



CASE STUDY

# **NewFed Mortgage Corporation & Total Expert: From Underutilized to Unstoppable**



## THE CHALLENGE

# Reigniting platform utilization to deliver impact

NewFed Mortgage Corporation faced perhaps the most common tech challenge shared across every sector: After making a strategic investment to deploy the Total Expert platform, they struggled with low user adoption that limited ROI potential. The platform functioned primarily as a basic CRM—not the robust marketing and sales enablement engine it was designed to be—loan officers (LOs) weren't fully leveraging its capabilities, and valuable customer data remained untapped.

NewFed embarked on a strategic re-launch plan to transform Total Expert into a core driver for their ambitious growth strategies, focusing on long-term client relationships while maintaining agility for short-term market opportunities.





## THE SOLUTION

# Relationship-focused engagement between LOs and marketing

NewFed Mortgage launched a comprehensive initiative to re-engage LOs and other key users. NewFed leadership worked with its marketing team to drive a strategy built on two pillars:

### Letting LOs define the key use cases

Recognizing that success hinged on LOs embracing and adopting Total Expert, NewFed's leadership took a novel approach: Instead of dictating features, the leadership team engaged LOs directly to seek initial input on their needs and wants. This feedback-driven approach allowed them to connect LO pain points with specific functionality in Total Expert, demonstrating how the platform could support and simplify their work to help drive results.

With these LO-defined use cases as their guideposts, the re-launch began by focusing on customer retention and past client Journeys. The marketing team crafted campaigns and content to show LOs how easy it is to leverage personalized outreach without extensive manual effort. The marketing team did the heavy lifting, and the LOs saw unprecedented results.

As LOs gained confidence, NewFed expanded into more sophisticated Total Expert capabilities, like Customer Intelligence and Integrated Design Studio. This allowed them to move beyond basic CRM functions and start leveraging predictive insights and customized marketing assets.

### Using Customer Intelligence to fuel a "Customer for Life" strategy

NewFed leveraged Customer Intelligence to create dynamic, data-rich customer profiles that helped LOs develop a better understanding of each customers' financial situation so they could engage more authentically and support an enterprise-wide "Customer for Life" approach:



- **Targeted alerts:** Customer Intelligence flags critical events like credit inquiries or credit improvements in real-time. Follow-up tasks are then automatically created for the LO, and Journey emails are strategically delayed, allowing for thoughtful, timely outreach that feels personal, not automated. This data-driven timing is key to maximizing impact.
- **Proactive equity management:** Beyond simple equity alerts, Customer Intelligence allows NewFed to segment these alerts into distinct categories, so LOs can proactively suggest highly relevant options—such as PMI removal or cash-out refis, based on specific client circumstances and their unique financial position.
- **"Zoomed-out" life event outreach:** Customer Intelligence identifies key life milestones (e.g., marriage, new baby, new job), enabling NewFed to adopt a more authentic and empathetic approach. Instead of automated "congratulations" emails, LOs are prompted with internal coaching to initiate organic conversations around the wider financial considerations tied to these milestones. These key life events trigger general educational emails on related topics as well as direct tasks to the LO, ensuring a personal, human touch rather than a "big brother" automated message—fostering genuine relationships by showing clients NewFed cares about their entire financial journey.

## THE RESULTS

# Significant growth and enhanced engagement

NewFed Mortgage's strategic re-engagement with Total Expert yielded impressive, quantifiable results\*:

- **Increased recapture rate:** A 12% increase in recapture rate, demonstrating improved retention and repeat business.
- **Alert-driven opportunities:** 6,738 alerts fired (including Credit Inquiry, Credit Improvement, Equity, Rate, and Listing Alerts), directly leading to new opportunities.
- **Substantial application volume:** 132 applications generated, totaling \$63.4 million in application volume, with 54 applications funded for \$25.14 million in loan volume.
- **Exceptional email engagement:** NewFed consistently maintains an average email open rate of over 40%, significantly outperforming the industry average of 27.4%. Their average click-through rate of 1.3% also demonstrates strong customer and prospect engagement, highlighting the effectiveness of their personalized content and targeted campaigns.

*\*Data provided by NewFed, sourced from Sep. 2024–May 2025*

“As the main Total Expert administrator for over two years, I’ve seen firsthand how the right strategy can turn a platform from an underutilized tool into a business growth engine. Leading our full relaunch and integrating capabilities like Customer Intelligence, Vist by BombBomb, Engage SMS, and Integrated Design Studio has transformed how our loan officers connect with clients. With our next step—Advanced Lead Capture—we’re continuing to make sure every technology investment drives measurable results and keeps relationships at the heart of our marketing.”

Emmi Baker

VP Director of Marketing, NewFed Mortgage

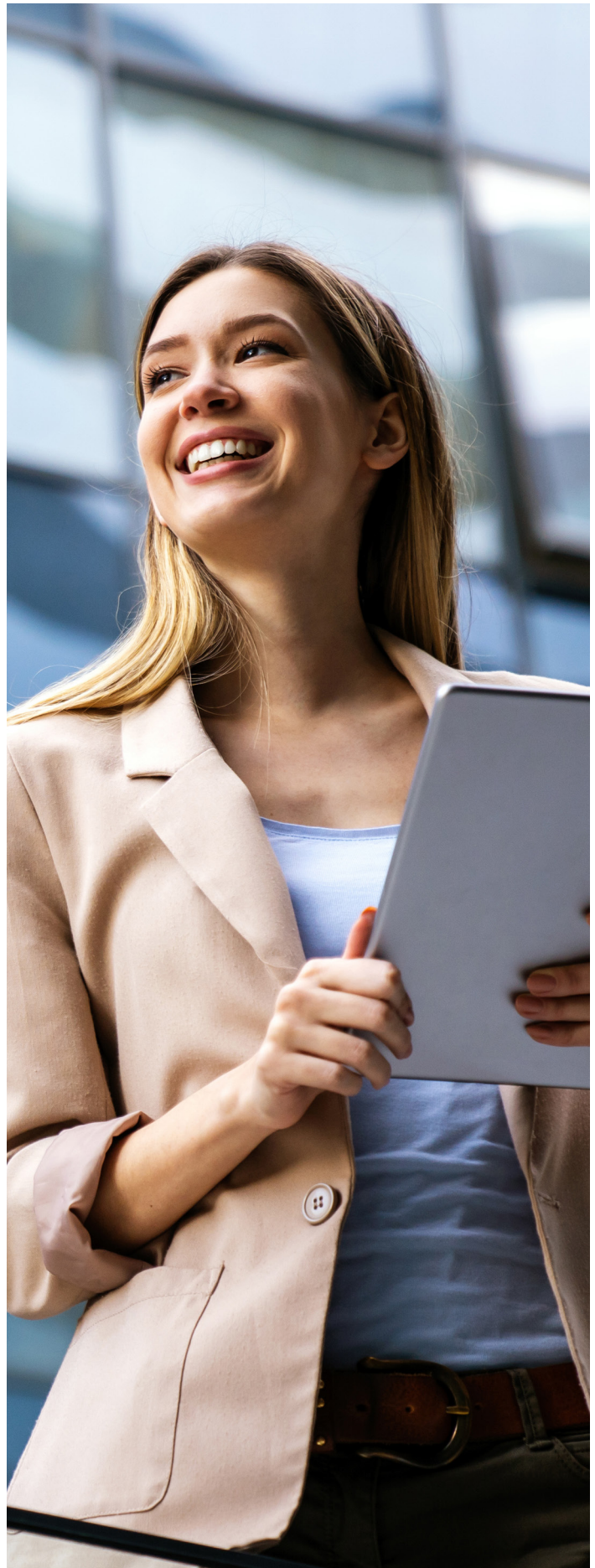
## THE FUTURE

# Accelerating innovation with AI

With the momentum from this re-engagement initiative, NewFed Mortgage continues to develop and activate strategies that integrate innovative tech within their loan manufacturing process. The next big frontier: agentic AI.

Critically, NewFed leadership is focused on using AI agents to empower their LOs—not replace them. They see the transformative value of AI in enabling their operations team to handle higher volumes, act at speed and scale to capture dynamic market opportunities, and enhance their competitive edge.

The key to success with AI will be the same LO-driven, use case-focused approach: They're looking at how they can best deploy AI agents to capture real opportunities and drive measurable revenue—not falling into the “vanity AI” trap—and honing their focus on purpose-built AI tools that are ready for the demands and compliance requirements of the financial services industry.





## 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.