



CASE STUDY

A Streamlined Tech Stack Improves Castle & Cooke Mortgage's Bottom Line





The lending industry is rapidly evolving; growing more complex and competitive every day. Digital tools and technology are crucial for success, but they can be more hindering than helpful if your loan officers are forced to spend more time juggling an arsenal of different platforms and solutions than they do engaging with borrowers—especially if you have 100 retail and consumer-direct loan officers spread across 23 branches and 11 states like the team at Castle & Cooke Mortgage.

The Challenge

Leaders at Castle & Cooke Mortgage needed a better way to empower their loan officers to self-serve their individual marketing needs and fit the demands of their unique markets. They also wanted to enable real estate agents to quickly access Castle & Cooke's co-marketing assets online on-demand instead of waiting to receive them from busy loan officers. The problem was that their existing CRM and marketing automation platform wasn't up to the task.

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Scott Kirkessner

Vice President of Marketing and Business Development, Castle & Cooke Mortgage

The Solution

After using Total Expert for three years at his previous employer, Vice President of Marketing and Business Development Scott Kirkessner knew Total Expert was the perfect, user-friendly platform to create stronger relationships between loan officers and real estate professionals.

“The powerful relationship-building features I valued so much with Total Expert at my last company weren’t available through Castle & Cooke Mortgage’s existing CRM system,” Kirkessner explains. “And Total Expert is just so easy to use. We knew our loan officers would love creating and sending robust, interactive, and customizable client campaigns without heavy lifting from marketing, and their real estate agents would love creating their own listing content and easily sharing Castle & Cooke Mortgage’s marketing collateral. And we were right.”

Kirkessner also credits Total Expert’s support team with providing the kind of high-post-purchase value that can be hard to find elsewhere. “It’s awesome to be able to chat live with a help desk rep anytime—even after hours. Total Expert also hosts a great online community

where customers can share suggestions, submit feature requests, and vote on ideas submitted by other customers. I really feel like the suggestions I make to Total Expert are seen and understood—something I can’t say about all the customer communities in which I’ve participated.”

To get started on the right foot, Castle & Cooke Mortgage puts all their loan officers through the Total Expert Bootcamp to help them learn the basics, understand how these digital tools increase their productivity, and help them identify the best opportunities every day. Castle & Cooke Mortgage’s loan officers immediately felt the impact.

“Before Total Expert, we had a system that was a lot harder to use,” said Christina Bush, a loan processor and loan assistant at Castle & Cooke. “It was taking up a lot more of my time and I was in the system probably two to three hours. Total Expert has allowed us to manage our business more effectively because we are able to get more work done in a shorter amount of time and then spend more time marketing and pulling in more clients.”

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Castle & Cooke Mortgage has also deployed and updated several pre-built Journeys that Total Expert provides out of the box with its own branding, including one for “Loan Status Updates” to keep their LOs and borrowers informed at every step of the lending process. Kirkessner and his team also plan to modify Castle & Cooke Mortgage’s more advanced campaigns by leveraging Total Expert’s vast Expert Content library to provide borrowers and past customers with helpful resources and educational information.

“We’re looking forward to building customized Journeys for important processes like lead nurturing,” Kirkessner says. “We also plan to use Total Expert’s open API to integrate and build Journeys for tasks originating in Simple Nexus, Optimal Blue, and Homebot.”

The most significant factor in Castle & Cooke Mortgage choosing Total Expert was getting access to Customer Intelligence, which allows Castle & Cooke Mortgage to passively monitor financial behaviors for every contact in

their database and automatically surface opportunities to engage those contacts when they have their credit pulled, list a property, reach an equity threshold, or qualify for a lower rate. Not only does Customer Intelligence eliminate the guesswork for loan officers, but it also allows Castle & Cooke to consolidate their technology vendors and reduce their operational costs.

“Knowing exactly what a borrower is looking for or how a homeowner could benefit from our services makes engaging with them so much more natural,” said Kirkessner. “When those conversations are focused on what the customer needs, it’s more honest and authentic, which helps build trust and loyalty between our loan officers and our customers.”



Results to Date

“With Total Expert, it’s significantly faster and easier for our loan officers to develop outreach emails and find flyers and social media posts for the individualized marketing they do on behalf of Castle & Cooke Mortgage,” Kirkessner explains. “As a result, our marketing team’s relationship with our loan officers is better, and our loan officers’ relationships with Castle & Cooke Mortgage’s clients and real estate agents are better. It’s exactly what we were hoping for.”

In the first 90 days of using Customer Intelligence, Castle and Cooke Mortgage uncovered 4,300 equity-rich customers in their database.

Loan officers and their teams are seeing an increase in productivity and efficiency with Total Expert. “Another big benefit are the single property websites and co-marketing flyers,” said Bush. “Those are much easier to create and share in Total Expert than the platform we were previously using.”





About Total Expert

Total Expert is the purpose-built customer engagement platform trusted by more than 200 financial enterprises. Total Expert unifies data, marketing, sales, and compliance solutions to deliver the perfect customer journey across every financial milestone—in any market. Total Expert turns customer insights into actions that increase loyalty and drive growth for modern banks, lenders, credit unions, and insurance companies. Total Expert is now available for purchase on the AWS Marketplace and Salesforce AppExchange.

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