



## CASE STUDY

# American Pacific Mortgage Powers Retention Strategy with Total Expert





American Pacific Mortgage (APM) has been helping customers reach their homeownership goals since 1996. With decades of experience in mortgage lending, APM is a direct lender that employs more than 1,400 loan advisors to help customers with their home lending needs, from purchase to refinance to renovations and more. Today, APM is one of the top 15 retail mortgage companies in the country by volume.

## At a Glance

### The Situation

APM needed to quickly pivot its strategy to meet the demands of the refinance boom.

### The Solution

A comprehensive borrower retention strategy powered by the seamless integration of intelligent marketing automation from Total Expert with real-time opportunity alerts.

### The Success

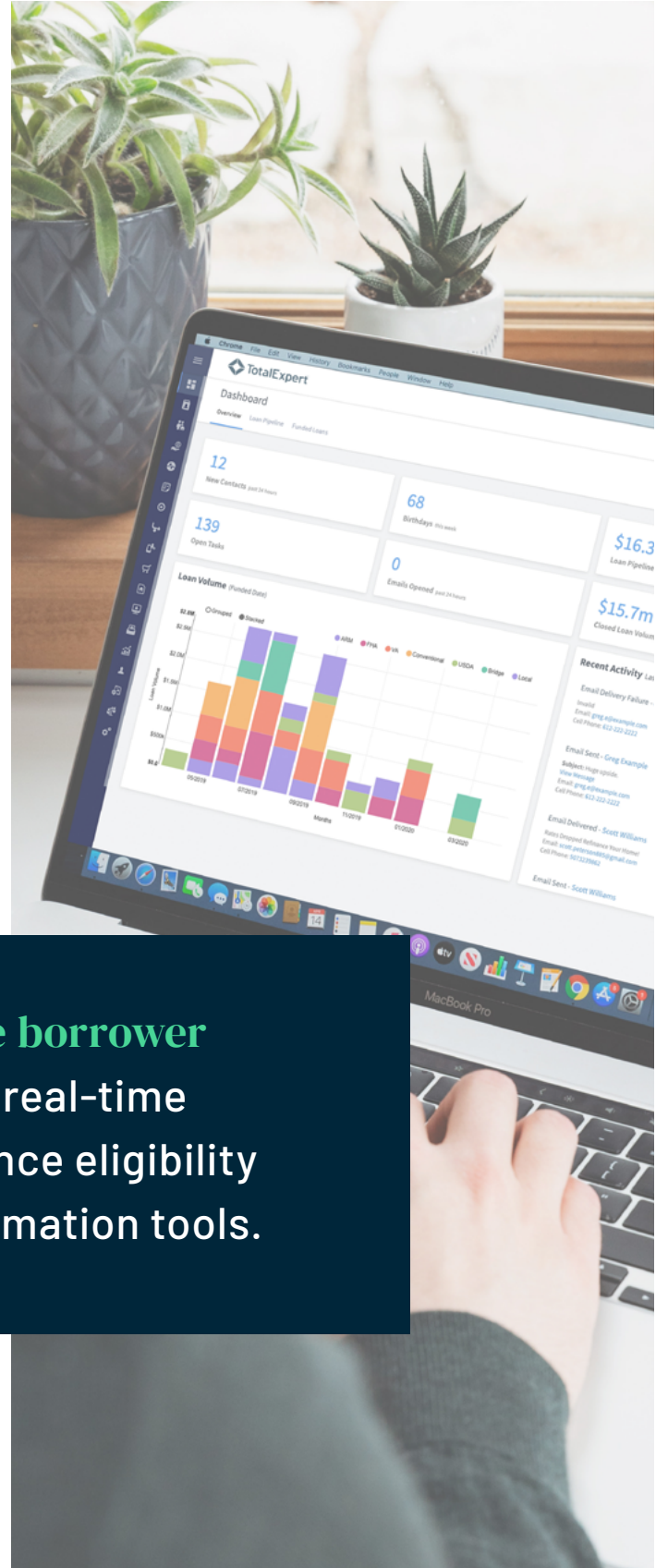
- 2x growth in borrower retention rate from 2019 to 2020.
- Nearly 60% growth in sales throughout the year.
- Processed more than double the refinance applications in Q4 compared to Q1.

## The Situation

Even before the declaration of the COVID-19 pandemic in March 2020, mortgage rates were approaching historic lows. The low-rate environment created a perfect time for many to refinance their mortgages.

To protect its hard-won client relationships, APM needed a comprehensive borrower retention strategy combining real-time insight into borrowers' refinance eligibility with powerful marketing automation tools to engage customers and accommodate their needs.

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## The Solution

APM enabled a two-prong borrower retention approach to respond to the influx of refinance applications. Real-time alerts identified refinance opportunities in its database. With a seamless integration with Total Expert, the insights were pushed to the platform, which then triggered automated communication to support customers in their refinance journeys.

“Given the rapid influx of applications, there was no way our team could have handled it without automation,” said Michael Guidotti, vice president of integration and branch technology, APM. “With Total Expert and real-time alerts, we were able to quickly pivot and recalibrate our strategy to meet the shift in the market.”


APM loan officers receive alerts inside Total Expert. Its intelligent automation – including always-on nurture campaigns via Journeys – automatically triggered email alerts and follow-up tasks to ensure timely borrower engagement.

As a result, loan officers had instantly visibility into key indicators that helped them prioritize high-touch engagements.

“Total Expert helped us simplify how our loan officers manage their contacts,” continued Guidotti. “When the market shifted to refinance, they were able to pivot with it, leveraging email alerts, tasks, and prioritization to know exactly what they needed to do to support customers in their financial journeys.”

In addition, Total Expert’s Daily Digest, a daily email with a quick hit of priorities for the day, was also paramount for the team’s success.


“Loan officers are constantly on the go and often don’t have time to log into the system,” said Guidotti. “With the Daily Digest, they were able to get a quick list of who they needed to reach out to that day and do so without ever having to manage it directly within the CRM.”



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**Michael Guidotti**

Vice President of Integration & Brand Technology, APM



## The Success

By leveraging Total Expert with real-time opportunity alerts, APM proactively reached out to its customers seeking a refinance solution.

“Our business is a relationship business,” said Guidotti. “It’s important that we know our customers – and often, this can be challenging. Using customer intelligence to get that level of insight into their actions while being able to quickly respond through automation was crucial to our success.”

Total Expert’s intelligent automation automatically notifies loan officers at different

points of the customer financial journey, whether communication was triggered via an insight brought into the platform or if the borrower took an action to indicate that they needed support in their refinance journey.

“Last year’s market was absolutely crazy – most likely a black swan event that we’ll never see again in our lifetimes,” continued Guidotti. “We saw nearly 60% growth in sales over the course of the year, which we were able to manage while delivering an exceptional customer experience because of our partnership with Total Expert.”

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## 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.



