EMBRACING THE CLIME 2026

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DATABASE MINING

DRIVING NEW ORIGINATIONS AND REPEAT CLIENTS FROM YOUR EXISTING DATABASE

CHURCHILL SUMMIT

EMBRACING THE CLIMB 2026

PLAYBOOK AGENDA

01 Your Database & RATEWATCH Tool

02 Loan Type Opportunities

03 Mining Strategies & Prioritization

04 Daily Action Playbook

05 Start Today Checklist

REFINANCE & PURCHASE TRIGGERS

Refinance Reasons

- Reduce Rate
- Reduce Payment
- Reduce Term (30yr → 20/15yr)
- Cash Out
- ARM to Fixed
- MI/PMI Removal
- Debt Consolidation

Purchase Reasons

- Move-Up Buyers (Equity)
- Investor Opportunities
- Expired Pre-Approvals
- Market Updates

RATEWATCH identifies past leads who didn't buy but were waiting for lower rates.

ASK FOR REFERRALS
"Who else do you know looking to buy or refinance?"

REFINANCE

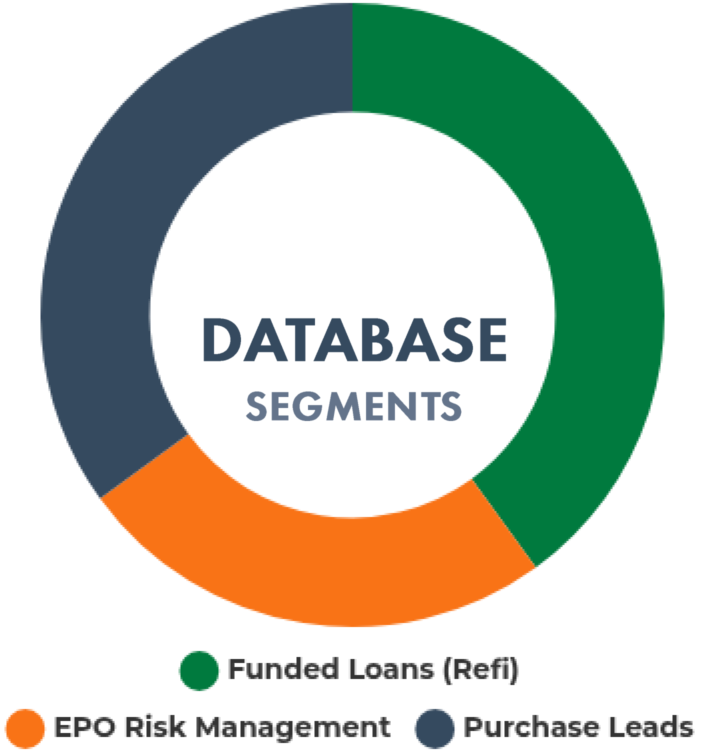
- Lower Rate
- Cash Out
- Shorten Term
- Remove MI
- Debt Consolidation

PURCHASE

- Move-Up Buyer
- Investor Opps
- Expired Pre-Approvals
- Market Updates

WHY MINE YOUR DATABASE

Your next loan might be one of your past loans.



Funded Loans

- Allow **6-12 month seasoning** for cash-out refi
- Identify refi opportunities (Rate / Term / MI Removal)
- Monitor **equity growth** milestones

EPO Risk Reduction

- Loans **< 6 months old** are HIGH EPO risk if rates fall
- Proactive outreach keeps you **ahead of competition**
- Contact clients **before** other lenders do

Purchase Leads

- Set **30 / 60 / 90 day** follow-up timelines
- Refresh pre-approval letters **every 90 days**
- Track buyer readiness & market changes

MINING STRATEGIES: PRIORITIZE YOUR OUTREACH

High Priority

RATEWATCH alerts showing

0.50%+ savings

ARMs within 12 months

MI/PMI removal at 80% LTV

Term reduction ready

Medium Priority

12-24 month loan anniversaries

HELOC to cash-out conversions

Purchase lead follow-ups

Outreach to update expiring pre-approval letters

Always Do This

ASK FOR REFERRALS on every call

Be diligent with note-taking in CRM

Set firm follow-up dates for every contact

Track referral sources in CRM

Build your referral pipeline

YOUR DAILY & WEEKLY ACTION PLAN

Daily Action: 1 Hour Outreach

Block 60 minutes every day for calls, texts, and emails to your database targets. Consistency is key.

Monday

Cash-Out Refinance

Identify equity opportunities

Pull 6-12 month seasoning lists

Review debt consolidation candidates

Update increased credit usage

Wednesday

Purchase Opportunities

Refresh pre-approvals (90 days)

Contact move-up buyer leads

Check in with first-time buyers

Look for listing alerts for clients listing their house for sale / buying the next house

Friday

Rate & Term Reduction

Review RATEWATCH alerts

Identify ARM conversions

Find MI/PMI removal & term reductions (30 • 15yr)

START TODAY: YOUR QUICK WIN CHECKLIST

- Open your CRM and review **RATEWATCH alerts**
- Pull list of loans funded **6-12 months ago** (cash-out seasoning)
- Identify all **ARMs adjusting** in next 6 months
- Find borrowers at **80% LTV** or below (MI/PMI removal)
- Review purchase leads - **refresh pre-approvals** expiring in 30 days
- Block your calendar for **60-minute Power Hour** tomorrow 9-10 AM
- **ASK FOR REFERRALS** on every call - "Who do you know buying or refinancing?"
- Set up **3 campaigns** in CRM: Rate Drop, MI Removal, Pre-Approval Refresh
- Offer a **HELOC if there is no upsell** - A HELOC sets them up to remarket to in the future


QUESTIONS?
EMBRACING
THE CLIMB
2026


THANK YOU!
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