



CASE STUDY

Prosperity Home Mortgage, LLC Uncovers \$141 Million in New Loan Volume with Customer Intelligence



TotalExpert



Prosperity
HOME MORTGAGE, LLC

With 700 offices across 44 states, 550+ in-house originators, and nearly 90,000 co-marketing partners, Prosperity Home Mortgage, LLC. is a full-service mortgage lender specializing in residential purchase and refinance loans. It's affiliated with Berkshire Hathaway and is a part of the HomeServices of America® family of companies, the overall second largest real estate company in the nation.

At a Glance

The Situation

Prosperity Home Mortgage LLC needed the ability to create new opportunities for loan officers by monitoring their database of prospects and customers.

The Solution

Alerts inside Total Expert's Customer Intelligence tool identify borrower intent and automatically trigger campaign Journeys that nurture Prosperity borrowers. Automated alerts also guide loan officers through the optimal mix of outreach and messaging to use with those borrowers.

The Success

- Identified 27,904 previously unknown active loan opportunities in six months
- Closed an additional \$141 million in funded loans
- Total Expert is now the most widely used tech among Prosperity loan officers, with an adoption rate of 94%.

The Situation

As the lending boom of the previous few years quickly dried up, Prosperity knew it needed to act fast to ensure that deals continued to flow to their loan officers.

Specifically, marketers wanted to proactively monitor Prosperity's database for the intent signals that indicate a customer may be in the market for a loan. They also wanted to put systems in place that would proactively re-engage with and nurture those leads.



“This thing is A+. In the past week, I’ve had 4 previous clients reach out to me.”

Jonathan Okun
Senior Mortgage Consultant



The Solution

The addition of Total Expert Customer Intelligence is providing Prosperity the behavior and intent data they need to connect with customers at key moments of opportunity and unlock growth. By using Customer Intelligence to monitor their database, they are alerted when key engagement opportunities occur, such as when a prospect or customer lists their home or has their credit pulled. Customer Intelligence alerts loan officers to take action and reach out with relevant communications.

With Total Expert’s Customer Intelligence’s mortgage credit inquiry alerts, for example, Prosperity loan officers receive automated alerts whenever another lender pulls the credit of a past Prosperity borrower. Customer Intelligence automatically triggers a journey that immediately begins nurturing the lead, then prompts and reminds loan officers of the best next step to take – when to re-engage with the borrower and which message to use with them, for instance.

At any time, Prosperity loan officers also have all Total Expert Journey functionality (like triggering tasks, conducting manual outreach, identifying the consumers’ preferred method of communication, and more) at their disposal to connect and convert.

“We’ve been able to leverage the platform to create business for our loan officers that may have otherwise been missed. This solution allows us to **gain insights on our borrowers in a way that we would never have been able to achieve organically**. Not only does it help us determine that our customer may have a mortgage need, but it seamlessly sets them on a journey, putting our loan officers front of mind. We’ve found the formula to deliver value to our loan officers and empower them to grow their business.”

Jelaire Grillo
Brand Ambassador

The Success

In six months, Total Expert Customer Intelligence surfaced and triggered personalized Journeys for 27,904 active loan opportunities that originated from 591,000 contacts across 547 originators in Prosperity’s database. They were able to uncover:

- **8,247 borrowers** whose credit was pulled
- **11,817 borrowers** who listed properties for sale
- **7,840 borrowers** whose estimated equity grew to the point where they became ideal candidates for HELOCs

But the impact on Prosperity’s bottom line is what really matters – and it was impressive. Thanks to the leads surfaced by Total Expert Customer Intelligence, Prosperity closed an additional \$141 million in funded loans in six months.





About Total Expert

Total Expert is the leading fintech software company that delivers purpose-built CRM and customer engagement for modern financial institutions. Total Expert unifies data, marketing, sales, and compliance solutions to provide a cohesive experience across the customer lifecycle. Total Expert turns customer insights into actions to increase loyalty and drive growth for banks, lenders, credit unions, and other financial services firms.