

The Guild Edge ▶





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The Guild Edge ▶

Sales & Operations Teams

A suite of technology, tools and best practices designed to give mortgage teams an edge in the market. From building a business, to building a reputation, Guild is here to support our Sales and Operations teams every step of the way.

Partners

A combination of technology and service that gives our agents an advantage in the market. Agents can work confidently with Guild knowing we offer an easy pre-approval process, strong credit approval guarantees to win offers, consistent transparency & communication, and an on time closing.

Customers

Customers can rely on a simple and personalized process with technology tools, while having the confidence of working with a local trusted lender, who is in constant communication, to help guide them through the lending process.

THE GUILD EDGE

A set of defined tools with best practices designed to help you grow your business by creating a simple and personalized experience for your customers and partners to add value in each step of the process.



THE SYSTEMS

Creating Exponential Productivity

Through system integrations & automation

CRM & SALES HUB



LOS



CUSTOMERS



7 Behaviors of Highly Productive & Less Stressed Loan Officers



7 Behaviors of Highly Productive & Less Stressed Loan Officers

1. Living the core values

- CUSTOMER SERVICE: I provide proactive attention to each person
- INTEGRITY: I do and say what's right
- RESPECT: I treat others with dignity
- COLLABORATION: I listen and work together
- LEARNING: I seek knowledge and strive for improvement
- EXCELLENCE: I deliver the unexpected

2. Know your numbers & have a business plan

- I utilize the Guild360/Salesforce dashboards to review my leads, loans, and funding numbers every week
- I understand the financial value of every lead and know my hourly rate
- I know my lead to pre-approval and lead to funded conversion rates
- I have clear goals and a business plan for growth this year
- I time block my calendar for weekly sales activities
- I have a coach or mentor to hold me accountable

3. Be seen as an advisor to your clients

- I utilize Scenario Builder to provide loan options to my clients
- I use a Mortgage Coach TCA with every client
- I share financial literacy with my clients and business partners monthly
- I provide educational materials to homebuyers during the process
- I share mortgage industry news with partners weekly through video or social media
- I host Lunch n' Learn or educational workshops in my community monthly
- I provide annual mortgage reviews for all of my clients to stay top of mind

4. Leverage tech to scale & increase customer satisfaction

- I Invite the Borrower to apply through Guild360/Salesforce
- I utilize tools in Guild360/Salesforce for personal & mass communication (Engage email, BombBomb, SMS)
- I task myself or my team for the next step in Guild360/Salesforce
- I opt-in to the automated workflows or Outreach to help remind me to follow up with leads
- I engage with my clients through Homebot
- I leverage MyMortgage & Fast Track to make the process simple and easy for customers

5. Be a power communicator & relationship builder

- I have a value prop that is clearly and consistently communicated with new clients and realtor partners
- I leverage Homebot for co-marketing with agents
- I utilize MMI to identify & build strong agent relationships
- I use the "next step" in Guild360/Salesforce to update the agent
- I communicate based upon the borrower's preference, which includes SMS, phone, video and/or email

6. Master marketing & expand your lead channels

- I utilize digital lead generation programs
- I ask for testimonials, share them online, and review quarterly for areas of improvement
- I have a process for asking for referrals from clients
- I have a process for asking agents for referrals or new sources of business, i.e. new agents in their office, CPAs, Financial Planners, etc.
- I leverage Social Studio & personalized videos to build a brand
- I have met with my Field Marketing Manager to understand what marketing materials and packages are available to me
- I attend the Seasonal Marketing webinars

7. Nurture your database

- I utilize Engage emails & BombBomb to communicate with my database
- I review & follow up with my prospects on the Homebot activity feed weekly
- I have drip campaigns turned on for my clients and business partners
- I contact my past clients on birthdays & anniversaries
- I follow up with credit triggers & listing triggers daily
- I follow up with my In the Money leads every month

Total yes _____

Total no _____

Choose a behavior to focus on

First Call Questions

Ask these 10 questions up front with each new lead and app review.

- 1. "How's your day been? How's your week going? (or how was your weekend, etc.)."**
 - o I ask these two questions in this order intentionally. The first question gets the default response we all give. The follow up question you'll get a real answer 9/10 times. It helps them let their guard down.
- 2. "How did you meet _____ (whoever referred them)?"**
 - o Opportunity to talk up the person that referred them.
- 3. "What's your plan so far?"**
 - o Helps know where they're at in the process.
- 4. "What is your timeline for buying a house (or refinancing)?"**
 - o Helps with setting expectations right away.
- 5. "Have you bought a house before, or will this be your first?"**
 - o What I look for with this question is a chance to ask questions or give advice to start relationship building with them.
- 6. "What led to you deciding to buy a house now?"**
 - o This helps with understanding their motivation.
- 7. "What is your goal payment? What is the max payment you're okay with?"**
 - o This is what my team and I use to give them the price range they should be shopping in. Helps borrowers and agents have more intention behind what houses they're looking at.
- 8. "Have you decided how much money you plan to put towards buying a house?"**
 - o Asking this way makes asking people about their money much less invasive on the first call with them, so I get much more open and transparent answers.
- 9. "What is your main concern with qualifying to buy a house?"**
 - o I use what I learn from this question as the anchor for the advice I give. I'll intentional tailor advice towards their answer to this. Helps build trust with them quickly.
- 10. "To start, I'm going to send you a link to our website to do an application, so we have your info to help you get started. Do you have any other questions for now?"**

THE 5-3-2 GAME PLAN

10 HOURS PER WEEK OF FOCUSED PROSPECTING

5

1 hour relationship building calls every day to connect, update, invite or set an appointment.

- Realtors
- [Tuesday Updates](#)
Buyers/Listing/Client
- TBDs
- [Homebot](#)
- Client annual review
- Banker, Attorney, Accountant, Financial Planner, Builder
- [Portfolio tasks](#)
- [Anniversary, Birthday calls](#)

3

Three 1 hours of face-to-face appointments per week to grow your sphere, connect and build rapport.

- Agents
- Title
- Insurance Agent
- [Builder](#)
- VIP Client
- Financial Planner
- *Attorney Divorce, Real Estate, Estate Planner*
- HR Director
- Bankers

2










2 hours per week at 1 event to connect with your community, industry, and passions.

- [Lunch and Learns](#)
- [Happy hours](#)
- Industry meeting
- Volunteer event
- Community event
- Non-Profit event
- Client event





THE AGENT STRATEGY PLAYBOOK

THE WEEKLY SALES PLAYBOOK TACTICS




Prospecting

-  Call/Text Top Agents with [no activity in past 7 days](#) using call lists in Guild360.
-  Call/Text Prospect Agents with [no activity in past 30 days](#) using call lists in Guild360.
-  Send a “Weekend On Call” Engage email.
-  Host a [Lunch n’ Learn or Happy Hour](#) event monthly.
Tip: Leverage Guild Questions and [Send360](#) for content and invitations.
-  Sign your agents up for [Homebot Pro](#) co-branded accounts to nurture their clients.
-  Utilize [MMI](#) to find and build relationships with Agents with the ability to “follow” and provide listing marketing.
-  Activate your [Agent Booster](#) campaigns in Guild360.
-  Sign up for [MMG Weekly](#) Drip Campaign, so that your partners know that you are a marketing & industry expert.
-  [Co-brand with your realtor partners](#), to send postcards or greetings to leads, prospects or farming lists.

Lead Management

-  Deepen partner relationships by sharing with your agents how you utilize Guild360 to follow up on their leads.
-  Send updates to your referral partners using the [Update Agent](#) button from the transaction in Guild360 every time you follow up on a lead/client.
-  Add your lead to the Homebot buyer search campaign and send a message to pre-approved buyers via Homebot.
-  Promote the [Homebuyer Protection program](#) to your agents and clients to help win deals.

Pipeline Management






-  Call all in process loans to provide an update on the loan. Use the [Tuesday Update](#) call list in the Guild360 Loans List Views to call borrowers and agents quickly.
-  Download the [Salesforce mobile app](#) so you can answer your agents’ questions on the go.
-  Activate your [personalized video status emails](#) to keep your customers informed during the transaction.

Pro Tip:







Agents are in the office less these days. Collect home addresses from agents to send thank you cards and promotional items.

ADDITIONAL WEEKLY SALES PLAYBOOK TACTICS








Prospecting

-  Call all clients with first payments this month to thank them and ask for referrals.
-  Call your [In the Money Leads](#) weekly to ensure you are proactively capturing opportunities in your database. Follow up with an email.
-  Utilize the [SMART Marketing Toolkits](#) to share marketing pieces based on target markets.
-  Post your Homebot “home buyer” link on Social Media & check your Homebot Lead Activity at least weekly.
-  Leverage [MMI](#) & [MRE](#) for additional prospecting opportunities.

Lead Management

-  Follow up on your pre-approved “hot shoppers” and borrowers you are waiting to receive documentation from. Use the Leads tab in Guild360 to quickly pull a list of leads to call or text.
-  **Tip:** Mix it up with a personalized [BombBomb](#) video or [SMS Texting](#) in Guild360.
-  Sign up for [Outreach](#) Sales Automation to leverage a robust lead follow up with click-to-dial, SMS and Email to drive conversion.
-  Send [“Thank You” cards](#) for client and partner meetings this week, along with any new referrals, available in [Send360](#).
-  Activate your [basic prospect](#) and [“waiting to buy”](#) drip campaigns in Guild360 to keep top of mind with your leads.
-  Review your Guild360 Home page to see any To Do Tasks, including following up on [New Website Leads](#) and [Lead Management Follow Up](#) Tasks.

Pipeline Management

-  Utilize Pipeline views in Guild360 to manage TBD & Active Loans
-  Call all in process loans to provide an update on the loan. Use the [Tuesday Update](#) call list in the Guild360 Loans List Views to call borrowers and agents quickly.
-  Check the [Loans tab](#) on Guild360 to ensure all milestones are being met for loans in process.
-  Follow up with [Pipeline Credit Triggers](#) daily on the Guild360 Home page.
-  Call/Text your borrowers at the time the CD is issued to review key information.
-  Send a closing gift after each closing using the Send360 personalized gifting campaign.
-  Attend weekly pipeline meetings.
- Pro Tip:** Utilize the [LoanHub/Salesforce comment sync](#) with the “Next Step” to create a complete picture of your pipeline. [Update your agents](#) using the “Update Agent” button in Guild360.

EXAMPLE WEEKLY SALES PLAYBOOK

Time Blocking

Time block your calendar on Sunday night to ensure you start your week off right. Identify your start and stop time for each day of the week. Communicate this with your team.

Incorporate the monthly tactics where needed. Utilize your quarterly GPS (*goals, priorities & strategies*) to focus your efforts for the week.

| | Monday |
|----------|---|
| 8:00 am | Team Huddle: "My Team" tab review in Guild360 8:00-8:30 am |
| 8:15 am | Send birthday video to agent and client list |
| 9:00 am | Call 5- 10 prospect agents |
| 10:00 am | Loan challenges/email Task and/or delegate accordingly |
| 11:00 am | Call all non-prequal leads |
| 12:00 pm | Lunch! Face-to-face meeting |
| 1:00 pm | Pre-approval appointments |
| 2:00 pm | Weekly pipeline meeting Check Loans tab in Guild360 |
| | Loan challenges/email |
| 3:00 pm | Pre-approval appointments |
| 4:00 pm | End of day wrap up: CD review calls or follow up on leads that you haven't connected with |

| | Tuesday |
|--|--|
| | Team Meeting |
| | Do "Build Your Brand" activity |
| | Call 5 - 10 prospect agents |
| | Check Loans tab in Guild360 |
| | Loan challenges/email Task and/or delegate accordingly |
| | Make your Tuesday Update calls |
| | Personal Mastery Lunch! Hot Topic Tuesday, reading or podcast |
| | Pre-approval appointments |
| | Call Homebot leads on your activity feed or Check Portfolio tab in Guild360 and call new leads |
| | Pre-approval appointments or call all non-prequal leads |
| | End of day wrap up: CD review calls or follow up on leads that you haven't connected with |

EXAMPLE WEEKLY SALES PLAYBOOK

| | Wednesday |
|----------|---|
| 8:00 am | Team Meeting |
| 8:15 am | Face-to-face coffee appointment |
| 9:00 am | Call 10 top agents |
| 10:00 am | Check Portfolio tab in Guild360 or call loan anniversaries |
| 11:00 am | Join the All Access call on the first Wed of every month. Hold Thrive team huddle or branch meeting & eat lunch |
| 12:00 pm | Lunch! Face-to-face meeting |
| 1:00 pm | Face-to-face meeting or "pop by" drop offs |
| 2:00 pm | Loan challenges/email Task and/or delegate accordingly |
| 3:00 pm | Pre-approval appointments |
| 4:00 pm | End of day wrap up: CD review calls or follow up on leads tha you haven't connected with |

| | Thursday |
|--|---|
| | Team Meeting |
| | Call 10 top agents |
| | Pre-approval appointments |
| | Review Loans tab in Guild360 |
| | Loan challenges/email Task and/or delegate accordingly |
| | Host Lunch n' Learn |
| | My Coaching Call or Mastery Task |
| | Call all Pre-approvals for weekly check in |
| | Pre-approval appointments |
| | End of day wrap up: CD review calls or follow up on leads that you haven't connected with |

| | Friday |
|--|--|
| | Team Meeting |
| | Do "Build Your Brand" activity Record videos, send Engage emails "Available on weekend" note out to partners, BombBomb, post social media and/or order closing gifts from Send360 |
| | Call 10 top agents |
| | Call all clients with first payments (first Friday of month) |
| | Call all non-prequal leads |
| | Review Loans tab in Guild360 |
| | Loan challenges/email |
| | Lunch! Face-to-face meeting |
| | Check Portfolio tab Guild360 |
| | Loan challenges/email |
| | Pre-approval appointments |
| | End of day wrap up: CD review calls or follow up on leads that you haven't connected with |

EXAMPLE WEEKLY SALES PLAYBOOK

| | Wednesday | Thursday | Friday |
|----------|-----------|----------|--------|
| 8:00 am | | | |
| 8:15 am | | | |
| 9:00 am | | | |
| 10:00 am | | | |
| 11:00 am | | | |
| 12:00 pm | | | |
| 1:00 pm | | | |
| 2:00 pm | | | |
| 3:00 pm | | | |
| 4:00 pm | | | |

Monthly Calendar





- [Past client and partner birthdays](#)
- Team celebrations
- Attending branch or sales meetings (*involve your team*)
- Identifying new agents in your area
- [Guild360/ Salesforce Cleanup: Leads by Source \(None marked “Unknown”\)](#)
- [Guild360/ Salesforce Cleanup: Remove any duplicate transactions \(cancel or archive to avoid double lead count\)](#)
- Review past 90-day Lead Tracker with your team

Quarterly Calendar


- Review business plan
- [Categorize A, B & C agents](#)
- Review gifting experience and adjust as needed
- Review [lead conversion](#) and [follow up process](#)
- Revisit team process & reshare your vision
- Complete a new Wheel of Life
- Hold a client appreciation event

THE DAILY OPS PLAYBOOK




Morning

-  Respond to urgent emails
-  Review and prioritize pipeline
-  Identify new file reviews
-  Plan the day


Throughout

-  Collect and communicate on post-closing suspense and insuring items

End of Day





-  Email sweep
-  Return calls
-  Make list of to-dos for tomorrow

Monday – Wednesday – Friday

-  Read announcements and updates during the morning routine on Mondays, Wednesdays, and Fridays.
Pro Tip: Create a rule to automatically file all announcement emails to a specific folder for easy reading three days per week.

THE MONTHLY OPS PLAYBOOK

Monthly

-  Join the monthly meetings for your role: Processors, Underwriters or Funders
-  Review personal production and overtime
-  Adjust processes to optimize performance
-  Send at least one shout out to one Operations team member and one Sales team member for outstanding performance

All Ops Prep

10

Begin each day with 10 minutes of prep in your morning routine.











Plan the day!

End each day by taking 10 minutes to wrap up.





Win the day!

THE DAILY OPS PLAYBOOK – BY ROLE







Processing

-  Review Ops Dashboard – Daily Actions
-  Work conditions for loans closing/funding today and tomorrow
-  Check email and return calls
-  Work conditions for loans closing in 3-5 days
-  Check email and return calls
-  Disclosing and Cancellations
-  Check email and return calls
-  New file review and order outs
-  Check email and return calls
-  Submit loans to Underwriting



Weekly

-  Pipeline Meeting with Loan Officers
-  Borrower update calls – Active, TBD and New Construction
-  Review Ops Dashboard – Pipeline Management
-  Comment loans







Underwriting

-  Review conditions for loans closing/funding today and tomorrow
-  New file review
-  Check email and return calls
-  Review conditions for other loans in pipeline
-  Check email and return calls
-  New file review

Weekly

-  Review stale and suspended loans – contact Loan Officer/Processor
-  Proactive condition clearing

Funding

-  **Dry State**
AM:
Review fundings
Request, collect and clear conditions for fundings
Order wires
-  PM:
Prepare and send docs
Review new loans
-  **Wet State**
AM:
Prepare and send docs
Order wires for same day fundings
-  PM:
Review new loans
Order wires for next day fundings
-  All Day:
Review critical docs from settlement, issuing disbursement authorization numbers
-  All Funders – All Day:
Check email and return calls
CD preparation and approval

Prospecting

The Guild Edge for prospecting is building a relationship business with prospects and referral partners through consistent sales efforts and by tracking everything we do.



Build a
community



Build
relationships



Generate
leads

TOOLS & BEST PRACTICES



- [Send360 – Print, Mailers & Co-Marketing](#)
- [Engage Emails](#) & Alerts
- [BombBomb Video Communication](#)
- [Text Messaging](#)



Guild Questions
Resources

- Training Materials & Tutorials
- [Lunch n' Learn Materials](#)
- [SMART Marketing Toolkits](#)
- Product Marketing Toolkits
- [Guild Social](#) + Content
- [Approved Marketing Vendors](#)
- [Guild Swag – Promotional Store](#)



Guild Systems &
Best Practices

- Homebot Buy, Sell or Refi Activity Dashboard
- [Homebot](#) co-marketing
- GuildU pre-recorded coaching
- [All Access calls](#)
- [Business Builder](#) self-guided coaching program
- [MMI agent](#) data & Mobility RE marketing
- [Hearsay Social](#)
- Experience.com testimonials

Build a community

Step 1. Guild Social has tips & tricks. Build a social media presence by learning from your peers on Guild Social and hearing new tips and tricks.

Step 2. Leverage the Hearsay Social. Take your social media engagement to the next level with actionable insights and professional content. Manage your entire social strategy from a single platform.

Step 3. Utilize Send360. Find ready to use marketing materials in Send360 to quickly print or send a customized flyer. Save time by creating your own image library for mailers or flyers to easily find the images you need.

Step 4. Send Engage emails. Use the Engage email templates to send an individual email or a mass email to up to 500 contacts in a day. You can even send a Send360 flyer or video in an Engage email.

Step 5. Get involved in your community. Guild has a culture of giving back. Find local events in your area to support by donating your time or raising funds for a local cause.

Build relationships

Step 1. Leverage the Sales Playbook. Know what to do and when to do it with every part of your business by following the Sales Playbook and completing tasks in Guild360.

Step 2. Use Agent Call Lists in Guild360. Know exactly which partners you need to follow up with next. It is recommended to touch base with your “A” & “B” partners once a week and your prospect “C” partners once a month.

Step 3. Utilize Lunch n’ Learn & Happy Hour content. GuildQuestions houses a library of content that is ready to help with your next agent or customer event. Utilize the invitations in Send360 and target your invitee list in Guild360’s Engage emails.

Step 4. Track and update referrals in Guild360. Utilize the pre-built lead and partner dashboards and lead tracking reports to track where your referrals are coming from by first entering the Initial Lead Source and Private Partner on the transaction. Know the status of each lead and quickly update your agents by entering detailed notes about the customer.

Lead generation

Step 1. Use the Guild360 Leads tab to review lead trends, follow up on leads with no action in 3 or 7 days. Use List Views and Bulk Action Lists to know who you should be contacting next.

Step 2. Find answers in GuildQuestions. This is Guild's web-based knowledge center for Guild360, Marketing, Professional Development, Recruiting and more. Guild employees can find information and additional resources by simply typing in their question.

Step 3. Learn lead generation tactics on Elevate All Access Calls. Join monthly All Access coaching calls or watch recorded calls in GuildQuestions to hear from top producers on how they convert leads, meet new agents, and generate more business. Utilize the scripts, but tailor your script, so that it’s unique to you.

Why The Guild Edge leads to business growth

Clear prospecting activity tracking

By simply logging into the Guild360 Home page, you can easily see what activities to take action on each day. Log data on the go through the mobile app or directly in Guild360.

Answers & resources at your fingertips

In GuildQuestions, quickly find answers to common questions through different articles and help guides posted by Sales Trainers and Field Marketing.

Professional marketing materials

Send360 provides ready to use material for you to generate a printable PDF or quickly send a customizable flyer or postcard with pre-populated information. This saves time and allows you to market on the go.

Prospecting Pro Tip #1

Work with the Field Marketing Team:

If you're looking for new ways to generate business or marketing ideas, reach out to your Field Marketing Manager to help create a marketing plan.

Prospecting Pro Tip #2

Service Level Guarantees:

Guild offers a Homebuyer Protection Guarantee. Leverage the materials found in GuildQuestions to learn more and start promoting the guarantees as a way to stand out amongst all the other competing offers.

Prospecting Pro Tip #3

Time Management:

Make sure to schedule prospecting time on your calendar and hold yourself accountable to the weekly targets by tracking them in Guild360.

Leads & Pre-Approvals

The Guild Edge for lead management and the pre-approval is leveraging technology to track and communicate with leads, understand opportunities, manage tasks, and convert more inquiries into loans.



Collect & track leads



Pre-approve borrowers



Win offers

TOOLS & BEST PRACTICES



- Leads Tab & Reports
- [Pre-Approval Follow Up](#)
- Unresponsive Lead Tracking
- Quick Agent Updates
- Notes, Tasks & Chatter
- [Automated Drip emails](#)
- Engage Alerts
- [Pre-Approval Credit Triggers](#)
- [Text Messaging](#)
- [Outreach Sales Automation](#)



Guild Questions Resources

- Training Materials & Tutorials
- [Homebuyer Protection Guarantee](#)



Guild Systems & Best Practices

- MyMortgage – [Borrower Portal](#)
- LoanHub, [Scenario Builder](#) & Loan Comparison & pre-approval letters
- [Mortgage Coach](#) – Sales Presentation
- [Swim Lanes](#) & Milestones
- Homebot Buyer campaigns

Collect & track leads

Step 1. Use Guild360 daily as a single lead tracking workflow. Enter every lead into Guild360 and use dashboards and reports to drive your “follow-up” actions daily. Track your referral sources and all activities (phone calls, emails, notes, chatter, etc.) to give your team a 360-degree view of your customers.

Step 2. Convert more leads with follow up workflows. Leverage pre-determined lead workflows and tasks in Guild360 to start to convert more leads by having a simple system of tasks, emails and texts, that keep you on track with your lead follow up. Utilize tasks to ensure you never lose sight of the next best follow-up opportunity.

Pre-approve borrowers

Step 1. Create a loan in LoanHub from Guild360. Whether you are gathering all the information from customers upfront or only have minimal information, you can create a new transaction in LoanHub from Guild360 and invite the borrower with a specific link to apply or review their application. After you receive the application, use the Scenario Builder to generate a Loan Comparison Summary sheet and Quick Fee sheet for the borrower.

Step 2. Invite the Borrower to MyMortgage. Use the “Invite Borrower” feature in LoanHub on every loan to have your borrowers register for a MyMortgage account, where they can enter or validate their application information, use the automated income and asset validation and upload their documentation in a safe and secure portal.

Step 3. Use Mortgage Coach to present loan options. Utilize the Mortgage Coach Total Cost Analysis to educate borrowers and help them make confident mortgage decisions by providing clear advice, simple charts, and detailed loan options. **NEW:** Utilize Scenario Builder to create fast scenarios and send to Mortgage Coach to create a TCA.

Step 4. Use Guild360 to keep in touch with pre-qualified and pre-approved buyers. Use the Leads and call lists to manage weekly follow up communication to your pre-qualified, waiting for borrower docs and pre-approved borrowers. Leverage tools such as drip campaigns, the “Update Agent” button, Engage emails or BombBomb videos to send customized messages and keep home shoppers engaged.

Win offers

Step 1. Stand out with service level guarantees. Help your borrowers and agents win more offers by leveraging the Homebuyer Protection program to protect the borrower’s rate, earnest money, and closing date.

Why The Guild Edge drives higher lead conversion

Quick insights

By using the Leads tab, you can gain quick insights into your business and know exactly which steps to take next. This creates an efficient process for tracking and conversion.

Increase productivity

By using the lead management workflows, you can increase productivity and conversion by leveraging automated tasks and communication to follow up on active leads.

Lead Pro Tip #1

Utilize the Leads tab to track your lead progress daily.

“I’m no longer reactive in my business. I look at my dashboard to know what to do and leave the guesswork out. For example, I used to have my assistant print out who I need to contact on Mondays and Tuesdays. Then I would go through and check things off. Now I open Guild360, which shows me my priorities, loan anniversaries, birthdays, etc. without any research. Just this morning I looked at overdue tasks, which told me I have leads that haven’t messaged me back. I spent my first 30 minutes calling those leads back. It’s easy to do the initial work, but having the accountability piece takes it to the next level.”

– Aaron Gordon, Branch Manager, CA

The Loan Process

The Guild Edge for the loan process is leveraging MyMortgage, Fast Track, communication best practices, as well as the swim lanes and milestones guide to create a simple and personalized experience for your customer.



Simplify
document
collection



Dial in
customer
contact



Streamline
team timelines
& tasks

TOOLS & BEST PRACTICES



- [Loans Tab & Pipeline Reports](#)
- Weekly Status Update Call Lists & Reports
- Quick Agent Updates
- [Notes, Tasks & Chatter](#)
- [Personalized Status Videos](#)
- [Engage Emails](#) & [BombBomb Videos](#)
- Text Messaging



Guild Programs, Systems & Best Practices

- [3 C's of Customer Service](#)
- MyMortgage – Clear Checklist for Document Collection
- LoanHub LOS
- [AccountChek](#)
- [The Work Number](#) – Instant VOE
- VeriTax – Manual VOE
- [LoanBeam](#)
- Operations Dashboard
- [Swim Lanes](#) & Milestones
- Single Point of Contact
- Automated MI Quotes
- [eConsent email](#)

Simplify document collection

Step 1. Invite the borrower to MyMortgage. Use the [“Invite Borrower” feature in LoanHub](#) on every loan to have your [borrowers register for a MyMortgage account](#). They can enter or validate their application information, use the automated income and asset validation, and upload their documentation in a safe and secure portal. Leverage [Tasks in MyMortgage](#) as a clear checklist.

Step 2. Discuss MyMortgage with every borrower as the safest and most convenient way of providing documents online. If the borrower wants to email, then they must use Virtru to ensure documents are returned securely.

Step 3. Take advantage of Fast Track. Take advantage of Fannie Mae and Freddie Mac’s programs to [verify a borrower’s income & assets electronically](#). From the borrower’s perspective, having their income and assets verified electronically, saves time and reduces stress of submitting documentation.

Step 4. Provide clear descriptions of requested documentation. Clearly identify the specific document being requested to increase borrower satisfaction. For example, rather than using a generic “bank statement” term, request with the bank name and exact months needed.

Dial in customer contact

Step 1. Use BombBomb to hand off the file. Send a personalized [BombBomb](#) video out of Guild360 to your client when you are handing off their file to the Processing team. Introduce your processor and assure the borrower they are in good hands.

Step 2. Provide borrowers a single point of contact to reduce incidents of borrowers being asked for information multiple times by multiple people. Once the file has gone to Processing, make sure it is clear who is following up with the borrower for any additional conditions.

Step 3. Opt-In to personalized emails from LoanHub. Keep your borrower up-to-date on the status of their loan with a personalized video email, created for their specific transaction.

Step 4. Utilize loan update tools in Guild360. When adding notes to your transactions in Guild360, make sure to click the “Update Next Step” feature. This will add the last note to your Tuesday Update reports and will give you the ability to send your agents quick updates using the “Update Agent” button.

Streamline team tasks & timelines

Step 1. Use the swim lanes to refine your team’s process. This tool is a detailed description of all tasks starting from application through post-closing. Divided into two stages: Lead to Contract and Contract to Close, including Processing. Swim lanes provide clear identification of who is responsible for itemized tasks, with an option for overlap. Implement the swim lanes with your team to ensure each person has clear expectations for their responsibilities.

Step 2. Track the milestones. Utilize the Loans tab in Guild360 to track key milestones, have an effective pipeline management routine, and commit to the timeframe for each stage. This includes holding each other accountable for meeting deadlines and maintaining consistency. **Pro Tip:** Processors, Branch Managers and Ops Managers can use the Operations Dashboard to track key milestones.

Step 3. Create a warm hand off. Processor to make a Welcome Call – smile, set proper expectations, and send an email with “as a follow up to our conversation.”

Why The Guild Edge increases customer satisfaction

Seamless process

Create a repeatable process by using tools like MyMortgage, where your borrower and team members have access to the same documentation in this secure portal. Team members use tasks with deadlines that automatically remind the borrower to return documentation in a timely manner. This increases efficiency while helping to meet milestones. **Pro Tip:** Check MyMortgage before asking the borrower to submit documentation.

Clear accountability

Use milestones and swim lanes to help provide superior service to our customers, work proactively and earn a high customer satisfaction rating. These tools help to meet deadlines and maintain consistency.

Loan Process Pro Tip #1

Ensure the sales & ops teams are using MyMortgage to collect documentation.

Create tasks and assign deadlines: keep the loan moving forward. Deadlines drive the customer to meet the milestones for the transaction.

Loan Process Pro Tip #2

Consolidate document requests when appropriate to limit multiple one-off requests, and clearly define reasons for additional document requests that go beyond initial requests.

Loan Process Pro Tip #3

Define a clear plan for communication at the beginning of the process, based on the customer's notification preferences. Follow through with your plan for communication with customers. Provide consistent, proactive communication, regardless of the loan status.

The Loan Closing

The Guild Edge for the loan closing process is leveraging technology and a personal touch to create a memorable closing experience for our clients.



Close with ease



Show gratitude



Gain referrals

TOOLS & BEST PRACTICES



- CD Issued Follow Up Tasks
- Send360 – Closing Gifts
- [Autopilot Gifting](#)
- [First Payment Call](#) Lists
- Notes, Tasks & Chatter
- [Engage Emails](#) & BombBomb Videos
- [Text Messaging](#)
- [Evabot automated closing gifts](#)



Guild Questions Resources

- [Closing Gifts](#)
- Training Materials & Tutorials



Guild Programs, Systems & Best Practices

- eClose
- Post-Close Survey
- [Testimonial Tree](#)
- [First Payment Calls](#)
- Post Testimonials on Social Media
- [Call Before You Close](#)

Close with ease

Step 1. Use the CD Issued task in Guild360 as a prompt to reach out to your borrower. Customer satisfaction and referrals increase when you ensure the customer's expectations have been met at closing. Use the CD Issued task in Guild360 as your trigger to call the customer to review key information.

Step 2. Use eClosing to provide your clients an easy and convenient closing process. Offer eClose to all eligible borrowers to increase customer satisfaction. Use it as a competitive advantage when explaining our new eClosing process to Title Agents and Settlement Agents.

Step 3. Show up to the closing. Whenever possible, be present for your clients at the closing table. If they are using eClose, the signing will be shorter, but you can use this time to talk about how excited they are to move into their new home and how honored you are to have been part of the process.

Not called prior to closing

Called prior to closing

-12

+83

Net Promoter Score (points)

Show gratitude

Step 1. Show your gratitude & appreciation for clients with a closing gift. Check out GuildQuestions or Send360 for the closing gift options for your clients.

Step 2. Show your appreciation & gratitude for your Guild team. Use Guild's Employee Recognition cards to give someone on your team a shout out. Whether it was a Closer that went the extra mile, or a Loan Officer that had great teamwork on a stressful file, recognizing your co-workers helps to encourage us all to keep providing exceptional service and working effectively together.

Loan Closing Pro Tip #1

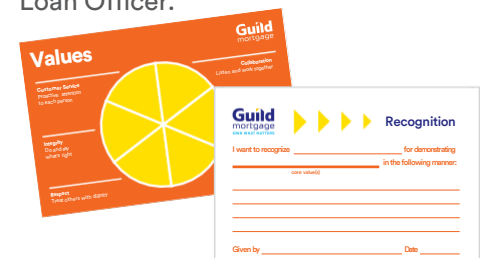
Schedule a time prior to closing to review the most important loan terms and documents with the borrower. This will add a personal touch, in an electronic process.

Gain referrals

Step 1. Review the post closing survey. At Guild, we have a culture of striving for excellence. We send all customers a robust survey and provide all of the feedback to Loan Officers for review. Check out your customer's comments and continue to refine your process to meet the needs of your customers.

Step 2. Capture the emotion of your happy borrowers. Utilize Testimonial Tree to gather customer testimonials that can be shared on a Loan Officer's website or social media page. **Tip:** Take a photo with the customer holding their keys or with a roll-up banner in front of their new home or at the signing appointment.

Step 3. Make a "First Payment" call and ask for additional business. After closing, use the first payment call lists in Guild360 to follow up with your clients in 30 days. Use the time to catch up on how the move went, if they are settled and if they know anyone else that needs a trusted local Loan Officer.



Why The Guild Edge leads to more customer referrals

Customer empowerment

Customers utilizing eClose can view the documents on the go, as soon as they are released by Guild. They can take their time reviewing the closing documents, so that they can close with confidence, feeling empowered and educated about the loan terms.

A personal touch

By sending a closing gift and calling your client to check in around the time of their first payment, you are adding another personal touch to your client's experience.

Convenience

With Guild's early sign option*, the majority of closing documents can be electronically signed by the customer from the comfort of home or the convenience of work. When they arrive at the closing table, they only need to wet sign a slim pack of documents (Note, Security Instrument, etc.).

*Early sign is not available on service-released products.

When using eClose, customer satisfaction increases by an average of

17%

*Environmentally friendly:
If all Guild loans closed with eClose, we would save an estimated*

250

trees per year

Customer Retention

The Guild Edge for customer retention is creating a “Customer for Life” by constantly adding value to our clients by looking for opportunities to serve their home financing needs in the future.



Stay
top of mind



Add
value



Active
engagement

TOOLS & BEST PRACTICES



- Portfolio Dashboard & Reports
- [In the Money Leads](#)
- Purchase Predictor Leads
- Credit Triggers
- [Listing Triggers](#)
- [Cherry Pie Leads](#)
- Past Customer Drip Campaigns
- [Loan Anniversary Call Lists](#)
- Birthday Call Lists
- Notes, Tasks & Chatter
- [Engage Emails](#) & BombBomb Videos
- [Text Messaging](#)
- Send360 Mailers
- [Zillow Pre-Mover Leads](#)



Guild Questions
resources

- Training Materials & Tutorials
- Retention Lead Scripting



Guild Systems &
Best Practices

- Loan Officers on Monthly Statements
- Homebot Campaigns

Stay top of mind

Step 1. Sign up for past client retention campaigns. Guild has several “set it and forget it” drip campaigns. Sign up for the past client retention campaign to have content sent on your behalf every month.

Step 2. Find marketing materials in Send360. Utilize the mailers and seasonal content in Send360 to help stay in front of your clients after closing.

Step 3. BombBomb videos, Engage emails or text messaging in Guild360 to reach out to past customers. Create a memorable video message in [BombBomb](#) to your past clients to keep in touch with them. Check out the Birthday List Views to easily reach out to clients to just say “hi.”

Did you know?

Guild keeps Loan Officers in front of their customers by including their contact information in each monthly mortgage statement.

Add value

Step 1. Take advantage of the Homebot campaigns. Guild sends your portfolio clients specific and relevant home value and loan information each month. Login to [Homebot](#) to see the activity of your customers and contact borrowers with potential financing opportunities.

Step 2. Block time for loan anniversary check-ins. Utilize Guild360 to view all your Loan Anniversaries this week. Reach out to schedule a mortgage review.

Active engagement

Step 1. Login to Guild360 to see all your retention leads and relevant activity. The Portfolio tab in Guild360 will show you the current lead opportunities from the portfolio. Find the following additional opportunities for retention leads:

- **In the Money Leads:** Each quarter Guild analyzes the portfolio and sends out a [campaign to potential refinance opportunities](#). Check your tasks in Guild360 after each campaign is launched to follow up with your borrowers.

- **Credit Triggers:** Guild monitors customers in its portfolio to evaluate opportunities based on recent credit inquiries. Login to Guild360 daily to ensure you are following up on all of your [credit trigger leads](#).
- **Listing Triggers:** Guild monitors customers in its portfolio to evaluate opportunities based on recent property listings on the MLS. Login to Guild360 daily to ensure you are following up on all your [listing trigger leads](#).
- **Cherry Pie/Servicing Transfer Leads:** The Servicing department is alerted when there is a potential financing opportunity for a portfolio client. When a customer reaches out to Servicing, they will ask if the customer would like to be connected back to their Loan Officer. If so, a [Cherry Pie](#) lead is created in Guild360. Login daily to check your retention leads.

Why The Guild Edge leads to more customers for life

Actionable insights

By combining your customer's data with third party data, such as credit inquiries, new listing, market values, and Zillow pre-mover leads, Guild can provide you with incredible insights to drive the next best step to serve your client's needs.

"The biggest game changer in my business is Guild servicing the majority of our loans. It's a huge value add to have Guild looking for opportunities to keep us in front of our clients by putting our info on their monthly statements, notifying us through all the different triggers, and so much more. I've worked for other companies that sold loans and when that happened there was a disconnect between the borrower and myself. When that loan is sold, there's a chance you'll never do business again. It's a fantastic benefit to have Guild's servicing resources."

– David Jones,
Producing Branch Manager

360client lifecycle

By leveraging the Guild360 platform, you will have a 360-degree view of your clients in each step of the customer lifecycle. Whether it's the status of all their loans, the unpaid principal balance amount, notes, tasks or marketing engagement, Guild360 is able to help teams understand more about their relationship with their customers.

Retention Pro Tip #1

Login to Guild360 daily to see the customer retention leads for credit triggers, listing triggers, refinance campaigns and Cherry Pie servicing transfers on the Home page.

Retention Pro Tip #2

Use the retention trigger scripts in GuildQuestions to follow up with customers who may be ready for their next loan.

The Guild Edge ▶