



Mortgage Returns Post Training #1 Checklist

- From your Hotlist, click to Configure your Hotlist Settings and confirm the appropriateness of each trigger for your customer database. Activate the birthday trigger.

- Note which triggers, if any, you changed, and why.

- For one of the records on your Hotlist, click to access the Disposition screen, and set a “Follow-up” reminder for tomorrow -- confirm that the record is removed from your Hotlist today, and that it reappears with a “Follow-up” icon tomorrow.

- Select a customer from the Hotlist whose Loan Anniversary date trigger has fired. Click to access the Disposition screen, and click the “Send Now” link to generate a letter -- practice by sending the “First Year Anniversary” letter (even if it’s not the first year anniversary of the customer’s loan closing). Print this letter and bring it to the next class.

- Select a record that is on your Hotlist for rates or savings. Go to the Hotlist settings tab and update the trigger to a different amount (change \$50 to \$51).

- Select a record from your Hotlist for rates or savings. Send that customer the appropriate letter. Schedule a follow up for seven days from now. Print a copy of the letter to bring to the next class.

- Select any customer record from the Hotlist. Click to access the Disposition screen, and enter a note into the Notes section (you may have to scroll down a little to see it), then mark that you want to “Retain on My Hotlist” and confirm that the record, with the comments you entered, still appears on your Hotlist.

Note – if you do not have customers on your Hotlist, return to the sign in page on mortgagereturns.com and sign in as “sample@sample.comm” with the password “sample” and complete the exercises.



Mortgage Returns Post Training #2 Checklist

- Your customers are listed alphabetically, but note that clicking on any of the other column headers (Address, Loan Amount, Rate, Loan Category and Close Date) will sort the list using those criteria. Clicking the column header a second time will sort the list in reverse order.
- Try to Find any customers with John as part of their name by entering “John” into the “Find” field, make sure you’re searching “by Name” and hit the Find button – note that the search will find any matches, i.e. John Smith, as well as Debbie Johnson.
- Click on any record on the My Customers listing (note: you don’t have to click the “Tag” box on the left, simply click anywhere on the customer’s record) and review the details of that customer’s loan listed under each tab. Note how you can “Edit” and “Save” the data within each tab.
- Click on “Advanced Search” and find all customers whose Loan Category is “3 Year ARM” OR “5 Year ARM.” Generate an Alternative to ARM letter for these customers. Do not save the note to these files – Choose “No” as the “Save Note?” option, and click the “Cancel and Return to My Customers” button.
- Do a search for customers who closed loans after 1/1/04. Using the “Tag” functionality, select only two of these customers and generate the Introductory Letter – Recent Clients. Do not save the note to these files – Choose “No” as the “Save Note?” option, and click the “Cancel and Return to My Customers” button.
- Clean up the duplicates currently in your subset of customers.
- Sort the records by interest rates. Find a customer with a high rate who would not qualify for the “A” rates being used in the system, and adjust their Hotlist triggers for rates and savings to reflect what is realistic for that customer.
- Review all letters in the template list. Note new letters are added regularly.
- Find a customer that you have seen since they closed their loan and “Log Contact” for the last contact you have with that customer.



Mortgage Returns Post Training #3 Checklist

- Finish De-Duping records.
- Find a Loan Anniversary trigger, evaluate the account, and print out the appropriate letter.
- Find customers that had a “piggyback,” or two loans that combined to put their loan to value over 80%, that closed at least one year ago. Utilize the appreciate tool and evaluate when the customer can wrap the first and second into a single first loan. Set a follow up trigger.
- Find a loan that may be affected by the recent change in the conforming loan ceiling. Reset triggers to track conforming loan categories.
- Find a customer whose rate trigger went off, but due to low FICO scores or other issues, they would not qualify at the current spread to market rates. Adjust the rates and savings triggers to reflect this.
- Select a record from your Hotlist for rates or savings. Send that customer the appropriate letter. Schedule a follow up one week later.
- Do an advanced search for customer who may qualify for changes in the FHA regulations, evaluate individual records using the appreciation calculator, determine appropriate action, set follow up triggers or print appropriate letter.
- Using quick search, find a customer, log a contact, and set a follow up.

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