

Intercoastal Mortgage

Finding the right level of collaboration with Total Expert

Considering Total Expert? Here's what Jelaire Grillo, Marketing Manager at Intercoastal Mortgage would tell you:

"Every time I get off a call with Allison, our Total Expert Customer Success Manager, I love the platform more and more, which makes me want to talk to her every week and figure out ways to make this system even more awesome," said Jelaire Grillo, Marketing Manager at Intercoastal Mortgage.

"Allison made the transition to Total Expert really smooth and she continues to help as our needs evolve and expand. We look forward to what the future holds for Intercoastal, our mortgage loan officers (MLOs) and our clients, and are happy to have a true partnership with Total Expert."



Jelaire Grillo
Marketing Manager
Intercoastal Mortgage

LOAN OFFICERS

50

KEY CAPABILITIES

Compliance, Brand Control

Intercoastal Mortgage was founded in 1987 as a full service mortgage lender. Their mission is to provide financing for all types of residential mortgage transactions. For the past three decades, Intercoastal has consistently ranked among the top mortgage lenders in the greater Washington DC area. Intercoastal is licensed in Delaware, District of Columbia, Florida, Georgia, Maryland, North Carolina, Pennsylvania, South Carolina, Tennessee, Virginia and West Virginia.

Before Total Expert

Before implementing Total Expert in January 2018, Intercoastal tried two other marketing and customer relationship management (CRM) tools. They gave up on the first solution because their marketing content was very dated and on the second solution because of poor customer service.

A priority for Intercoastal is to empower their loan officers to grow their personal brand with beautiful, seamless marketing. But they couldn't be proud of the content they were delivering to their loan officers with their first CRM solution.

They chose their second tool because "they promised the sun and the moon

and the stars," but the bad outweighed the good very quickly. One of the breaking points was when their team realized the system couldn't tell the difference between a refinance and a purchase loan, so the two were being treated the same in their post-close marketing campaigns. Not only was the messaging wrong, but they had also incurred a deep extra cost because of this mistake. The only solution was for their marketing team to manually assign homebuyers to the right post-close campaign.

Intercoastal not only wanted beautiful marketing materials to support personal branding, but also a system – a Marketing Operating System – that could power their

sales and marketing organizations while ensuring they were compliant. Intercoastal wanted to give their Mortgage Loan Officers the ability to create attractive marketing and co-marketing materials that they could easily – not manually – deploy. And in the financial services industry, these capabilities mean nothing if Intercoastal ended up in hot water because of compliance issues with their marketing materials. And so they started looking for a new solution. Intercoastal was considering several other tools, including building an in-house solution, when one of their MLOs recommended Total Expert – he had a friend who was an MLO at another company that was using Total Expert and he really enjoyed the platform.

"Total Expert is very collaborative and it's a team effort to customize the platform to meet the unique needs of our company. We're not put in a box and told to stay in that box."

Jelaire Grillo, Marketing Manager Intercoastal Mortgage

Key Total Expert Capabilities

Compliant Co-Marketing

The first Total Expert feature that really caught Jelaire's eye in the solution selection process was the ability for MLOs to co-market compliantly with their Realtor partners. Intercoastal loan officers are having great success using Total Expert to help them create and nurture new co-marketing relationships with Realtor partners.

"This was a huge win for our loan officers – and for me and the corporate office. It was great to see we could give our MLOs this capability, it could be compliant, and we'd no longer have to worry about them doing it on their own and us finding out about it two months later," said Jelaire.

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Life with Total Expert

Jelaire says their MLOs really appreciate the Total Expert system – they love the flyers, single property websites, lead-capture apps, BombBomb integration and more. The Total Expert team has helped to train their MLOs and empower them to make the system "work for them."

Making full use of the Total Expert Marketing Operating System™ is one of Intercoastal's organizational goals for 2018. Jelaire and her team are working to customize all marketing

Leveraging the Personal Brand in a Controlled Environment

MLOs want to promote their personal brand to differentiate themselves in their local communities. They want their name and face embedded next to the company brand and displayed throughout their community. Lenders, banks and financial services organizations are being challenged to empower the personal brand while protecting the corporate brand, staying compliant and growing revenue.

Lenders must choose their approach to personal branding within their enterprise; block it altogether and risk losing MLOs to competitors, don't do anything and risk

materials to be specific to Intercoastal and to help their MLOs use the system to grow their personal brands.

"We are focused on making Total Expert work for our MLOs, making sure we are capitalizing on the system and fully leveraging all of the capabilities."

Intercoastal MLOs are having very good success using the Total Expert Marketing Operating System™ as a tool to build

"rogue" marketing, or get on board and help MLOs leverage corporate branding (within guidelines) to grow their personal brand and the company as a whole.

Intercoastal has chosen to empower the personal brand within their organization. MLOs can embed their logo next to the corporate logo on all marketing collateral. Total Expert partnered with Intercoastal to support personal branding alongside corporate branding on all emails, flyers, single property websites and more.

"The fact that Total Expert worked with us to help our MLOs brand themselves was a big deal for us because we didn't want to tell them they couldn't do this on their marketing pieces. Personal branding is so important to our MLOs to help them grow their business with Intercoastal. It is great to have this partnership with Total Expert to make this happen," said Jelaire.

relationships with referral partners. Jelaire herself has talked with Realtors about Total Expert and these agents are both excited and intrigued about the system, particularly with the ability to co-brand marketing materials. The Total Expert features are helping Intercoastal MLOs cultivate new and existing co-marketing relationships with Realtors and other referral partners.

Intercoastal Mortgage Company | NMLS ID # 56323
(www.nmlsconsumeraccess.org) | Equal Housing Lender

About Total Expert

Total Expert is the first enterprise-grade marketing operating system specifically for financial services organizations. The platform supports a robust set of integrations to provide a 360-degree view of the customer and total control over your marketing initiatives. Interested in learning more? Total Expert is here – and we're committed to helping your organization succeed and stay compliant.

MOVE FAST / INNOVATE