7 days", created on 05/31/2023. The interface includes a sidebar with navigation icons, a top navigation bar with a search function, and a right-hand panel with task and journey information.

**Alert:** PROPERTY LISTED IN THE LAST 7 DAYS  
Property listed in the last 7 days  
Created 05/31/2023

**Profile Details**

<b>Full Name</b> Sig Hungerford	<b>Email Address</b> username12234231+Sig.Hungerford@gmail.com	<b>Cell Phone Number</b> 763-584-2976
<b>Home Phone Number</b> 479-386-3722	<b>Home Address</b> 84 Kensington Park, Monticello, MN 55590	<b>Date of Birth</b> 10/07/1904
<b>Lead Source</b> Landing Page - Mortgage Calc	<b>Created On</b> 05/28/2023	<b>Last Contacted</b> 05/31/2023
<b>Credit Score</b> Excellent	<b>Credit Score Date</b> 05/23/2023	

**Tasks (1)**  
**Call the prospect** Edit

**Journey: 4 - Customer Intelligence Journey**  
Alert detected! Customer below is shopping around for a mortgage. They are one of your past clients, give them a call ASAP!. We've already sent them an email on your behalf. A task has been created in your Total Expert dashboard, where you can complete the outcomes and view their contact information.

First Name: Sig  
Last Name: Hungerford  
Cell Phone:

-----CALL SCRIPT BELOW-----

Hi, Sig. This is Jennifer Richardson calling from Expert Mortgage.

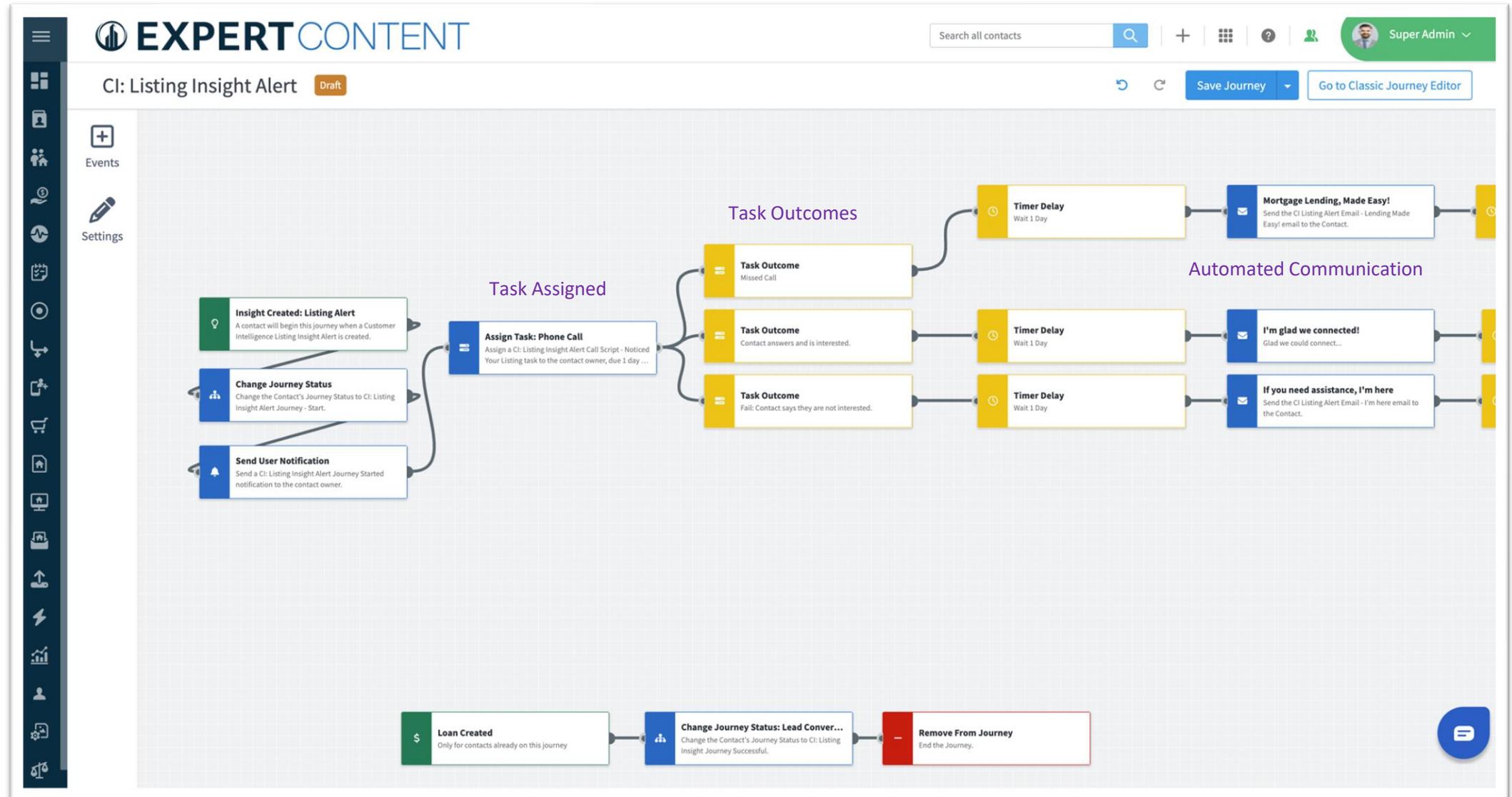
I understand you're in the market for a new home, so I wanted to reach out to share more about our services. Do you have a minute?

At Expert Mortgage, our focus is simple: to help our customers secure a low rate that saves them money. We do this by using advanced technology to shop more than 500 lenders across the nation.

Created on 05/31/2023 by Jennifer Richardson

**Assigned to**  
Jennifer Richardson

# 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

The screenshot displays the TotalExpert interface for a contact record. At the top, the TotalExpert logo is on the left, and a search bar labeled 'Search all contacts' is on the right. Below the logo, a navigation bar shows '< Contacts'. The contact name 'Sig Hungerford' is prominently displayed, followed by contact information: '84 Kensington Park, Monticello, MN 55590', '763-584-2976', and 'username12234231+Sig.Hungerford@gmail.com'. A green insight banner at the top of the record area states 'PROPERTY LISTED IN THE LAST 7 DAYS' with a sub-header 'Property listed in the last 7 days' and a creation date of 'Created 05/31/2023'. Below the insight, a horizontal menu includes 'Profile', 'Products', 'Marketing', 'Communications', 'Activity', 'Insights', and 'Responses'. The 'Profile' tab is active, showing 'Profile Details' with an 'Edit' link. The profile details are organized into three columns: Full Name (Sig Hungerford), Email Address (username12234231+Sig.Hungerford@gmail.com), and Cell Phone Number (763-584-2976); Home Phone Number (479-386-3722), Home Address (84 Kensington Park, Monticello, MN 55590), and Date of Birth (10/07/1904); and Lead Source (Landing Page - Mortgage Calc), Created On (05/28/2023), and Last Contacted (05/31/2023). Below this, 'Credit Score' is listed as 'Excellent' with a 'Credit Score Date' of '05/23/2023'. Further down, 'Professional Details' and 'Relationships' sections are visible, each with an 'Edit' link.

# Insight History on the Insights Tab

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

The screenshot displays the TotalExpert interface for a contact named Emmalynn Mazia. The contact's address is 1234 Oregon St. NE, Minneapolis MN 55442, with a phone number (123) 456-7890 and email emmalynn.mazzia@gmail.com. The interface features a sidebar with various icons and a main content area with a navigation bar. The 'Insights' tab is selected, showing a list of 81 insights. The top insight is a 'Customer Intelligence: Equity Alert' dated 3/23/2023, stating that Emmalynn's property has an estimated LTV of 80.23% based on a recent valuation of \$395,980 and an estimated remaining balance of \$316,000. Other insights include a 'Credit Inquiry Alert' from 3/22/2023, a 'Listing Alert' from 3/21/2023, and a 'Rate Alert' from 3/20/2023, indicating a mortgage rate of 5.80% compared to a market rate of 5.717%.

**TotalExpert**

Search

< All Contacts

## Emmalynn Mazia

1234 Oregon St. NE, Minneapolis MN 55442 | (123) 456-7890 | emmalynn.mazzia@gmail.com

**CUSTOMER INTELLIGENCE: EQUITY ALERT**  
Emmalynn's property at 1234 Oregon St. NE, Minneapolis MN 55442 has an estimated LTV of 80.23% based on a recent valuation of \$395,980 and an estimated remaining balance of \$316,000.  
Created 3/23/2023

Profile Products Marketing Communications Activity **Insights** Form Responses

81 Insights Sort by Newest First Expand All Collapse All

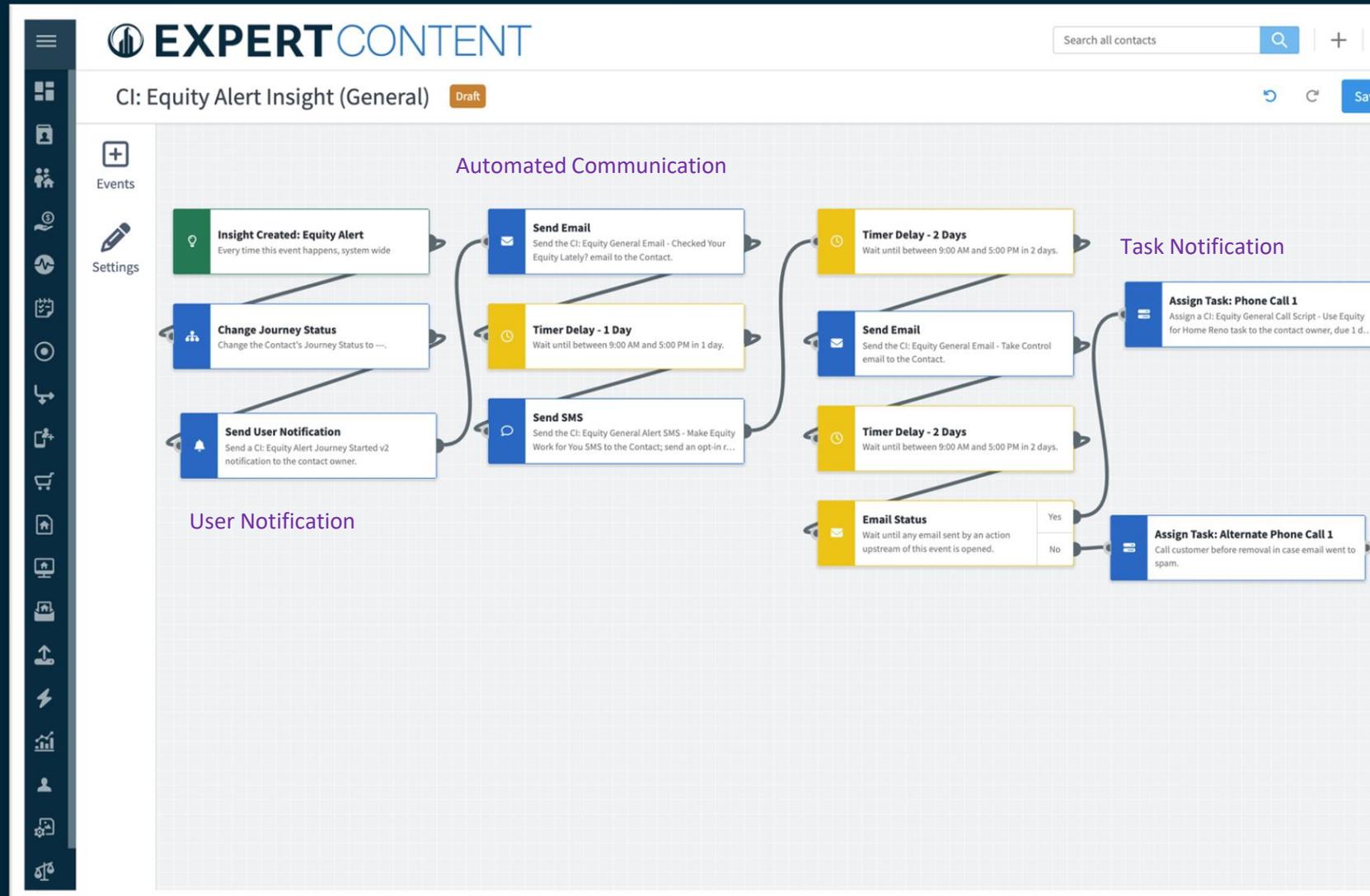
**Customer Intelligence: Equity Alert**  
Emmalynn's property at 1234 Oregon St. NE, Minneapolis MN 55442 has an estimated LTV of 80.23% based on a recent valuation of \$395,980 and an estimated remaining balance of \$316,000.  
Created 3/23/2023

**Customer Intelligence: Credit Inquiry Alert**  
Emmalynn has recently submitted a credit inquiry for a mortgage with another lender.  
Created 3/22/2023

**Customer Intelligence: Listing Alert**  
Emmalynn's property at 1234 Oregon St. NE, Minneapolis, MN 55442 was listed for sale 3/20/23 on MLS.  
Created 3/21/2023

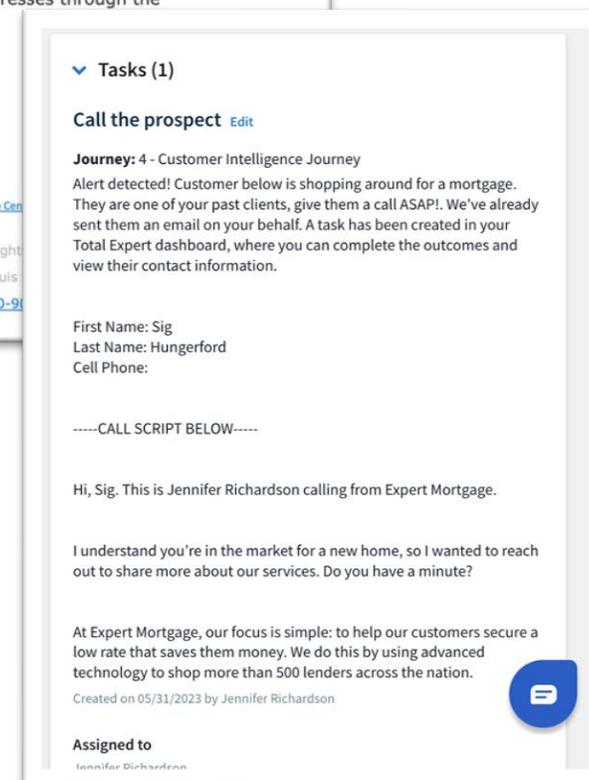
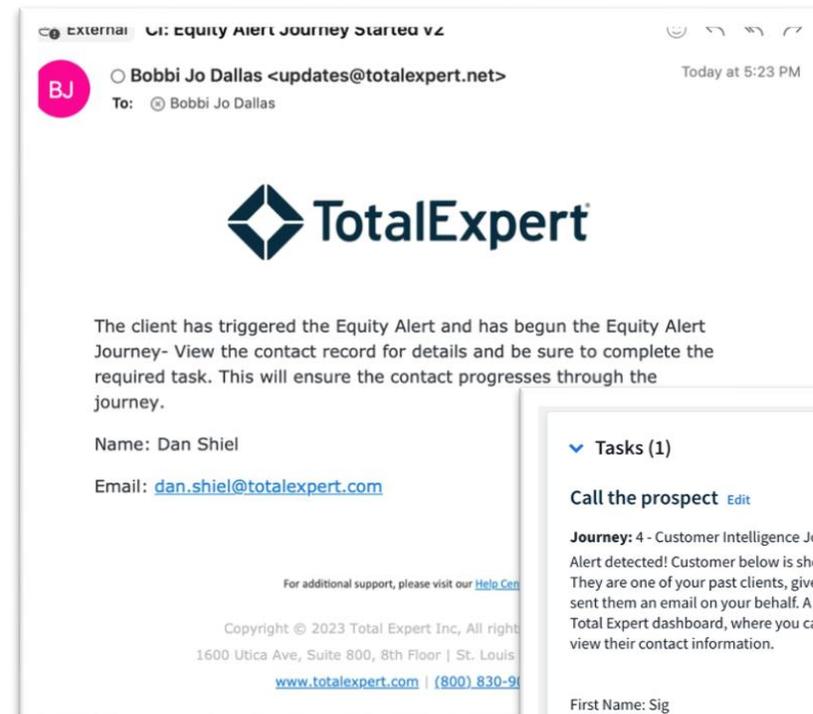
**Customer Intelligence: Rate Alert**  
Emmalynn has a mortgage rate of 5.80%, which is 1.5% higher than the current market rate of 5.717% as of 3/20/2023.  
Created 3/20/2023

# 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

The screenshot displays the TotalExpert interface for managing contacts. At the top, the TotalExpert logo is on the left, and a search bar is on the right. Below the logo, the word "Contacts" is centered. A navigation bar contains several tabs: "My Contacts", "Leads" (with a flame icon), "In-process", "Referral Partners", "Follow Up", and "Insights". Each of the last four tabs has a green "Active" badge. Below the navigation bar, there is a filter dropdown menu currently set to "Credit Alert". To the right of the filter are two notification icons with counts "1" and "7", and a "Save" button. A dropdown menu is open under the filter, listing various alert types: "Credit Alert", "Equity", "Listing Insight", "Rate Alert", "Life Event - New Parent", and "Credit Improvement Alert". Below the dropdown is a table of contacts. The table has columns for "Name", "Phone Cell", "Email", and "Groups". Each row includes a checkbox, an "Actions" dropdown, and icons for messaging and notes. The contacts listed are Felipa Rumford, Daniel Miller, Corissa Axten, Lanette Hirsch, Carlye Amber, Gratiana Hussell, Field Fashion, Gottfried Cheeke, Daria Vallance, and Corella Tardiff. At the bottom left, it shows "1 - 25 of 105" and at the bottom right, there is a pagination control with buttons for pages 1 through 5.

TotalExpert

Search all cc

Contacts

My Contacts Leads Active In-process Active Referral Partners Active Follow Up Active Insights Active

Credit Alert 1 7 Save

TOTAL EXPERT LISTS

	Name	Phone Cell	Email	Groups
<input type="checkbox"/>	Felipa Rumford	(309) 952-5197	username12234231+Felipa.Rumford@gmail.com	Marketing - Birt
<input type="checkbox"/>	Daniel Miller	(612) 387-1999	danielmiller233151345623@gmail.com	Credit Score - G
<input type="checkbox"/>	Corissa Axten	(513) 939-8107	username12234231+Corissa.Axten@gmail.com	Marketing - Birt
<input type="checkbox"/>	Lanette Hirsch	(225) 503-2311	username12234231+Lanette.Hirsch@gmail.com	Marketing - Birt
<input type="checkbox"/>	Carlye Amber	(830) 733-1797	username12234231+Carlye.Amber@gmail.com	Marketing - Birt
<input type="checkbox"/>	Gratiana Hussell	(808) 918-3027	username12234231+Gratiana.Hussell@gmail.com	Marketing - Birt
<input type="checkbox"/>	Field Fashion	(217) 183-6238	username12234231+Field.Fashion@gmail.com	Marketing - Birt
<input type="checkbox"/>	Gottfried Cheeke	(203) 929-8117	username12234231+Gottfried.Cheeke@gmail.com	Marketing - Birt
<input type="checkbox"/>	Daria Vallance	(360) 733-9821	username12234231+Daria.Vallance@gmail.com	Marketing - Birt
<input type="checkbox"/>	Corella Tardiff	(602) 898-8304	username12234231+Corella.Tardiff@gmail.com	Marketing - Birt

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< 1 2 3 4 5 >