

CASE STUDY

Inland Home Mortgage Leverages Total Expert as Single Source of Truth





Inland Home Mortgage is a lending division of Inland Bank, a \$1.2 billion bank in assets which predominantly provides financial products and services to customers in the Chicago area. With nearly 100 loan officers, Inland Home Mortgage focuses on servicing consumers with home loans that support their next stage in life – whether they require a fixed or adjustable rate loan, affordable mortgage, or new construction or rehab loan.

At a Glance

The Situation

Competing priorities and manual touchpoints made it challenging for loan officers to successfully support customers in their financial journeys.

The Solution

To better support customers, Inland Home Mortgage leveraged intelligent automation, Expert Content, co-marketing, and sales productivity tools.

The Success

- Single source of truth to manage the entire customer experience.
- Nearly 70% loan officer adoption in first 10 months.
- Nurture email open rates 3x the industry average.

The Situation

Inland Home Mortgage focuses on creating a personalized customer journey, no matter where contacts may be in the homeownership process. Loan officers found that managing the number of touchpoints was challenging; and it could be difficult to determine where they should be spending their time.

“Like most, our loan officers are extremely busy managing borrowers, building their businesses, and managing partner relationships,” said Ann Dias, CRM Administrator, Inland Home Mortgage. “To be most effective, we knew that they needed a platform to help with marketing and sales productivity so that they could focus their time in the right places.”

In seeking a technology solution, Inland Home Mortgage sought one that simplified day-to-day tasks for its loan officers, but also supported its lean marketing team to be more effective.



The Solution

The marketing team at Inland Home Mortgage selected Total Expert to automate and accelerate customer journeys, from lead nurturing to in-process applications to retention milestones.

To start, the marketing team worked with Total Expert to build out essential integrations to ensure the platform served as its single source of truth for sales and marketing to access customer data in one place.

“It was important for us to connect our pricing engine so that our loan officers could easily create content and communicate with borrowers based on key rate changes,” said Dias. “Combined with the ability to pull data from the MLS in one click, we were immediately set up for success with access to all the data we needed in on system.”

By using always-on nurture programs via Journeys, Inland Home Mortgage set up a steady stream of communication to contacts based on behavioral and transactional information. In doing so, they were able to meet contacts with the right

message at the right time – and most importantly, on their preferred channel.

“We focus on providing educational resources to our contacts, based on where they are in their financial journeys,” said Dias. “With Total Expert, we were able to simplify this process – setting it once and triggering alerts to our loan officers to follow up with high-priority contacts based on the actions they were taking with our communications.”

Inland Home Mortgage leveraged Journeys to kick off a survey campaign, in which they would connect with borrowers after closing on a loan to understand their overall experience.

“Without Total Expert, we couldn’t effectively do our post-close surveys because they were a manual, labor-intensive process,” said Dias. “By automating them with Journeys, we get better – and more immediate – visibility into the customer experience to understand gaps and successes.”

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CRM Administrator, Inland Home Mortgage



The solution cont.

In addition to focusing on borrower journeys, Total Expert empowered loan officers to build better relationships with their real estate partners. Because the platform has native co-marketing functionality available to partners at no extra cost, it simplifies relationship building by providing access to partners and serving compliant and approved collateral from email to print to landing pages, while giving loan officers updates and information about the partnership for increased visibility.

“Total Expert also gave us the ability to leverage Journeys to help our loan officers build their relationships,” said Dias. “This intelligent automation meant that our loan officers could rely on the platform to take care of tactical elements; while they focused on high-touch engagements to truly positively impact their co-marketing relationships.”

Because its marketing team is lean, Inland Home Mortgage also found significant value in Expert Content, or pre-built resources, offered in Total Expert.

“With Expert Content, we can get our campaigns to market faster because we don’t have to spend time or resources building out new content – we can use what’s already there for us in the platform,” said Dias. “It’s been extremely helpful to have ready-to-use resources in formats that resonate with our contacts, including videos, email, and even monthly newsletters that we can share out with borrowers or real estate partners on the loan officer’s behalf.”

For loan officers, Total Expert also boosted productivity with the ability to see where they should focus their time by leveraging Total Expert’s lead-generation and prioritization tools, like Focused View.

“With more tasks than time in the day, Focused View has been extremely helpful in directing our loan officers’ attention on the highest priority touchpoints,” continued Dias. “For the marketing team, Focused View has given me more visibility than ever before. It helps us direct loan officer focus, track key activities, and identify successes and gaps for future follow up.”



The Successes

In launching Total Expert, Inland Home Mortgage's marketing team first focused on driving internal adoption.

"Total Expert is extremely powerful," said Dias. "Because of this, we wanted to ensure our loan officers understood the value and efficiency gains they could get from the platform. Total Expert offers live trainings, video resources, and playbooks to spur adoption – and it helped us see exponential usage growth in the first few months."

By leveraging Journeys for borrower and partner communication, Inland Home Mortgage saw an uptick in engagement, which contributed to growth for the organization.

"Our post-close survey communication has open rates significantly higher than what we ever saw before Total Expert," said Dias. "Because of the ability to leverage automation to trigger communication, we're able to connect with our borrowers at the right time via the right channel – which has been a gamechanger in our overall borrower engagement."

For the marketing team, they also experienced immediate efficiency gains with Total Expert.

"Total Expert has made my life so much easier!" said Dias. "The platform is a powerful single source of truth for all our sales and marketing priorities. As a result, I have visibility across the organization – and the data that I need to act on this information to continue to convert leads, drive results, and build lifelong relationships with our borrowers."

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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.



