



CASE STUDY

Mountain West Financial Accelerates Deal Flow and Uncovers More Opportunities with Total Expert Customer Intelligence



Headquartered in Redlands, CA with 22 locations serving retail and consumer-direct clients throughout the U.S., Mountain West Financial has been helping clients make homeownership a reality for more than 30 years.

The Situation

Loan officers and marketers at Mountain West Financial were bogged down by the separate logins, standalone portals, and disjointed functionality of the lender's siloed technology systems. They couldn't work efficiently, and they couldn't collaborate effectively with other people, teams, or business units. That's why frustrated users resorted to focusing on a single, "good-enough" system, even though it meant foregoing any business benefits afforded by the other solutions Mountain West Financial had invested in.

In addition, the two initial customer intelligence tools in which Mountain West Financial had invested weren't delivering a consistent user experience—some loan officers received multiple types of alerts while others only received alerts about credit triggers.

Creating open-house rate flyers also remained a pain point for the marketing team because the program they were using was extremely slow, often timed out, and—worst of all—limited the number of rate flyers they could develop.

What Mountain West Financial wanted was a modern customer engagement and lending platform—one integrated hub where any team member could access the information, customer intelligence, and capabilities they needed with a single login.



“Mortgages can be such a scary thing, and people often don’t know what to do with the financial information they see on the news. Total Expert and Polly give us the insights and tools to deliver the financial expertise our borrowers need when they need it. In that way, it absolutely fortifies our customer relationships and sets us apart.”

Laura Martell
Executive Vice President



The Solution

In 2019, Mountain West Financial consolidated seven different systems into Total Expert. Recently they’ve expanded their Total Expert capabilities by replacing two incomplete data solutions with Total Expert Customer Intelligence, which they’ve rolled out to every Mountain West Financial loan officer.

Total Expert Customer Intelligence now provides alerts that notify loan officers in real-time when a customer’s behavior or financial situation—as indicated via home listings, interest rates, home equities, and credit pulls—signal they’re a good candidate for a home loan.

To solve its rate flyer problem, Mountain West Financial recently added the Polly Product and Pricing Engine (PPE) to Total Expert through an easy, two-way API integration. With Polly, Mountain West Financial loan officers can engage with prospects earlier in the borrower lifecycle by populating both MLS and non-MLS rate flyers in seconds using real-time, scenario-specific mortgage offers. These tailored rate flyers feature personalized interest rates, payments, and APRs based on unique borrower details such as loan type, loan amount, property location, and down payment.

“Our loan officers view Total Expert as a kind of indispensable personal assistant that helps them spend their time in smarter ways each and every day.”

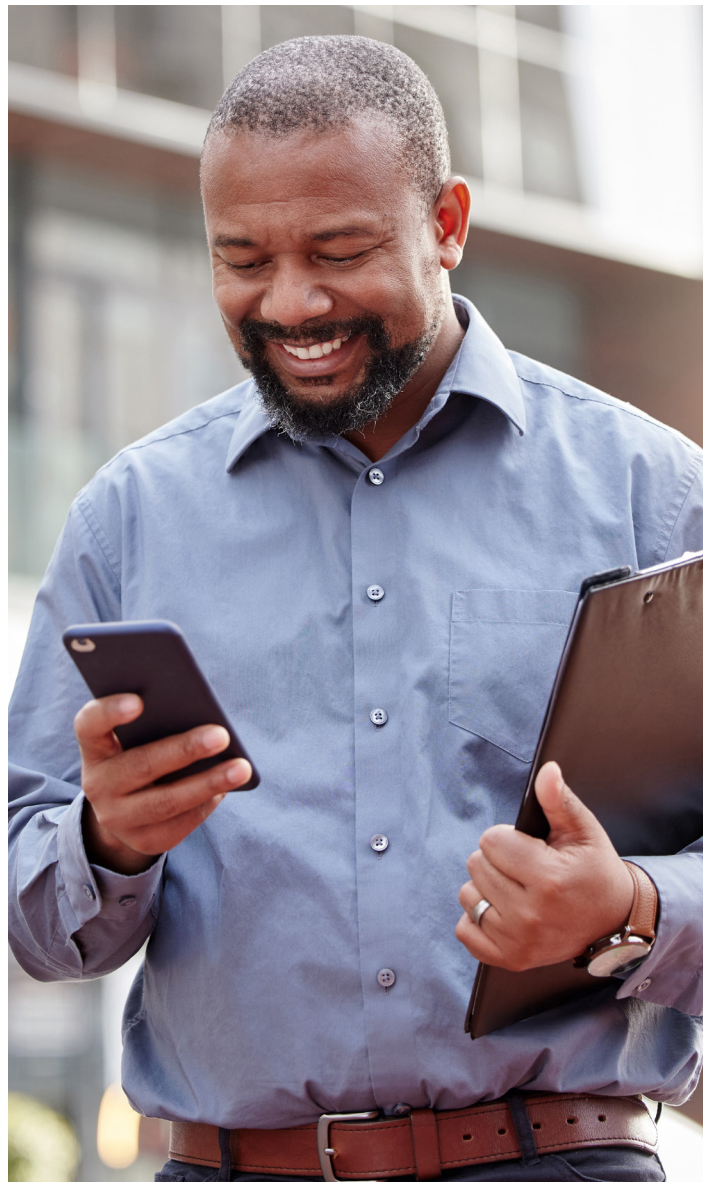
Laura Martell
Executive Vice President

The Success

Mountain West Financial is continuously innovating, and Total Expert is now seen as their central technology hub, enabling users to access important information and functionality—including Total Expert Customer Intelligence, Expert Content, Journeys, and reporting—with just one set of login credentials.

Mountain West Financial’s loan officers have been able to provide more personalized lending offers by better understanding each customer’s unique needs with the help of Total Expert Customer Intelligence. This innovative tool provides guidance on the best actions to take based on each customer’s financial goals; enabling loan officers to deliver customized communications across every financial milestone. As a result, in less than five months, Mountain West Financial has generated an additional \$3.5M in funded loans. Loan officers are so impressed they’ve come to view Total Expert as an indispensable personal assistant which helps them optimize their time and work more efficiently.

Mountain West Financial is automatically identifying and capitalizing on ripe lending opportunities sourced from within its own existing database, and loan officers are delivering the financial expertise borrowers need when they need it. Mountain West Financial is setting itself apart from the competition by proactively fortifying its customer relationships.





About Total Expert

Total Expert is the purpose-built customer engagement platform trusted by more than 200 financial enterprises. The platform 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 to increase loyalty and drive growth for banks, lenders, credit unions, and insurance companies, and is now available to purchase through the AWS Marketplace and Salesforce AppExchange. For more information, visit totalexpert.com.