

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

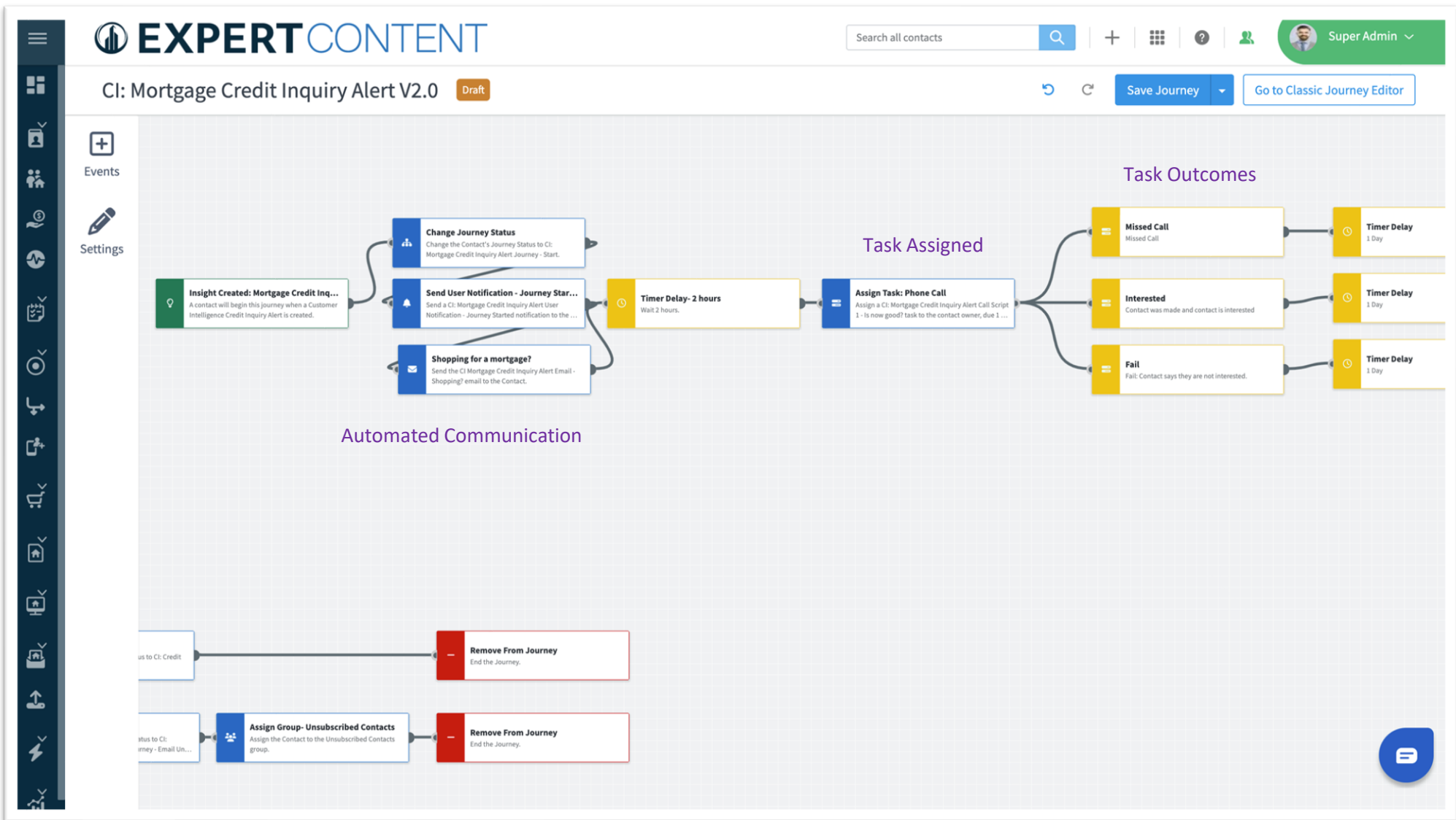
The screenshot displays the TotalExpert CRM interface for a contact named Cary McBoyle. A red box highlights a 'CUSTOMER INTELLIGENCE: CREDIT INQUIRY ALERT' which states: 'Borrower has recently submitted a credit inquiry for a mortgage with a new lender. Created 05/31/2023'. The contact's profile details are as follows:

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

Below the profile details, the 'Professional Details' section shows the employer as 'Roob, Marks and Satterfield'.

On the right side of the interface, there is a 'Tasks (1)' section with a task 'Try Cary end of day' due on 06/02/2023, and a 'Recent Notes' section with a text input field.

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. At the top, the 'TotalExpert' logo is on the left, and a search bar with 'Search all contacts' is on the right. Below the header, the contact name 'Cary McBoyle' is prominently displayed, followed by their address '28869 John Wall Way, Atlanta, GA 30386', phone number '404-753-3339', and email 'username12234231+Cary.McBoyle@gmail.com'. A red box highlights a 'CUSTOMER INTELLIGENCE: CREDIT IMPROVEMENT ALERT' which states 'Borrower has reached or surpassed a credit score of 580.' and was created on 02/04/2025. Below the alert, the 'Profile' tab is active, 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, 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 are sections for 'Tasks (1)' with a task 'Try Cary end of day' and 'Recent Notes' with a text input field.

TotalExpert

Search all contacts

Cary McBoyle

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

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 Edit

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

Professional Details Edit

Employer
Roob, Marks and Satterfield

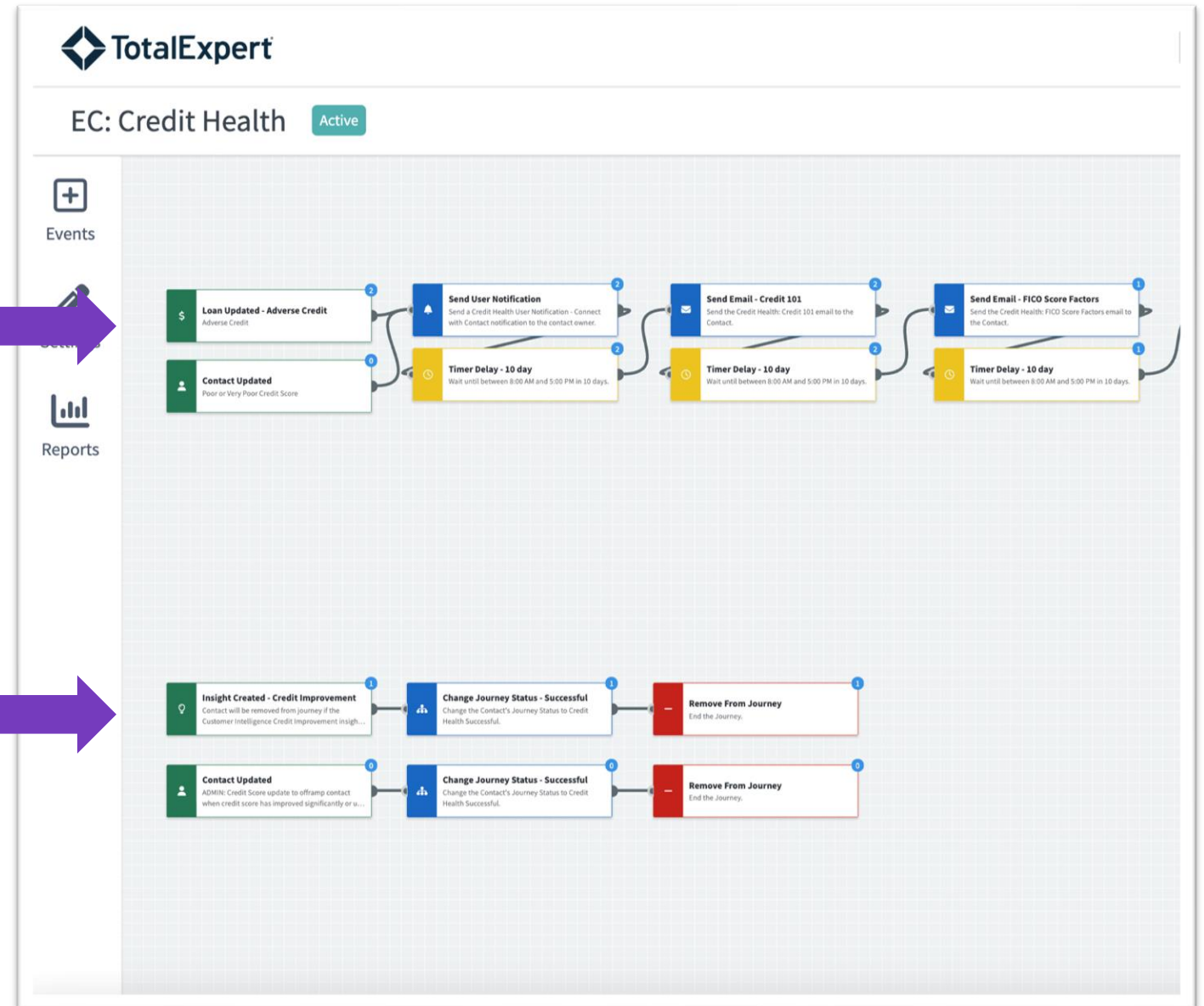
Tasks (1)
Try Cary end of day Edit
She asked me to follow up today
Created on 03/27/2023 by Jennifer Richardson
Assigned to Jennifer Richardson
Due on 06/02/2023, 12:00 AM
Mark Complete
+ Add Action Plan + Add Task

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


EXPERTCONTENT Search all contacts [+] [?] [Super Admin]

CI: Credit Improved [Draft] [Save Journey] [Go to Classic Journey Editor]

Events [+] Settings [Pencil]

CI: Credit Improvement Insight Created
Every time this event happens, system wide

Great News! Your credit score's improved. [X]



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,

Event Settings [X]

Send Email

Name
Send Email - Score improved: E1

Description

Occurrence Limit
This event may occur **once** per contact. [Edit]

Event Parameters
Send the **Credit Improved: Score Improved** email to the Contact. [Edit]
[Preview Email]

[Save Event Settings]

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. At the top, the 'TotalExpert' logo is on the left, and a search bar with the text 'Search all contacts' is on the right. Below the search bar, the user 'Jennifer' is logged in. The main header shows the contact name 'Rosalind Markova' and her details: '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%. Created 05/31/2023'. Below the notification, 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)' and 'Recent Notes' with a text input area and a '+ Add Note' button.

TotalExpert

Search all contacts

< Contacts

Rosalind Markova

30 Monterey Trail, Houston, TX 77276 | 713-627-6697 | username12234231+Rosalind.Markova@gmail.com

Message Call Email Schedule Actions

CUSTOMER INTELLIGENCE: RATE ALERT

Borrower has a mortgage rate of 7.5% which is 1.0% higher than the current market rate of 6.5%.

Created 05/31/2023

Profile Products Marketing Communications Activity Insights Responses

Profile Details [Edit](#)

Full Name Rosalind Markova	Email Address username12234231+Rosalind.Markova@gmail.com	Cell Phone Number 713-627-6697
Home Phone Number 312-692-0229	Home Address 30 Monterey Trail, Houston, TX 77276	Date of Birth 05/16/1904
Lead Source Home Loan Lead Form	Created On 05/30/2023	Credit Score Excellent
Credit Score Date 05/25/2023		

Professional Details [Edit](#)

Employer
Erdman, Treutel and Satterfield

Tasks (0)

Recent Notes

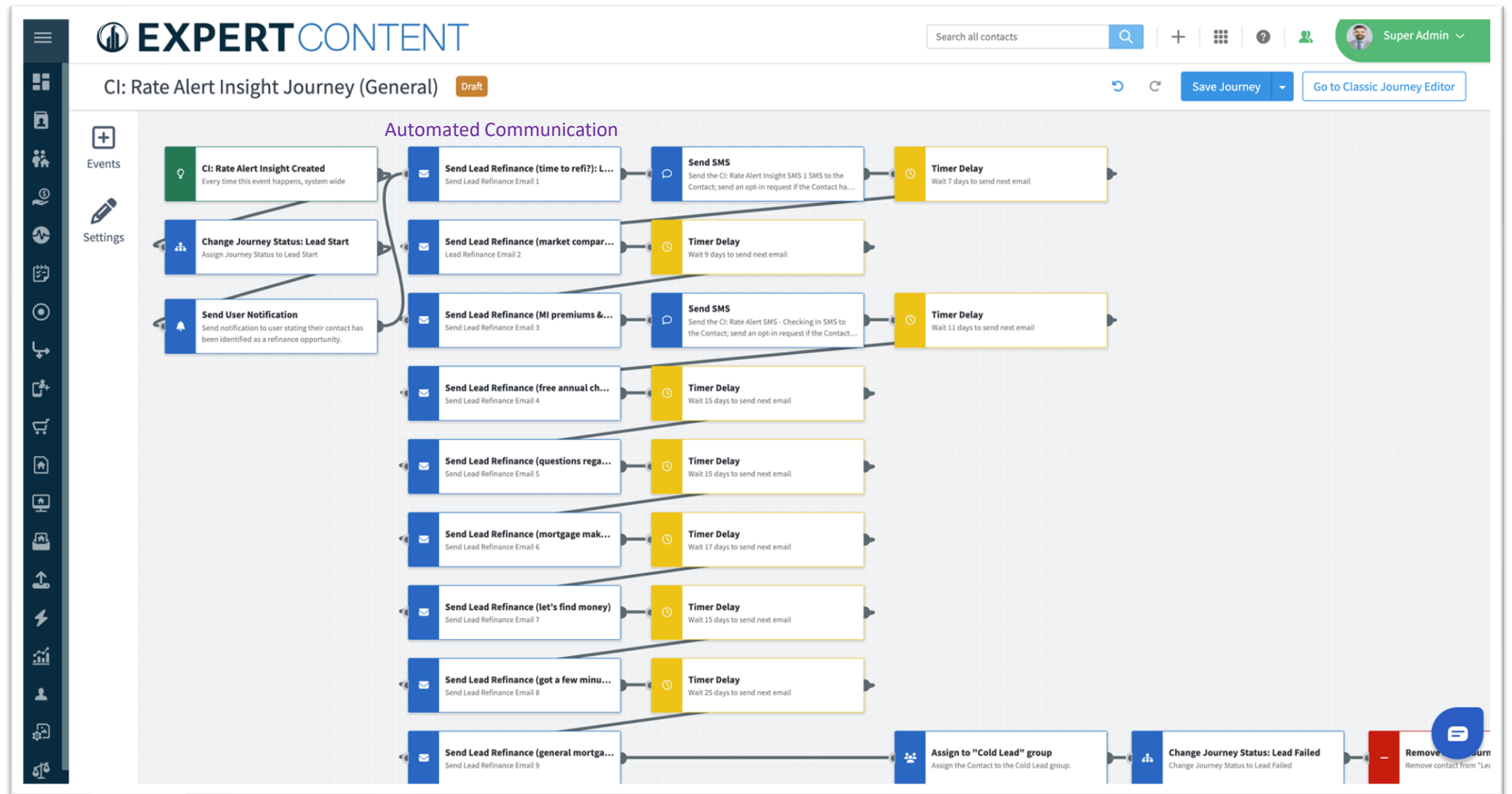
Type a note...

Select Outcome (optional)

☐ Hide note from co-marketing partners [Add Note](#)

[View all](#)

Rate Alert Journey

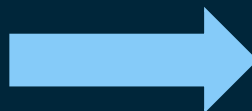


Best Practices for Leveraging Rate Alerts:

- ✓ 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

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

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

Rate 7.000%	Term 360	Amount \$300,000.00
Monthly Payment \$2,201.00	Lien Position first	Occupancy primary
Type 30 Yr Fixed	Program Thirty Fixed	Funded Date 12/31/2000
Source of Rate Data Optimal Blue Mortgage Market Indices	Loan Type Used Conforming	FICO Score Used 770
New Rate 6.500%	New Rate Date 12/31/2000	Rate Difference 0.500%
New Monthly Payment \$2,100.50	Monthly Savings \$100.50	3-Year Savings \$3,618.00
5-Year Savings \$6,030.00	10-Year Savings \$12,060.00	Remaining Balance \$200,000.00
Estimated LTV 80.720%	Estimated Value \$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. The top navigation bar includes the TotalExpert logo, a search bar, and user profile information. The main section is titled 'Contacts' and features a list of contact cards. A dropdown menu for 'Rate Enrichment - Monthly...' is open, showing a list of data points. A 'Rate Monitoring' dropdown menu is also visible, listing various financial metrics.

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. The interface includes a sidebar with various icons, a top navigation bar with a search function, and a main content area. 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, including full name, email address, cell phone number, home phone number, home address, date of birth, lead source, created on date, credit score, and credit score date. Professional details, such as the employer, are also listed.

TotalExpert

Search all contacts

< Contacts

Arlina Leitch

35 Forest Dale Center, Portland, OR 97229 | 971-739-9186 | username12234231+Arlina.Leitch@gmail.com

Message Call Email Schedule Actions

CUSTOMER INTELLIGENCE: EQUITY ALERT

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

Tasks (0)

Recent Notes

Type a note...

Select Outcome (optional)

☐ Hide note from co-marketing partners

+ Add Note

View all

Profile Products Marketing Communications Activity Insights Responses

Profile Details Edit

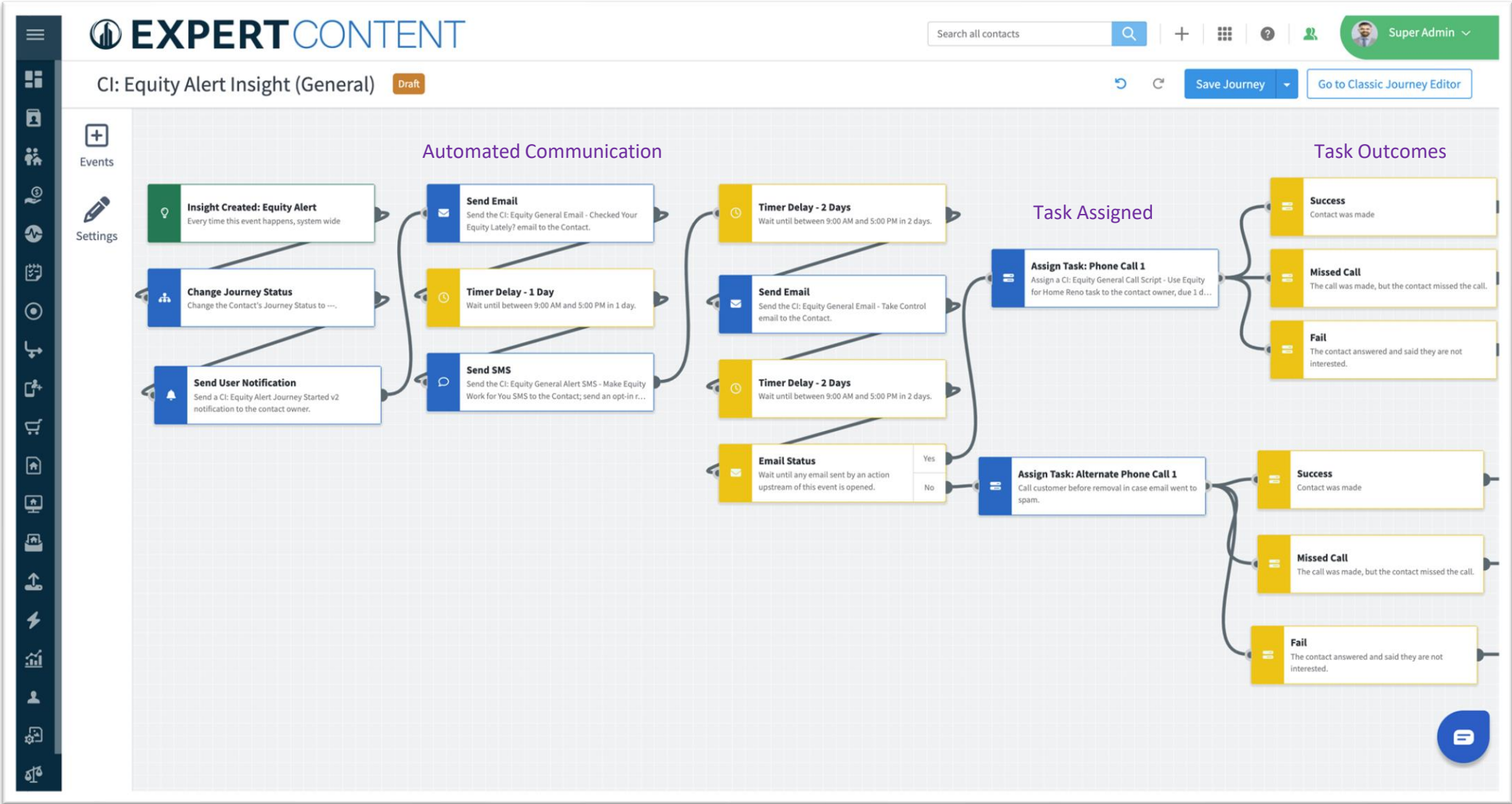
Full Name	Email Address	Cell Phone Number
Arlina Leitch	username12234231+Arlina.Leitch@gmail.com	971-739-9186
Home Phone Number	Home Address	Date of Birth
412-414-6521	35 Forest Dale Center, Portland, OR 97229	03/09/1904
Lead Source	Created On	Credit Score
First Time Home Buyer	05/30/2023	Fair
Credit Score Date		
05/25/2023		

Professional Details Edit

Employer

Hackett, Zemlak and Schulist

Equity Insight Journey



Equity Enrichment

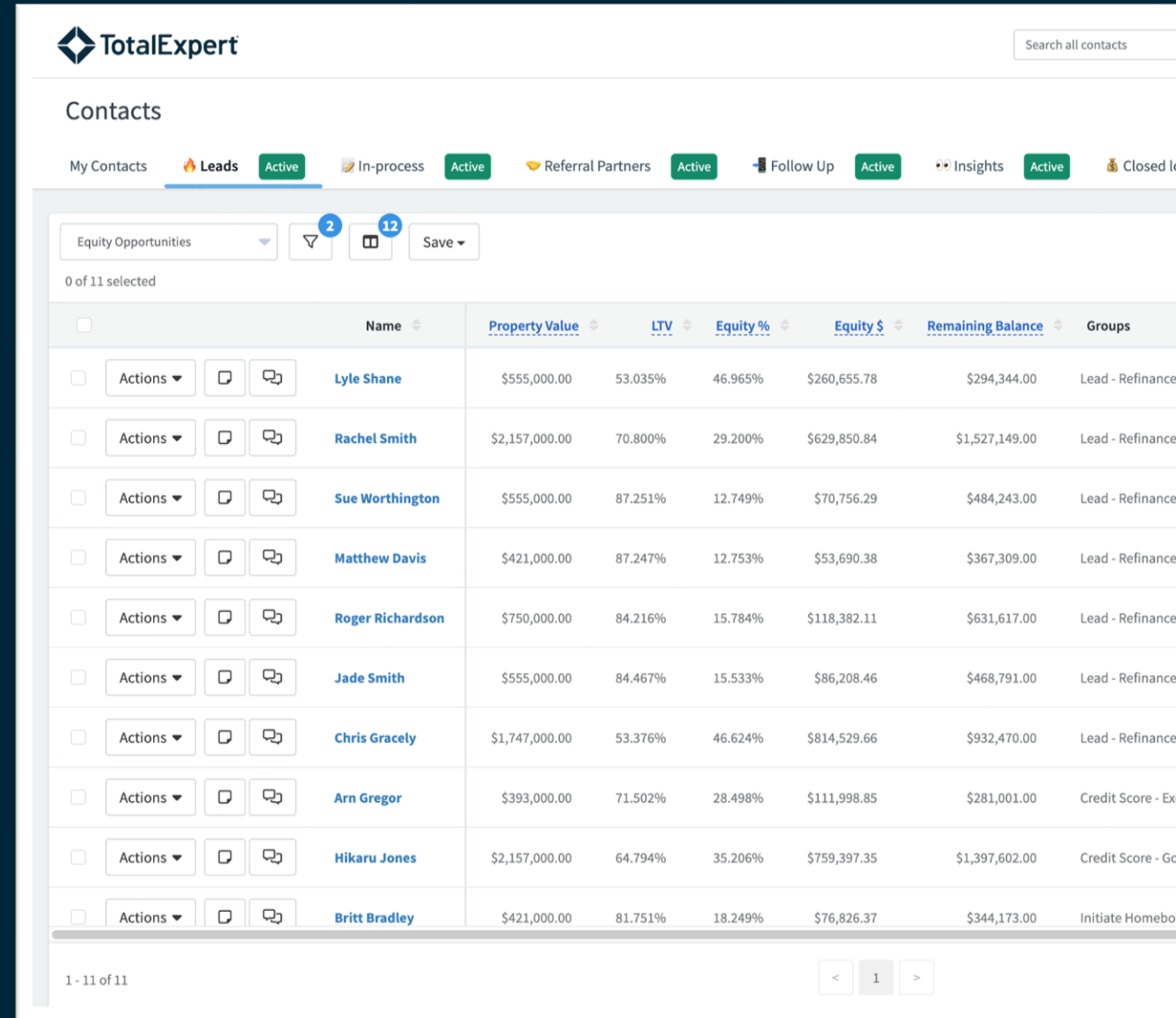
- Rich equity data on the contact record:
 - Property Value
 - LTV
 - Equity %
 - Equity \$
 - Remaining balance

Profile Products Marketing Communications Activity Insights Form Responses		
▼ Loan (1)		
Mortgage - 123456789		
Address 1 123 Main Street	Amount \$265,657	Closed/Funded Date 04/05/2021
Occupancy yes	Created At 04/05/2021	Loan Status Active
Term 15 year	Rate 3.15%	Borrower Kristine Baxter
CUSTOMER INTELLIGENCE		
Estimated Equity		As of 5/15/2023
Property Value \$902,000	LTV 19.77%	LTV Change ↓8%
Equity % 80.23%	Equity \$ \$636,343	Remaining Balance \$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 web application interface. 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, the 'Contacts' section is active, with tabs for 'My Contacts', 'Leads' (highlighted), 'In-process', 'Referral Partners', 'Follow Up', 'Insights', and 'Closed'. The 'Leads' tab shows a filter for 'Equity Opportunities' and a 'Save' button. Below this, a table lists 11 contacts. The table has columns for 'Name', 'Property Value', 'LTV', 'Equity %', 'Equity \$', 'Remaining Balance', and 'Groups'. Each row includes an 'Actions' dropdown menu and icons for document and chat. The contacts listed are Lyle Shane, Rachel Smith, Sue Worthington, Matthew Davis, Roger Richardson, Jade Smith, Chris Gracely, Arn Gregor, Hikaru Jones, and Britt Bradley. The bottom of the table shows pagination: '1 - 11 of 11' and a page number '1'.

	Name	Property Value	LTV	Equity %	Equity \$	Remaining Balance	Groups
<input type="checkbox"/>	<div>Actions</div> <div>Lyle Shane</div>	\$555,000.00	53.035%	46.965%	\$260,655.78	\$294,344.00	Lead - Refinance
<input type="checkbox"/>	<div>Actions</div> <div>Rachel Smith</div>	\$2,157,000.00	70.800%	29.200%	\$629,850.84	\$1,527,149.00	Lead - Refinance
<input type="checkbox"/>	<div>Actions</div> <div>Sue Worthington</div>	\$555,000.00	87.251%	12.749%	\$70,756.29	\$484,243.00	Lead - Refinance
<input type="checkbox"/>	<div>Actions</div> <div>Matthew Davis</div>	\$421,000.00	87.247%	12.753%	\$53,690.38	\$367,309.00	Lead - Refinance
<input type="checkbox"/>	<div>Actions</div> <div>Roger Richardson</div>	\$750,000.00	84.216%	15.784%	\$118,382.11	\$631,617.00	Lead - Refinance
<input type="checkbox"/>	<div>Actions</div> <div>Jade Smith</div>	\$555,000.00	84.467%	15.533%	\$86,208.46	\$468,791.00	Lead - Refinance
<input type="checkbox"/>	<div>Actions</div> <div>Chris Gracely</div>	\$1,747,000.00	53.376%	46.624%	\$814,529.66	\$932,470.00	Lead - Refinance
<input type="checkbox"/>	<div>Actions</div> <div>Arn Gregor</div>	\$393,000.00	71.502%	28.498%	\$111,998.85	\$281,001.00	Credit Score - Ex
<input type="checkbox"/>	<div>Actions</div> <div>Hikaru Jones</div>	\$2,157,000.00	64.794%	35.206%	\$759,397.35	\$1,397,602.00	Credit Score - Go
<input type="checkbox"/>	<div>Actions</div> <div>Britt Bradley</div>	\$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 'TotalExpert' logo is on the left, and a search bar with the text 'Search all contacts' is on the right. Below the search bar, there are icons for adding new contacts, calling, messaging, and scheduling. The main header shows the contact name 'Sig Hungerford' and their details: '84 Kensington Park, Monticello, MN 55590', '763-584-2976', and 'username12234231+Sig.Hungerford@gmail.com'. A red box highlights a 'PROPERTY LISTED IN THE LAST 7 DAYS' alert, which states 'Property listed in the last 7 days' and 'Created 05/31/2023'. Below the alert, there are tabs for 'Profile', 'Products', 'Marketing', 'Communications', 'Activity', 'Insights', and 'Responses'. The 'Profile' tab is active, 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', 'Last Contacted', 'Credit Score', and 'Credit Score Date'. To the right of the profile details, there is a 'Tasks' section with a task titled 'Call the prospect' and a 'Journey' section with a 'Customer Intelligence Journey' alert. The alert text reads: '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.' Below the alert, there is a 'CALL SCRIPT BELOW' section with a script: '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'. The script is assigned to 'Jennifer Richardson'.

Property Listing Alert:

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

Profile Details

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

Professional Details

Relationships

Tasks (1)
Call the prospect

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-----

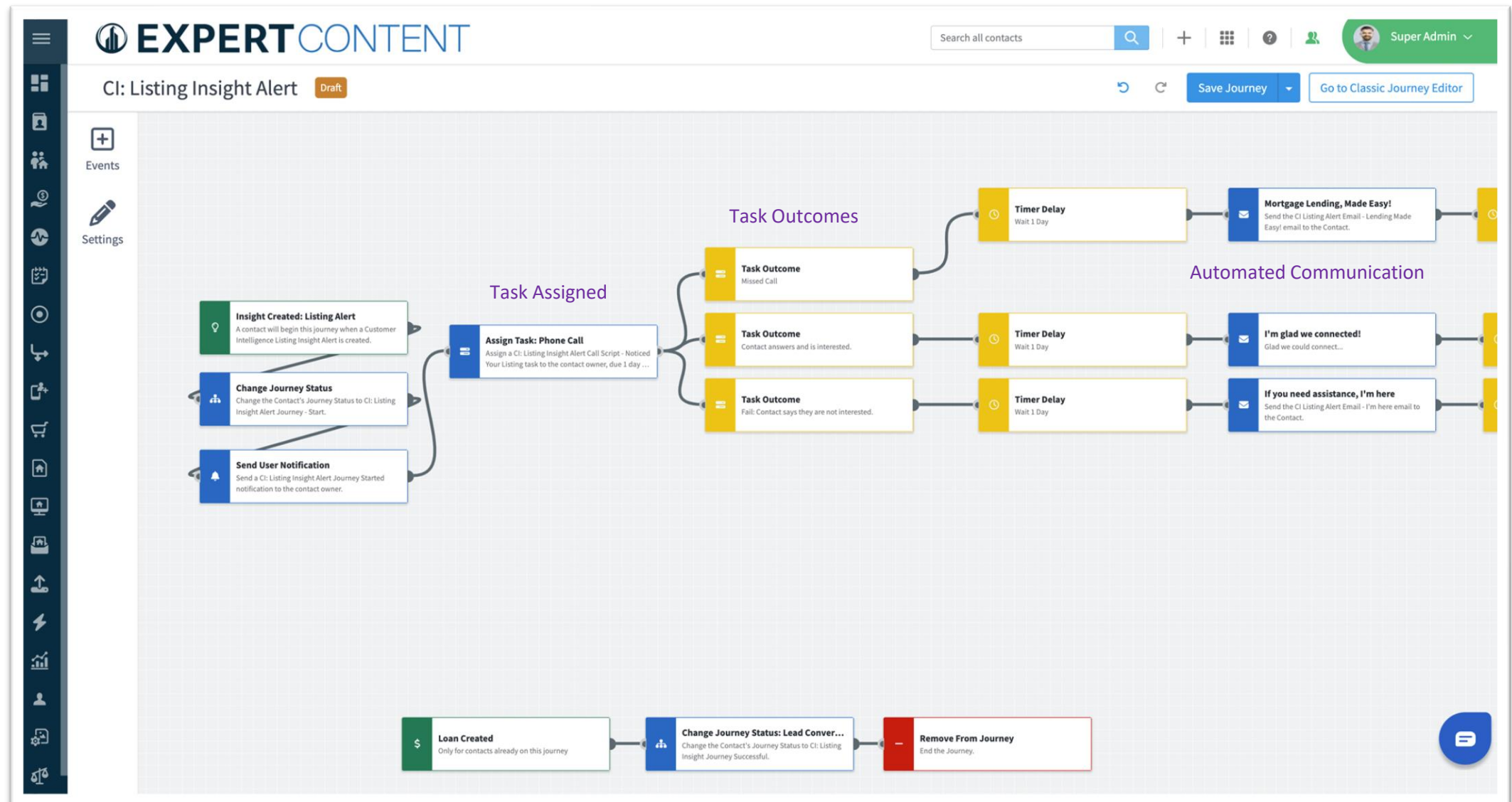
Hi, Sig. This is Jennifer Richardson calling from Expert Mortgage.

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 header, a navigation bar shows "Contacts" with a back arrow. The contact name "Sig Hungerford" is prominently displayed, followed by their address "84 Kensington Park, Monticello, MN 55590", phone number "763-584-2976", and email "username12234231+Sig.Hungerford@gmail.com".

A green insight banner is positioned below the contact information, stating "PROPERTY LISTED IN THE LAST 7 DAYS" with a lightbulb icon. The text "Property listed in the last 7 days" and "Created 05/31/2023" are included. Below the banner, a tabbed interface shows "Profile" as the active tab, with other tabs for Products, Marketing, Communications, Activity, Insights, and Responses.

The "Profile Details" section includes an "Edit" link and a table of contact information:

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

Below the profile details, there are sections for "Professional Details" and "Relationships", each with an "Edit" link.

Insight History on the Insights Tab

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

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

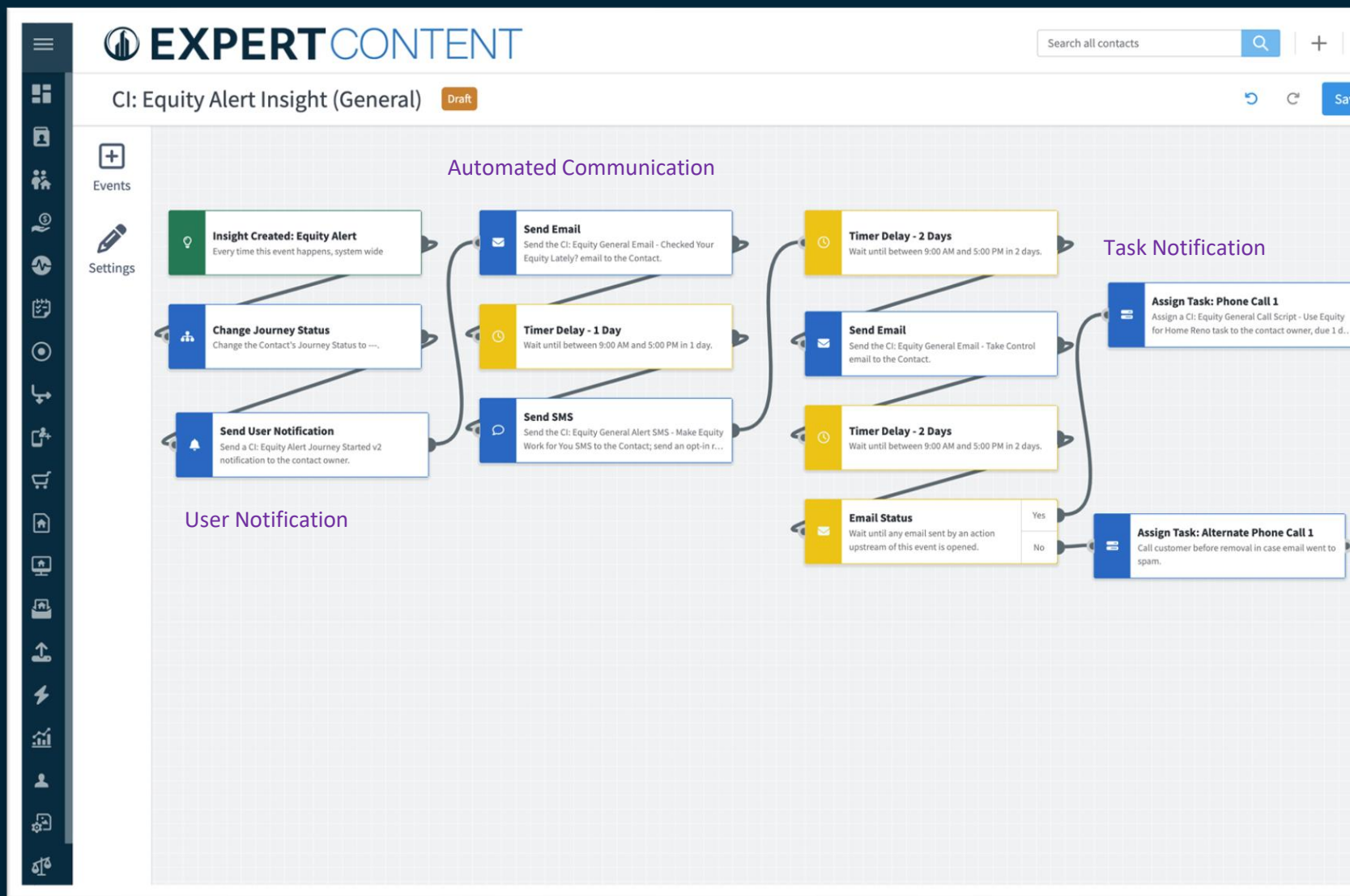
Customer Intelligence: Credit Inquiry Alert
Emmalynn has recently submitted a credit inquiry for a mortgage with another lender.
Created 3/22/2023

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

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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*

The image shows two overlapping notifications. The top notification is an email from TotalExpert with the subject 'Equity Alert Journey Started v2'. It includes a header with a profile icon 'BJ' and the name 'Bobbi Jo Dallas <updates@totalexpert.net>'. The body of the email features the TotalExpert logo and a message stating that a client has triggered an Equity Alert and begun a journey. It provides the name 'Dan Shiel' and an email address 'dan.shiel@totalexpert.com'. The bottom notification is a task card titled 'Tasks (1)' with the task 'Call the prospect'. It details a journey for a customer named Sig Hungerford and includes a call script for Jennifer Richardson to use when contacting the prospect.

External | **Equity Alert Journey Started v2** | Today at 5:23 PM

BJ | Bobbi Jo Dallas <updates@totalexpert.net>
To: Bobbi Jo Dallas

TotalExpert

The client has triggered the Equity Alert and has begun the Equity Alert Journey- View the contact record for details and be sure to complete the required task. This will ensure the contact progresses through the journey.

Name: Dan Shiel
Email: dan.shiel@totalexpert.com

For additional support, please visit our [Help Center](#)

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www.totalexpert.com | (800) 830-9100

▼ Tasks (1) | Edit

Call the prospect

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

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 web application interface. At the top, the 'TotalExpert' logo is on the left, and a search bar is on the right. Below the logo, the 'Contacts' section is active, with tabs for 'My Contacts', 'Leads', 'In-process', 'Referral Partners', 'Follow Up', and 'Insights'. The 'Insights' tab is selected, showing a list of contacts. A dropdown menu is open over the 'Credit Alert' filter, listing various alert types: 'Credit Alert', 'Equity', 'Listing Insight', 'Rate Alert', 'Life Event - New Parent', and 'Credit Improvement Alert'. The contact list includes columns for 'Name', 'Phone Cell', 'Email', and 'Groups'. The first contact is Felipa Rumford, followed by Daniel Miller, Corissa Axten, Lanette Hirsch, Carlye Amber, Gratiana Hussell, Field Fashion, Gottfried Cheeke, Daria Vallance, and Corella Tardiff. Each contact row has an 'Actions' button and icons for email and text. The bottom of the interface shows pagination: '1 - 25 of 105' and a set of numbered buttons from 1 to 5.

TotalExpert

Search all contacts

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

1 - 25 of 105

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