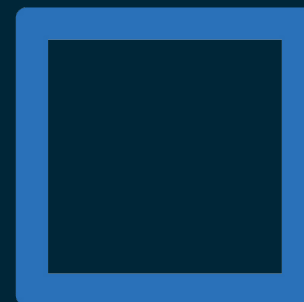
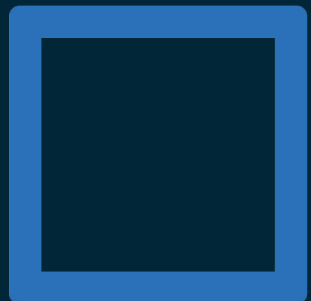


# Habits of High-Performing Loan Officers

**How top loan officers leverage data & technology to amplify their human connections**

This guide provides a set of best practices on how top loan officers (LOs) use data and tech tools—including the Total Expert platform and its exclusive Customer Intelligence and Journeys capabilities—to organize and streamline their day-to-day operations, find new business opportunities and nurture existing relationships. The goal: to more effectively focus LO's unique “people skills” when and where they matter most to drive more genuine, lasting human-to-human connections.



## The competitive edge: how top LOs thrive in today's market

The mortgage industry is undergoing a significant transformation. Rates remain high, housing inventory is historically tight, and broader economic uncertainties add headwinds for homebuyers. Meanwhile, lenders are juggling increased competition from well-funded institutions with the digital-centric expectations of Millennial and Gen Z buyers.

In this tough environment, LOs need every possible edge to stand out.

### What top LOs do differently: Use tech to work smarter

High-performing LOs are finding their competitive edge through smart use of technology and data. They're leveraging a modern toolkit of technologies to do more—to build more co-marketing relationships, find more new business opportunities, and engage more consistently to build deeper relationships with borrowers and referral partners. But it's not just about doing more—LOs are also using tech to master the elusive work-life balance. They're leaning on automation to reduce tedious, repetitive tasks—and looking to analytics to show them where they can focus their time and energy for the best outcomes.

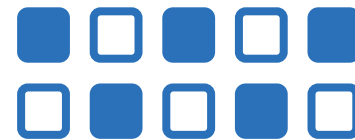
This guide explores the habits of high-performing LOs and how they leverage data and technology to amplify their human connections. By adopting these best practices, LOs can enhance their productivity, improve customer experience, and drive business growth.



# Technology as an amplifier, not a replacement

As technology continues to evolve, it's essential for LOs to view it as a tool that complements and enhances their human skills, not replaces them. The ability to connect with borrowers on a personal level, understand their needs, and provide empathetic guidance remains the hallmark of a great LO—and something even the most sophisticated AI tools will never master.

The goal for up-and-coming LOs should be to build out their complementary tech toolkit while continuously honing their people skills. The key is finding the synergy between the two: the valuable ways to use tech tools to amplify, rather than replace, their human-to-human connections.



## 10 Loan Officer Habits

1. Use a modern CRM as the backbone of day-to-day operations
2. Build out your tech toolkit
3. Use digital tasks to prioritize and stay on top of to-dos
4. See the signals that matter most
5. Use co-marketing to leave your mark
6. Get smart about segmentation
7. Quickly spin up and distribute uniquely compelling content
8. Leverage design tools for eye-catching collateral
9. Maintain engagement to build lifelong relationships
10. Spend more time on one-to-one connections



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## Use a modern CRM as the backbone of day-to-day operations

Veteran LOs have seen their day-to-day go from relying on paper and file folders to tracking operations through a growing list of spreadsheets to leveraging a purpose-built digital platform like Total Expert as the engine for their customer engagement.

### Key Tips

- **Create a central source of real-time truth:** Consolidate all data—on borrowers and referral partners—in one platform. Look for opportunities to bring in other data streams to enhance profiles and intelligence.
- **Standardize SOPs:** Top customer engagement platforms allow you to build standard operating procedures into your tasks and workflows. This ensures you (and your whole team) deliver consistent experiences for agents and borrowers while helping new LOs follow best practices.
- **Manage LO teams at scale:** Getting your entire team on the same customer engagement platform means admins can more easily see what LO teams are doing and create consistency across the organization.

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## Build out your tech toolkit

A purpose-built customer engagement platform like Total Expert should be the backbone of an LO's day-to-day operations. But the best LOs also have a deep bench of tech tools that they use for specialized insights and workflows. Make sure you're familiar (and stay up to date with) all the tools and data types out there.

### Key Tips

- **Use a tool to manage referral partnerships:**  
Many LOs now use dedicated tools that integrate directly with the local MLS to help you see what agents are doing in real time. LOs who leverage Total Expert's co-marketing program will receive listing alerts whenever a real estate partner lists a new property on the MLS.
- **Integrate all your tools into your central CRM:**  
Make sure you're able to plug your core tools (POS/LOS) and data streams into your centralized CRM platform so you maintain a central command center for your tech-enhanced business.

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## Use digital tasks to prioritize and stay on top of to-dos

The most fundamental challenge for LOs—particularly as their success gains momentum: just keeping up. Leading LOs are savvy about using their digital toolkit to help them automatically prioritize their to-dos and surface helpful reminders, so they're not held back by the limitations of human memory.

### Key Tips

- **Create a dashboard for daily check-ins:** Your day should start out with a clear list of the clients and agents that you want to reach out to—including birthdays, mortgage anniversaries, and any other defined milestones you've added to your CRM.
- **Prioritize intent signals:** Beyond the standard check-in milestones, you should also be using intent signals like credit inquiries, new listings, and other major mortgage or life events to create a high-priority engagement list.
- **Flag the business that you don't get:** Top LOs make a separate list for borrowers who choose to go with another LO. Thanking them for their consideration is a good way to start them on an ongoing engagement journey or refinance campaign.

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## See the signals that matter most

Experienced LOs know how quickly things can change. Borrowers can go from not looking to urgently looking in less than a day; agents can go from cold to hot leads just as quickly. LOs need to keep up with borrowers' (and referral partners') lives so they can react and reach out at the right time to offer a helpful hand. But with so much data noise out there, the key is finding the relevant signals of intent.

## Key Tips

- **Identify borrower life events and milestones:** Many mortgage tools can alert you to signals like a new credit inquiry or loan application. But top LOs are using Total Expert Customer Intelligence to see deeper intent signals—life events like a job change, getting married, starting a family, or retiring. These are key moments and milestones where borrower intent and needs shift.
- **Keep tabs on agent performance:** LOs need to keep a close eye on agents in their local market, beyond just their loyal referral network. You should understand who is hot, who is new, and who is up-and-coming. Various digital tools can show you agents' listings, closings, and other agent activity.
- **Track engagement in real time:** Today's marketing technology is shockingly sophisticated. Tools can alert you the second someone engages with your marketing outreach—opening an email, clicking on a link, watching a video, etc.—so you can reach out at the right time.

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## Use co-marketing to leave your mark

High-performing LOs understand that cultivating mutually beneficial relationships is key to generating consistent referrals and new business. They prioritize building strong connections with real estate agents, financial advisors, and other professionals in their network. And they focus on providing value, offering support, and collaborating on marketing efforts to create a win-win scenario for everyone involved.

Of course, throwing a great networking event doesn't hurt either, especially if it helps solidify those bonds and create memorable experiences.

## Key Tips

- **Use tech tools to build custom, compliant flyers:**  
Many top LOs use a content management system, pre-made templates, or an online design studio to quickly and easily create clean, classy flyers. Total Expert also makes it simple to add in the vital digital connection—like a trackable QR code to your website or social media.
- **Automate single-property website creation:**  
With Total Expert's Co-Marketing tools, you and your referral partners can create dedicated websites for single-property listing with just a few clicks. Our platform mines the MLS to populate all the vital information and property photos to help make sharing and promoting listings easier.
- **Create customized & co-branded presentations:**  
Many LO events have some educational component. Total Expert offers pre-built PowerPoint templates so you can quickly create a polished presentation, including purpose-built tools for compliant co-branding.



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## Get smart about segmentation

All LOs should be using marketing automation to power ongoing engagement campaigns. But this automated engagement is typically segmented into three broad and generic categories: new prospect, approval journey, and post-close. Top LOs are going much deeper, getting smarter and more specific with their segmentation and engagement journeys—so their outreach hits at the right time with more relevant content for the unique audience.

## Key Tips

- **Hyper-segment your borrowers:** Borrower journeys should include, at the very least: prospect, approved, enhanced approved (i.e., fully underwritten), credit problems, and post-close. This helps you connect with hyper-specific education and guidance.
- **Segment your referral agents, too:** If you're not continuously engaging agents, you're missing business. Best practice is to create a basic agent journey that gives weekly rate updates and other real estate market news, along with a new-agent journey that offers social content and co-branded assets to up-and-comers.
- **Create low-engagement or "cold" groups:** Make a plan to follow up and reengage with "cold" audiences regularly. Leading LOs drum up a surprising number of restarts here from people that have intention without urgency (i.e., they want to do something—they just haven't called you back yet).

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## Quickly spin up and distribute uniquely compelling content

The risk of marketing automation is that it can make outreach feel cold, robotic, and generic, which just ends up annoying borrowers and agents—doing more harm than good. Avoiding this trap requires investing in making your content unique, compelling, and hyper-relevant.

### Key Tips

- **User-friendly video apps make it easy to create custom videos:** We know video content is highly engaging and increasingly in-demand. Today, tech tools make it easier and more approachable to start creating your own short video content. The point isn't to entertain, but to use video to create the feel of an informal, one-to-one conversation with the audience.
- **Lean on your vendor partners to find timely topics & education:** Your content can't be stale. Total Expert's content library is constantly refreshed to give LOs the most timely topics, the most helpful educational content—not generic financial guidance.
- **Ask your borrowers & agents what kind of content they want:** You don't have to guess what people want to receive. You can directly ask them: Do they want market data & trends, guidance on homebuying, or more personal handholding through the process? Do they prefer video, articles, interactive digital content? Better to email, text, message through social media, or make a phone call? They'll appreciate you asking for their input and taking an interest in their preferences.
- **Feed that content into automated journeys:** If you're going to invest in creating original content, make sure it gets seen. Top customer engagement platforms like Total Expert make it fast and easy to drop new videos and other original content into existing engagement journeys, so they reach the right audiences as quickly as possible.

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## Leverage design tools for eye-catching collateral

All LOs know that visually appealing marketing materials help their personal brand stand out. But top LOs don't wait around for their marketing department to hand them collateral. They utilize point-and-click design tools to create compelling, compliant, branded marketing materials like flyers, social media posts, and other collateral. For example, Total Expert's Integrated Design Studio offers an enterprise-grade design suite that's purpose-built for lenders and offers a wide range of templates, images, and customization options that allows LOs to easily produce professional-looking materials that reinforce their brand and capture attention.

### Key Tips

- **Embrace self-service design tools:** Having access to a user-friendly design platform that offers pre-built templates and easy customization options empowers your LOs to create professional-looking marketing materials without relying on your marketing department.
- **Prioritize compliance:** Ensure that all your marketing collateral adheres to industry regulations. Look for design tools that offer built-in compliance features, such as pre-approved templates and automated disclaimer additions.
- **Maintain brand consistency:** Utilize design tools that allow you to incorporate your brand elements, such as logos, fonts, and colors, into your marketing materials. This ensures a consistent brand identity across all your communications.
- **Personalize your collateral:** Tailor your marketing materials to specific audiences and purposes. Use design tools that allow you to easily personalize content, such as adding a recipient's name or showcasing relevant loan products.

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## Maintain engagement to build lifelong relationships

The best LOs know the cardinal sin is losing track of borrowers after their loan closes. The opportunity for repeat business is tremendous. Perhaps more valuable: your engaged customers are more likely to share word-of-mouth referrals to their own personal connections. But if it's hard to stay on top of engagement with prospects and in-process borrowers, it can feel nearly impossible to keep that engagement going across months and years. Leaning on intelligent automation like Total Expert's journeys can help orchestrate this ongoing engagement.

### Key Tips

- **Build out post-close/ongoing journeys:** Some of the easiest touchpoints to start with are a congratulations email after closing; outreach if/when the loan is transferred; and a few check-ins within the first 90 days to help with making first payments and talk about accelerated payments.
- **Personalize annual check-ins:** You might not be the type of LO to prioritize generic birthday emails. But annual check-ins are a critical reengagement opportunity. Make sure you personalize that annual outreach with details about the recipient—or make a phone call to strike up a conversation.
- **Build a relationship around financial health:** The overarching lesson from top LOs is that ongoing engagement isn't about mortgage—it's about walking alongside customers on their financial health journey. The underlying focus of outreach should be on how you can help them realize their broader goals—not just homebuying.

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## Spend more time on one-to-one connections

The best LOs are good at connecting with people because they genuinely enjoy it. Their “best days” are spent talking to people—helping them and showing they care. The core value of technology should be to give LOs more time back to focus on these connections. Both because they’re more effective from a business standpoint—and more fulfilling from personal standpoint.

## Key Tips

- **Use journeys to give you “ground cover”:**  
Marketing automation helps you balance soft touches with personal touches. Automated journeys, like those in Total Expert, give LOs the “ground cover” of ongoing engagement, allowing you to be more strategic with personal outreach.
- **Double down on personal touches:** Spending less time on tedious follow-up tasks frees up time for more hands-on things to make more personal connections—sending handwritten notes, making phone calls, attending closings and other milestone events, etc.
- **Take personalized conversations to the next level:**  
The best LOs use their CRM tool to make them even better at having genuine conversations with every customer. For example, many LOs use the notes section within Total Expert customer profiles to keep track of “need to knows” for their next conversation: what they last talked about, details on financial goals and challenges, other personal insights, etc. This helps the customers feel seen and known. After all, how can you create a customer for life if you forget about them?

## Amplifying human connections in the digital age

All of the habits and best practices covered in this guide ultimately help to support one goal: spending more time making one-to-one human connections. Great LOs excel at this. They connect with people in ways a bot never will—because they genuinely enjoy building relationships.

And while technology can't replace LOs people skills, it can help amplify them. By embracing the habits outlined in this guide and leveraging the power of platforms like Total Expert, LOs can build stronger relationships and a successful edge in the hyper-competitive world of mortgage lending.





## 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.

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