

Account Executive Sales Assistant (AE)

Roles, Description, Expectations

- New files are to be handed off from the SDR to AE within 1 business days of receipt of the executed purchase contract or receipt of verbal NOI for a refinance.
 - Handoff timeline begins on the day the executed contract is received unless the contract is received on a weekend/Holiday then this begins on the 1st business day following.
 - ex. 1: Monday PC is received, this counts as day 0,
Tuesday business day 1,
Wednesday is business day 2;
 - ex. 2: Saturday PC is received,
Monday counts as business day 0,
Tuesday business day 1,
Wednesday is business day 2)
 - AE's are encouraged to send files as soon as they are ready if all the checklist below is followed/completed. Junior Processor will prep, disclose, render services, and TBD or Submit the contract to Ops Manager who will count a file handed off once the email (see page 2) is sent to the borrower copying/introducing the processor
 - **Expectations:**
 - **NO TEXTING TO THE CLIENT AT THIS POINT**
 - **SLACK:** Ping Buyers agent on slack @janesmith to introduce yourself CC the AE on this DM.
"Hello, my name is Jane Smith, I am going to have my AE walk you through this loan process. Anything you need do not hesitate to slack, us back or call me at 305-503-8655. Let's TAG TEAM this Deal!"
 - A one-time ☎Phone call is to be made to the client introducing yourself.



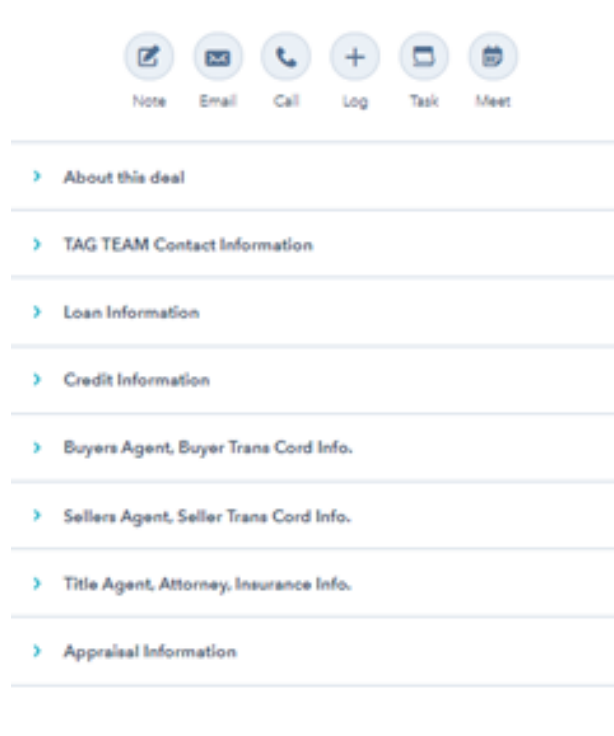
- A one-time ☎Phone call is to be made to the Buyer's Agent introducing yourself. If this is a current TAG TEAM Realtor, then call the agent and say THANK YOU for the continued business!
- A one-time ☎Phone call is to be made to the Seller's Agent introducing yourself.
- One-time ✉email sent to the Sellers Agent (Introduction Email Template)" out to him/her separately.
- One-time ✉email sent to ALL parties (Introduction Email Template)" (Please understand TAG TEAM has emails going out, but the client and third parties need to put a face/name with their processor)

WHAT DO YOU SAY...?

- Whodo you work for?
 - Who is TAG?
 - Who is PRMG?
 - What is your position?
 - What is your purpose of the call?
 - How can you service the client and their needs?
 - Talk about our process? (Understand our process and workflows via HubSpot Diagram and Flow Chart)
- Make sure all of HubSpot Deal Section is filled in. If anything is missing, then **DO NOT MOVE** forward until the property field is completed and **DO NOT** move backwards, just ask for the information in a polite way and do not stall the process. We are a TEAM so we must ensure we move forward and help each other out.
 - You will see most information filled out.
 - About this Deal
 - TAG TEAM Contact Information
 - Loan Information
 - Buyer's Agents, Buyers Trans Coord
 - Seller's Agent, Seller's Trans Cord Info
 - Title Agent, Attorney, Insurance Info

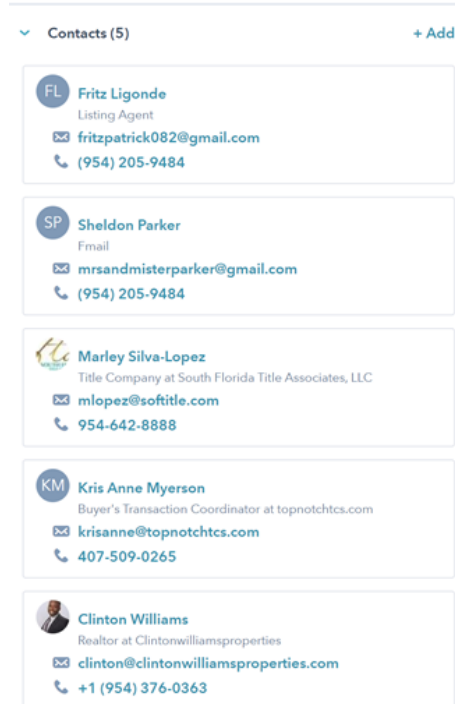


- IF THIS INFORMATION IS NOT IN HUBSPOT THEN WE NEED THIS INFORMATION TO MOVE FORWARD, BUT WE DO NOT STOP □ THE PROCESS, WE CALL THE LOAN OFFICER.
- WE DO NOT YELL, WE DO NOT SLACK, WE DO NOT, EMAIL, WE SIMPLY CALL AND ASK FOR HELP. 3 TIMES OF INCORRECT PRESENTATION/DELIVERY WILL RESULT IN TERMINATION.
- NO NEGATIVITY IN THIS BRANCH!
- SEE TAG TEAM PLAYBOOK AND DIAGRAM IN HUBSPOT



- Remember to make sure all contacts are linked. If the contact is not in HubSpot you will need to create one, but chances are the SDR, AE have already completed this task.
- See Reference Below:





(Business day 0) Purchase contract received - If TBD submitted prior and approval is not back leave file submitted.

◦ **Hot Prospect or Contract:**

- Please ensure HubSpot is filled out
- For ALL Co-Org Deals please make sure to take a full encompass loan application, run, smart fees, run pricing and run DU.
- E-Consent is completed FIRST THING LSA Completes, but if the AE completes this, they we are working as TEAM bleeding into each other's roles. (The portal completes this hence why I always use it)
- If the client would like to take his/her own loan application, then please direct them to one of our landing pages on our website. <https://www.theangelillogroup.com/> Please direct them to fill out the **Road Map to Home Ownership**.
- If you are on the line and you want them to take a loan application over the phone please send them any of our "SALES TEMPLATES" pertaining the right category.



- Checklist
- Checklist New Client
- Checklist First-Time Home Buyer
- Checklist Refi
- Portal App
- If this is a deal that was sent to you by an SDR then you will need to go to your SDR and when they submit the **form** an **email** will be published that will have everything on a **spreadsheet** for your information. Also, all the content will be in the contact in HubSpot to import this data into Encompass. (The concept is to scrub the deal before calling them and validating the information taking by the SDR)
- **Open Houses:**
 - If you are at an open house or event, please hand the consumer a “Rack Card” which directs them to the Road Map to Homeownership URL link. The Free appraisal is giving part of the workflow process
 - We will only entertain open houses to agents we have closed 3 or more deals with. TAG TEAM NATION is a Marketing eCommerce company that converts leads by using tech and automation. We do not charge, but we will not pay for an open house to generate deals if the agent is not already vested with us
 - Please put all contact info in HubSpot including realtor information
 - Please put all Detailed loan “notes” in Hubspot about client
 - Send a “Lead Status” notification based on the scenario at hand. (This is your Trigger to generate a deal)
 - The deal will be created and all of the content “PRIOR” originating the deal will be transferred “IF” you have filled out everything needed in the “CONTACT” section. DO NOT TRIGGER THE LEAD STATUS UNTIL DATA IS COMPLETED.



- SDR's will not create deals only AE's/Sales Assistants (This is to avoid a cluster of actual deals vs prospects)
- **Hot Prospect or Contract Pricing/Closing:**
 - Please put all contact info in HubSpot including realtor information
 - Please put all Detailed loan "notes" in Hubspot about the client
 - Trigger a "Lead Status" notification based on the scenario at hand
 - Set up expectations with the client before Hot Transferring to a Manager
 - Slack Manager who is Green/Available Rate sheet so we can price for you IF you need any PE's.
 - Branch limit PE will be .5 for all FHA/VA and .250% for Conventional loans no exceptions, use them ONCE N A WHILE.
 - Any PE's higher than above will require second level Management Exception.
 - Warm Transfer to Bryan Sanford or Anthony Angelillo to second voice ALL CLIENTS
- **TAG TEAM Portal**
 - Please ensure HubSpot is filled out and push the consumer to our website. <https://www.theangelillogroup.com/>
 - Please direct them to upload documents into the portal
 - Send a "Lead Status" notification based on the scenario at hand.
 - All parties will receive notification documents are in, once the consumer presses the "submit button"
 - If the contract is executed already prior to documents being received, based on the conversation you had with the client/Realtor. Use Your judgment and email the client the template Checklist Portal Link either in English/Spanish. These are case by case exceptions with management.
 - Please put all Detailed loan "notes" in HubSpot about client @TagTeamInfo@Prmg.net



- **Drop Box:**

- Put purchase contract in Dropbox and DV and move the milestone in HubSpot after the following is completed:
- Purchase contract reviewed for all signatures/initials/dates to be complete by both buyer(s) and seller(s). If anything is missing send it to the agent(s) to correct
- Loan Commitment is not to be less than 10 business days from the date of an executed contract

- **Fast Cash Program:**

- Fast Cash Program closing date must be at minimum 21 business days from date of executed contract (21 Days or less or we give the borrower \$500.00)

- **HubSpot:**

- **CONTACT SIDE:**

- Please ensure HubSpot is filled out and complete contact side leave “Deal Side” For Lead Sales Assistant’s if contract is in.
- Update loan amount (this field shows on the very top HubSpot and is the total loan amount not the purchase price)
- About this contact*
- Tag Team Contact Info* Leave processors blank*
- Loan information*
- Buyer’s Agent Information*

- **DEAL SIDE:**

- About this deal*
- Tag Team Contact Information*
- Loan Information*
- Credit Information*
- Buyer’s Agent, Buyer Trans Cord Info*
- Sellers Agent, Seller Trans Cord Info*
- Title Agent, Attorney, Insurance Info*
- Appraisal (Leave Blank for Processing)
- Leave for Lead Sales Assistant
- Please put all Detailed loan “notes” in Hubspot NOT Encompass.



- Move the milestone to purchase contract received.
- **See TAG TEAM PLAYBOOK/Library in HubSpot**
- **Docs**
 - Please place all docs in a file folder in Dropbox
 - Label all docs and organize them into some resemblance of a file folder set (ex. Income, assets, etc)
 - Move file folder to Active pipeline in Dropbox
 - IncomeWorksheet completed and put in DropBox
 - Ensure an encompass file is created and all major info input **(minus the property address, see below)**
 - Please progress the stage/milestone of the loan in encompassing to setup
 - Ensure eConsent is sent and confirmed completed by all borrower(s)

Once Checklist is Complete:

- Reminder: Do not handoff without minimum submission list complete
- Call borrower and warm transfer the file from you to the lead processor with a very brief call. Send email to borrower(s) copying processor and Ops Manger thanking them and hand off the file officially with this email.
 - Send the processor any plantation scenarios approved emails or additional loan notes that will be needed to create a processor cert for underwriting detailing the loan scenario.
- **Final Item - Enter address in encompass to trigger TRID disclosure timeline**

Client interested in a loan.

- A. Anthony hands off lead:
- i. Monday– Saturday if you accept the client handoff from Anthony see below. (If you decline Anthony will hand off to someone else)
 - a. You have 15 mins to call, text, email, &/or video that client. You will follow up 2x daily by all 4 means of communication if necessary until they are reached.



- b.** You are to follow up with the agent by phone 1x daily with update every day until a pre-approval is issued.
- c.** This goes straight to one of the AE's on call for the week and weekend.
- d.** SDR's do not receive warm leads UNLESS we are all booked then the SDR will take on the deal, fill out the 1003 online "paper-app" request documents, and pass the puck to the AE, by setting up expectations on when that AE will call them.
PLEASE ALLOW ENOUGH TIME.

ii. Call client and take application in encompass.

- I.** Complete 1003 page 1, 2 and 3 (in full all questions)
- II.** Borrower Summary
- III.** After the call ends complete the following:
 - a.** Send client email with all docs required - Collect based upon min submission checklist w/ help from Income Help Guide
 - b.** Price the loan (via Optimal Blue)
 - c.** You are responsible for WVOE's if needed (see Income Help Guide to determine if you need one)
 - d.** Income training to follow do your best for now – Complete income calculator for all W-2 borrowers (see Dropbox – Operations folder) to best of your ability and save in client's Dropbox file identifying it is your calculator with your name in the title of the document and update encompass page 2 of the 1003 with results. Not req. for self-employed borrower.
 - i.** click "save as" always as to not corrupt the template please.
 - e.** Update agent daily of progress to achieve the successful application & doc collection
- IV.** FOLLOW UP until 1 & 2 fully complete.
- V.** Ensure HubSpot Contact is fully updated & a HubSpot deal is created pulling all info over.



iii. Request Lead Sales Assistant to help you with anything you may need. **(from here you do not touch encompass again)**

- I. Send email letting Production Manager and Lead Sales Assistant know of the client. Production will review the file (1 calendar day excluding Sunday's & Holiday's turn time for this; submissions accepted M-F 9 AM-9 PM) and they will provide a pre-approval to you to send to the client and agent.
- II. If this is a straight W2's slam dunk deal then we do not need the Production manager to review it and Lead Sales Assistant will scrub it and send it to the Junior Processor in order to then submit to our Underwriter for a TBD.
 - a. If Production Manager or Lead Sales Assistant cannot issue a pre-approval, they will let you know via email with shortcomings. (Please note this is ONLY on complexed files)
 - b. The Lead Sales Assistant will be the liaison by ccing the Operations Manager, Production Manager, and AE when sending any scenarios to our Underwriter.
 - i. AE to collect all required items per Underwriter direction.
 - ii. If you are unable; due to industry/product knowledge, please set up a conference call with client, yourself, and Production manager ONLY if necessary. It's all about knowing how to CLOSE!
 - iii. To be a confirmed time/day in advance not an impromptu call unless all parties are willing. (We do not do same day deliveries and we have a ticketing order so you need to make sure everyone set's the expectations) If the client thinks we are too slow, then you can suggest the facts that our reputation is not to go fast, but to ensure we do not lose any EMD, inspection, appraisal money.



1. You are to follow up on all parts of that call and retrieve all that is needed to allow Bryan/Sara to give you a pre-approval.
 2. Resubmit via email to Tagteaminfo@prmg.net
 3. (1 calendar day excluding Sunday's & Holiday's turn time for this; submissions accepted M-F 9AM-9PM)
- c. Once contract is in ALL files go to Sara for prep to Ops
- i. Complete deal side in HubSpot and fill in EVERYTHING.
 1. Move deal to contract accepted in HubSpot.
 - ii. Send email to Tagteaminfo@prmg.net copying Adam stating file ready for handoff.
- d. Price the loan (via Optimal Blue) with AE to understand it, but this is the AE's job.
- e. The AE are responsible for WVOE's if needed (see Income Help Guide to determine if you need one) The Junior Processor will NOT order this service.
- f. Income training to follow do your best for now – Complete income calculator for all W-2 borrowers (see Dropbox – Operations folder) to best of your ability and save in client's Dropbox file identifying it is your calculator with your name in the title of the document and update encompass page 2 of the 1003 with results. Not req. for self-employed borrower.
 - i. click "save as" always as to not corrupt the template please
- g. Update agent daily of progress to achieve the successful application & doc collection.

III. FOLLOWUP until 1 & 2 fully complete.

IV. Ensure HubSpot Contact is fully updated & a HubSpot deal is created pulling all info over.



- i. Collect all required items per direction of Lead Sales Assistant, Production Manager, /or Underwriter's direction.
 - h. Once the contract is in ALL files go to Lead Sales Assistant Team for prep to Ops
 - i. Complete deal side in HubSpot and fill in EVERYTHING.
 - 1. DO NOT Move deal to contract accepted in HubSpot this is completed by The Lead Sales Assistant Team.
 - ii. Send email to TagTeamInfo@prmg.net
 - iii. Copying Operations Manager Aberg@prmg.net
 - iv. Copying Sales Team Leader BSanFord@prmg.net
 - v. Copying Sales Team Leader JKarnib@prmg.net
- Expectations:
 - **Service:** Always set up expectations on every task you do. Think about the next task and pretend you are the client. Would you like to receive it this way?
 - **Delivery:** Make sure to call ☎ the borrower, buyer's agent, seller's agent, Buyer/Sellers Coordinator, to tell them who you are. This is your chance to brag about who we are and ask for more business! Yes, this is how we ALL grow you asking for business on behalf of the AE, which trickles downward to the SDR!
 - **Second Voicing:** LSA Team when running into any problems must ease the clients mind, but also make sure to get others involved if need be. DO NOT try and solve the problem yourself IF it's a problem that needs a SECOND VOICE. What I mean by this is if the client asks about rates, programs, or closing costs. This loan must be PUSHED FORWARD, so tell them you will get back to them and find out the answer!



- **Emails:** All emails must be templates that we use in Sales. I do not want random emails going out. (Please note if it is an email that is effective then ask Management if you can add it to the TAG TEAM Arsenal)
- **Phones:** Always sound excited to deliver news to the borrower, agents, or any third parties. Empathy, tonality, and creating emotion over the phone is key.
- **Video:** Always create videos with emotional and body language. Empathy, tonality, and relatability should be delivered in a manner that you are captivating the person.
- **Text Messages:** Always send a text message out through HubSpot during “working hours” Sending text messages through your cell phone creates mayhem when trying to keep organized. If it’s the weekends then this is allowed, but only to engage with the client and then follow-up with a phone call.
- **Communication:** Anytime you need to deliver news you should communicate effectively. The TAG TEAM sets themselves apart from their competitors because we service the client, realtor, third party agent, but most importantly we PICK UP THE PHONE to communicate. Your calls will be linked to your cell phone made from HubSpot so we can track Sales/Operations. (If your cell is not linked on HubSpot contact your Marketing Team)

Minimum Hubspot Submission List

1. Photo ID & Social Security card (front and back)
2. Most recent (consecutive) 2 month’s statements (all pages) for all assets being used for qualifying:
 - Bank statement(s)
 - 401K – quarterly statement



- Brokerage (stock) account –quarterly statement
 - Gift – add notes to HubSpot stating the gift amount and the relationship between the parties in detail
3. Save **notes in HubSpot** for the following:
- All jobs in the last 2 years / 24 months each job with a length of employment, company name, job title, industry. Any gaps of employment to be identified between jobs including length of time and detailed reason. If a gap of employment interferes with collecting 2 years history, then take more history (all on the job time needs to add to 24 months minimum).
4. If borrower has not been at the same job for the last 2 years or we are using income outside regular base pay to qualify order WVOE for all employers. Collect borrower's authorization
- Otherwise, get the most recent (consecutive) pay stubs covering 30 days.
5. W-2'S for last 2 years for all employers.
6. Personal tax returns 2 years page 1 and page 2 at minimum (signed) accompanying all schedules utilized on each filling year if possible (this is required regardless of type of income qualifying so our 4506-T submissions are accurate every time).
- If utilizing MCC - 3 years required.
7. If business income is identified or is being used (outside of a schedule C for K-1 pass through income on personal returns) & the borrower(s) owns more than 25% of the business (if a co-borrower exists on the loan and they each hold interest in the company, then the total equity between both people equal to or greater than 25%) then gather the following:
- Business tax returns (i.e. 1120, 1120S, 1065 etc.)
 - Less than 25% ownership:
 - K-1's for the business for the last 2 years



8. If schedule E of the above tax return shows rental income (other property owned) get the most recent mortgage statement, hazard declarations page, and HOA dues (if there is no HOA dues place notes in HubSpot) and pull tax bill online for each property owned.

