

## Surefire Case Study

# InterLinc Mortgage Services

## Top of Mind's 'Client for Life' Workflow Helps Mortgage Lenders Hang on to 2020's Record-Breaking Influx of Refi Customers

### Company Profile

**HEADQUARTERS:**

Houston, TX

**FOUNDED:**

2009

**WEBSITE:**

[interlincmortgage.com](http://interlincmortgage.com)

InterLinc is one of the fastest-growing mortgage companies in the southwest United States. A full-service mortgage banking firm, Interlinc purchases, sells and services mortgage loans.

### Challenge

2020 has seen the average rate on the 30-year fixed-rate mortgage fall to record lows, generating red-hot demand for home loan refinancing. At the same time, the rapid spread of novel coronavirus COVID-19 has ballooned into a global health pandemic with dire economic consequences, including widespread business closures, layoffs and stock market declines. With millions of Americans now filing for unemployment, lenders are already seeing double-digit decreases in purchase loan applications, and experts predict the pandemic's effects on global economies and personal finances will be felt for years to come.

When the refi boom inevitably fizzles out, lenders can expect to face fierce competition for a significantly diminished pool of purchase loan applicants. Protecting

market share — including holding on to the huge wave of recently acquired refi customers — will be a business imperative. How will lenders keep customer relationships warm over the coming months and years of economic recovery until consumers are ready for their next loan?

## Solution

Any loan officer worth their salt understands the importance of sustaining customer connections over time. But as a loan officer's customer database grows, it becomes prohibitively time-consuming to keep up a steady cadence of personalized, meaningful outreach to every contact. That's why lenders like InterLinc Mortgage Services (InterLinc) are turning to Top of Mind for automated marketing solutions that make it effortless to create and maintain emotional connections with customers over the long term.

“Loan officers tend to be exceptional salespeople — I know ours are — but they're not always great at long-term follow-up,” said InterLinc Marketing Director Holly Fairburn. “Leveraging Top of Mind to effortlessly keep in touch with customers for the next five years is a smart business decision that helps us profit from repeat and referral business that might otherwise walk out the door.”

Top of Mind's “Client for Life” Workflow creates over 100 distinct opportunities to stay connected with borrowers over a 5-year period — without loan originators lifting a finger. This multi-dimensional, best-of-breed offering keeps originators “top of mind” with a steady stream of value-adding content delivered through a carefully selected mix of communication channels.



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- **Personalized Content that Adds Value**

Developed by an in-house team with decades of marketing and mortgage industry experience, Top of Mind's award-winning creative content engages customers' curiosity, excitement and sense of humor to create emotional connections that cut through the clutter. Loan officers never have to worry about forgetting a holiday greeting again — and that's just the tip of the iceberg.

- **Multidimensional Marketing Mix**

The Client for Life Workflow generates unique, personalized outreach based on individual customer milestones, from birthdays to loan closing anniversaries to refi opportunities. The Top of Mind creative team is constantly developing timely content to help customers put

market trends in context, and lenders can even customize the Client for Life Workflow by adding links to their own marketing collateral.

- **High-impact emails** that engage customers with interactive infographics, games, videos and more
- **Top-shelf direct mail marketing** automatically customized, printed, addressed and mailed on the lender's behalf
- **Personalized voicemail recordings** from the loan officer to the customer powered by Surefire Power Calls
- **Dynamic text messages** that leverage Surefire Power Messaging to compliantly transform text automation into real, human conversations

### **“Set it and Forget It” Peace of Mind**

The Client for Life Workflow includes an entire five years of carefully orchestrated follow up. Lenders don't have to keep up with milestones, develop any content or keep up with trailing fees. It's so easy to use that the lender's designated SurefireCRM administrator can set up the Client for Life Workflow for the entire organization in one afternoon. Top of Mind's team does the hard work of developing fresh, relevant content and affixing required licensing disclosures no matter the size of the lender's origination team.

### **Results**

Top of Mind's SurefireCRM allows lenders to track the progress of their Client for Life Workflows at every step of the way, making it easy to see the results of each interaction.

InterLinc has seen compelling results since implementing the Client for Life Workflow. Fairburn has been able to trace eight closed loans (and another 14 in the pipeline) to a single Client for Life campaign. Those loans have already generated more than \$2.4 million in closed loan volume and \$30,000 in revenue for the Huntsville, Alabama-based lender. With a campaign cost of \$2,952.60, that's a return on investment of more than 10X!

### **About Top of Mind**

Founded in 2003, Atlanta-based Top of Mind Networks (<https://www.topofmind.com>) started as a bootstrapped direct-mail marketing company. Today, the company is recognized as the mortgage industry's most-relied-upon provider of marketing automation and creative content solutions. From individuals to enterprise lenders, Top of Mind's SurefireCRM helps thousands of mortgage professionals win new business, earn repeat business and deserve referral business with intuitive, “set it and forget it” workflows and award-winning content that inspires emotional connections with customers.