



CASE STUDY

# How Wintrust Mortgage Is Winning Customers for Life with Total Expert



TotalExpert



## The challenge

Wintrust Mortgage was on a growth trajectory, seeking to modernize its marketing efforts while supporting loan originators across all 50 states. However, their existing customer relationship management (CRM) platform and marketing technology were fragmented and inefficient—and made it difficult for Wintrust Mortgage to maximize the impact of their proprietary products and a community-rooted approach.

Before partnering with Total Expert, Wintrust Mortgage was facing several challenges, including:

- Disjointed databases and systems that made data unmanageable and hindered customer insights
- Lack of an integrated marketing platform that made supporting loan originator outreach difficult and time-consuming
- No unified structure to execute compliant, automated, and personalized customer communications
- Limited capacity to nurture leads and build stronger relationships with clients through automation

To move forward, Wintrust Mortgage needed a sophisticated, scalable solution to unify their customer data, enable meaningful engagement, and streamline marketing operations.



# The solution

Wintrust Mortgage turned to Total Expert because they needed an out-of-the-box solution that caters specifically to mortgage lenders and helps ensure compliance with industry regulations. With immediate access to [Customer Intelligence](#) alerts, automated [Journeys](#), and a dedicated integration with Encompass, Wintrust Mortgage was able to consolidate their data and empower their loan originators to spend less time on administrative tasks and more time building customer relationships.

## Key features implemented by Wintrust Mortgage with Total Expert:

- **Automated marketing Journeys:** Enables loan originators to nurture prospects with timely and relevant communications without manual intervention. Being able to send communications on behalf of the originator is a vital capability that saves time and boosts customer engagement.
- **Customer Intelligence:** Provides actionable data enrichment, alerts, and insights into customer behaviors (e.g., credit pulls, property listings, rate qualifications, and equity thresholds), so LOs can show up in the moments that matter
- **Centralized data management:** Consolidated multiple databases, ensuring all customer and lead information was stored in one place for consistent engagement
- **Pre-built integrations:** Tools like BombBomb and Adwerx simplify video messaging and advertising efforts without requiring loan originators to juggle multiple platforms—everything is integrated within Total Expert.
- **Customizable solutions:** Loan originators can tailor their outreach and follow-up processes through comprehensive platform features like task notifications and pipelines
- **Focused View:** While individual loan originators can quickly view and prioritize opportunities and tasks in their personal dashboard, Wintrust Mortgage is able to email or text originators when they receive an alert or a new, high-quality opportunity surfaces to ensure that it doesn't slip through the cracks.



## Why Total Expert?

- **Ease of use:** Loan originators don't need to learn multiple tools. They can manage the workflows, contact lists, and communications from a single hub
- **Compliance-focused:** Total Expert has built-in compliance guardrails to minimize the chances of violating consumer protection regulations
- **Scalability:** Total Expert's robust and flexible solutions allow Wintrust Mortgage to avoid tech bloat and expand their toolkit as the organization grows



**\$200 M**  
in loan volume tied  
to Total Expert



**9.4 million**  
emails  
delivered



**40%**  
email  
open rate

## The outcome

Since adopting Total Expert, Wintrust Mortgage has seen remarkable improvements in efficiency, customer engagement, and success metrics.

### Key results include:

- **74% platform adoption:** A significant number of Wintrust Mortgage's loan originators (based on active monthly users) are now effectively utilizing Total Expert.

- **Enhanced marketing performance:**



Over **9.4 million emails delivered** through Total Expert



Emails have a **40% open rate** and **4% click-through rate**, showcasing the value of personalized and relevant communications



**\$200M of Wintrust Mortgage's overall loan volume** in 2024 was tied directly to Customer Intelligence insights and alerts. The platform helped loan originators nurture relationships and close deals that contributed significantly to Wintrust Mortgage's overall financial performance.

### Additional benefits & loan originator feedback

- Loan originators now feel empowered to work smarter, not harder, through task notifications and automated follow-ups
- Continuous data integration ensures Wintrust Mortgage stays aligned with customers' evolving needs, improving lead nurturing and retention
- Streamlined processes reduce manual work, allowing loan originators to focus on building relationships and closing deals

Wintrust Mortgage Vice President of Marketing Amy Chatterton noted, "Our loan originators love the 'set it and forget it' aspect Total Expert offers. It ensures customers stay engaged with minimal manual effort, while automation enhances opportunities at every stage of the homebuying process."



## A success story 10 years in the making

One of Wintrust Mortgage's loan originators shared how Customer Intelligence alerts made a difference in reconnecting with a client after nearly 10 years. The customer, initially working with another lender, re-engaged with Wintrust Mortgage's loan originator thanks to regular email communications delivered through Total Expert. This prompted the customer to reach out and close the deal with Wintrust Mortgage, proving the power of maintaining ongoing communication.

## Turning yesterday's loan denial into tomorrow's closing day

Another campaign focusing on supporting prospects with credit improvement and/or debt reduction has also seen tremendous success. Within a year and a half, **50% of customers who reapplied through the campaign closed a loan with Wintrust Mortgage**, demonstrating the impact of Total Expert's customizable Journeys.

## Driving the future of mortgage marketing

Wintrust Mortgage's partnership with Total Expert demonstrates the power of having access to a customer engagement platform that's purpose-built for modern lenders. By unifying their data and marketing automation capabilities, Total Expert has helped Wintrust Mortgage modernize their internal workflows, increase customer engagement, and drive the results they need to grow their business and better support their customers.



## About Total Expert

Total Expert is the purpose-built customer engagement platform trusted by more than 200 financial enterprises. Total Expert 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 that increase loyalty and drive growth for modern banks, lenders, credit unions, and insurance companies. Total Expert is now available for purchase on the AWS Marketplace and Salesforce AppExchange.