



# The Originator Growth Playbook

How high-performing originators  
grow pipeline, win more deals,  
and thrive in today's market.

# The market has changed—permanently

Temporary strategies, ad hoc tactics, and contingency plans dominated the last several years in our industry. That short-term thinking was a natural response to signals that market shifts were temporary.

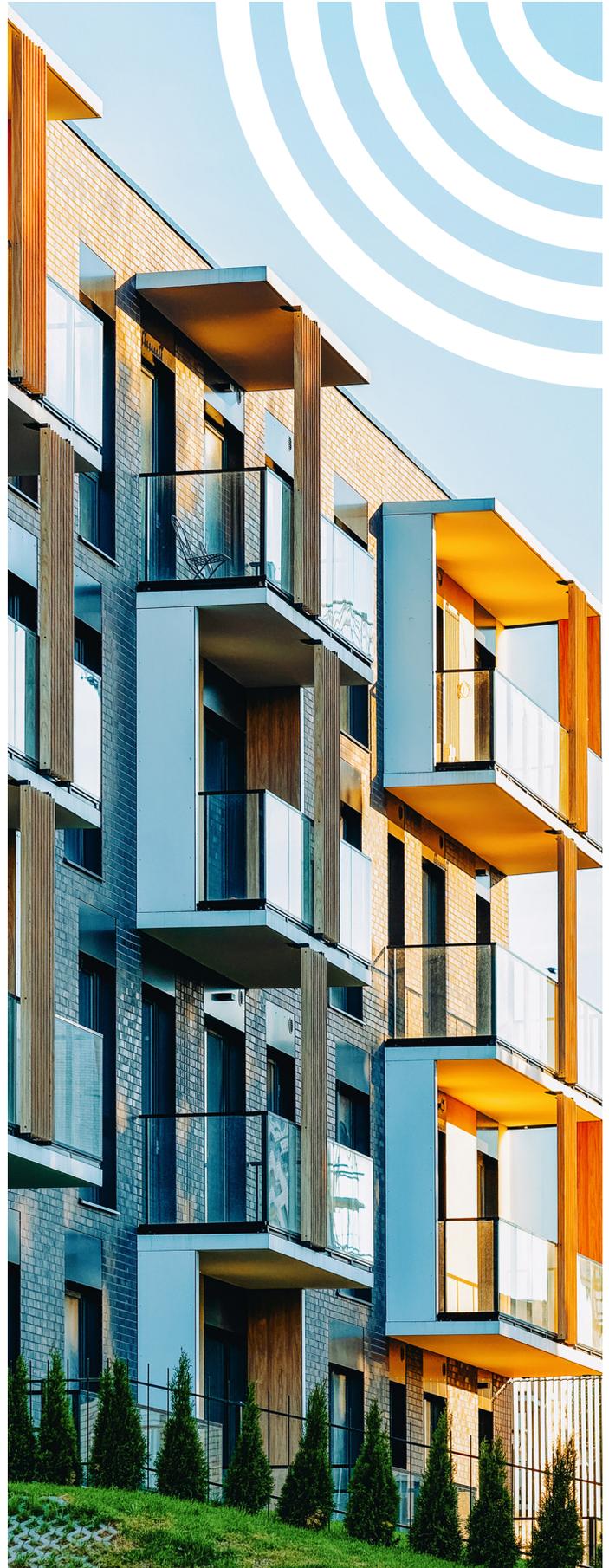
But we're no longer operating in a market defined by whiplash. We know the key market shifts at play: Rates remain elevated. Refinance volume has reset. Competition for purchase business is intense. And with the Homebuyer Privacy Protection Act (HPPA) now in effect, how and when originators engage borrowers is evolving.

Today's environment is more stable, even if it's more demanding. And this market favors intention, preparation, and consistency—not improvisation.

## Top originators are building new paths to success

Buyers are still active, but hesitant: They're anchored to yesterday's rates and unsure how to evaluate their options. The originators growing today are the ones who address that hesitation early and directly—acting as educators and communicating with clarity and consistency.

**This playbook outlines how high-performing originators are building durable growth in today's market by using insights, timing, and smart automation to stay relevant, earn trust, and grow with confidence.**



# Understanding buyer behavior & market trends

With the market settling into a more predictable pattern, buyer behavior has become more consistent, even if it remains challenging.

## Rate anchoring: The invisible handcuffs

Many buyers remain anchored to past rate environments. That anchor slows decisions and creates hesitation, even when borrowers are financially capable of moving forward. Even as [inventory expands and price growth slows](#), the gap between buyer affordability and seller expectations remains.

In this environment, education and timing determine outcomes. Buyers will always be motivated by life events that force their hand or just simply refusing to put their lives on hold any longer. But they're most likely to move forward when uncertainty is replaced with clarity—and that clarity needs to arrive early.

### How to get ahead using Total Expert

#### Turn insights into action

Originators can't wait for borrowers to self-identify as "ready." High-performing originators monitor signals that indicate changing needs or rising intent:



#### Customer Intelligence

See key signals like rate alerts, equity thresholds, credit improvement, and life events, so you can engage at moments when guidance is most valuable.



#### Dynamic Journeys

Maintain consistent, relevant communication over time—so you're top-of-mind when borrowers are ready to act.

## Where growth is emerging today

Growth in this market demands recognizing opportunity sooner and managing it more deliberately. Here are three strategies to capture subtle demand signals and nurture demand.

### Leverage stale inventory

Don't write off listings that have been sitting on the market. Use them as opportunities to help move listings and strengthen agent relationships.

#### What top originators do differently

- Track listings active for 30+ or 60+ days
- Partner with listing agents to explore financing scenarios
- Reframe affordability through payment-based conversations

### Proactive, structured outreach

Responsiveness builds trust and consistency ensures you show up when it matters in a purchase-driven market.

#### What top originators do differently

- Combine email and SMS to stay visible
- Standardize follow-up across new, warm, and partner-referred leads
- Use automation to maintain momentum between conversations

### Relationship-driven growth

Local presence still matters, especially when paired with consistent follow-up. Relationships grow with consistent connections, not one-off interactions.

#### What top originators do differently

- Participate in real estate associations
- Co-host buyer education sessions
- Stay visible through community events
- Build small, recurring referral groups

## How to get ahead using Total Expert

### Respond to opportunities at scale



#### AI Sales Assistant

Immediately respond to new inquiries and smooth handoffs—protecting speed without replacing the human relationship.



#### Lead Management

Get centralized visibility into pipeline activity and follow-up, ensuring consistency across every opportunity.



#### Engage SMS

Enable timely, personal communication that keeps conversations moving forward.

## Differentiating through education

Education has become one of the most effective ways to build trust and accelerate decisions. Buyers move forward when they understand their options clearly and feel confident in the trade-offs. Here's how top originators deliver on those expectations to earn trust earlier and sustain engagement longer.

### Making affordability clear

Borrowers typically feel overwhelmed by the number of variables or levers in the affordability equation. Buyers respond to clarity. Visual scenarios help them understand how different variables affect outcomes.

#### What top originators do differently

- Show payment differences across price points
- Explain concessions versus price reductions
- Walk through buydown structures and rent-versus-own comparisons

## Explain the process in plain language

Clear explanations reduce friction and shorten decision cycles.

#### What top originators do differently

- Break down what impacts monthly payments
- Explain how credit influences borrowing options
- Clarify what closing costs cover
- Address the financial implications of waiting

## Supporting credit-challenged buyers over time

Many declined borrowers are closer to qualification than they realize. Long-term guidance turns hesitation into future pipeline.

#### What top originators do differently

- Provide budget and debt guidance
- Share credit improvement strategies
- Schedule periodic check-ins with updated scenarios

## How to get ahead using Total Expert

### Engage, educate, and advise



#### Journeys triggered by Customer Intelligence

Automatically deliver personalized educational content aligned to life stage, credit status, or equity changes.



#### Engage SMS

Ensure timely follow-up after consultations, events, or milestones without losing the human touch.

## Measuring what drives durable growth

High-performing originators rely on feedback loops, not gut feel. The challenge is gaining objective measurements that give you a clear picture of what's working—and what's not. Here's what top originators do to ensure they're focusing effort where it matters most.

### Defining the right activity metrics

In our digital-first world, virtually everything is measurable. But defining the right metrics ensures you're not wasting your time chasing vanity metrics.

#### What top originators do differently

- Track conversations, appointments, and conversions
- Set clear response-time expectations
- Monitor engagement across outreach channels

## Evaluating channel effectiveness

Not all lead sources perform equally over time. And what works in your market, with your audiences, is unique—and likely varies over time.

#### What top originators do differently

- Compare performance across events, partners, paid leads, and social
- Double down on channels that consistently convert
- Reduce effort where engagement remains low

## Forecasting production with pipeline visibility

Visibility enables better planning and smarter prioritization, so you're investing your time, money, and energy where it will drive the best returns.

#### What top originators do differently

- Review pipeline health regularly
- Identify stalled opportunities early
- Allocate time based on conversion likelihood

## How to get ahead using Total Expert

### Don't ignore the data



#### Analytics and Reporting Dashboards

See which signals, channels, and touches drive engagement and conversion.



#### Expert Partner Network

Extend your reach with optional integrations supporting social visibility, digital advertising, and credit education.

## Building growth in a challenging-but-stable market

The market shifts of the last several years are not transient. Higher rates, tighter inventory, increased competition, and evolving engagement rules now define the environment originators operate in every day.

In this market, growth comes from intention and consistency. The originators gaining momentum today are proactively adjusting how they engage, educate, and follow up.

- **Engaging earlier:** Recognizing subtle demand signals and reaching out before urgency peaks
- **Educating clearly:** Helping buyers understand trade-offs, affordability, and timing
- **Following up consistently:** Maintaining steady presence across every opportunity
- **Protecting their time:** Using structure and automation to stay responsive without burnout

These habits compound over time, creating more predictable pipeline and stronger relationships.

### How to get ahead using Total Expert



#### Act on real insights, not gut instincts

Customer Intelligence helps originators recognize opportunity earlier and engage with purpose—often delivering measurable impact in under 90 days.

Learn how Total Expert Customer Intelligence supports durable growth





## About Total Expert

Total Expert is the purpose-built customer engagement platform trusted by more than 200 financial services organizations. 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.

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