Sales Development Representatives

Roles, Description, Expectations

Job Description:

- **Manage Prospect Pipeline in HubSpot** – (All purchase/refi interests with a borrower(s) that is/are shopping but w/o an exact property address identified or on a refi w/o a verbal notice of intent to proceed) You are responsible to complete everything in the contact fields below. If the file has a buyers agent, then you need to fill and "Link" the Realtor to the contact.

> About this contact
> TAG TEAM Contact Info.
> Loan Information
> Buyers Agent Information
> Credit Repair/Credit Info.

- **Client interested in a loan**

i. Call client and take application in HubSpot

I. Complete 1003 page 1, 2 and 3 (in full all questions)

II. https://www.theangelillogroup.com/home-ownership-roadmap

III. Borrower Summary

IV. After the call ends complete the following:

a. Send client email Template Portal with all docs required - Collect based upon min submission checklist w/ help from Income Help Guide (Portal) https://portal.tagteamnation.com/
Paper Hand App
https://share.hsforms.com/1AS62OcX7TNyIpA7DWkVQPg1liie

b. Send to AE you are paired up with.

- **Manage Sales Messages Coming in** –
  https://app.salesmessage.com/auth/login?redirect=%2Fconversations
  User ID: aangelillo@prmg.net
  Password: duke5580

- **Manage** website, social media, clubhouse, DC Agents – All agents assigned to you call.

- **Call on** HUD, Firepoint, Zillow leads –

  HUD List
  https://app.hubspot.com/contacts/2683382/contacts/list/view/2301978/

  Firepoint List
  https://app.hubspot.com/contacts/2683382/contacts/list/view/2301976/

  Zillow list
  https://app.hubspot.com/contacts/2683382/contacts/list/view/4404403/

  Ylopo
  https://app.hubspot.com/contacts/2683382/contacts/list/view/2301984/

- **Mandated Submission** Saturday's
  9am-1pm or 1pm-4pm Lead Call

- **Contract In-**
  - New files are to be handed off from the SDR to the AE same business day after notification of the executed purchase contract for a purchase file or of the receipt of the verbal intent to proceed on a refinance.

    ex. **Monday** - verbal NOI or PC is received, this counts as **day 0**,
    Tuesday business **day 1**,
    Wednesday is business **day 2**; then AE hands off the loan to the Operations with an email update copying operations manager and the warm transfer with the borrower occurs {warm transfer is only needed if SDR has been speaking to borrower prior to this but is required is that is the case})

- Send the an email to Tagteamnation@prmg.net and then the AE will send an email to Tagteaminfo@prmg.net who in return will send an email to Tagteamops@prmg.net

- **Expectations:**
  - **NO TEXTING** TO THE CLIENT AT THIS POINT SINCE YOUR AE WILL HANDLE EVERYTHING FROM 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 your AE and the next steps.

  - A one-time ☎Phone call is to be made to the Buyer's Agent introducing yourself and your AE who will control the process from this point on. 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 and that your AE will be courting this client and that the Junior Processor will start rendering services.

  - One-time email sent to ALL parties (SDR 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…?**
  - Who do 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?

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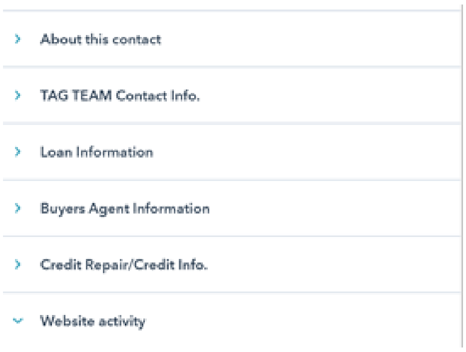
- What is your purpose of the call?
- How can you service the client and their needs?
- Talk about our process? (Understand our process and workflows via HubSpot Diagram and Flow Chart)

- 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.

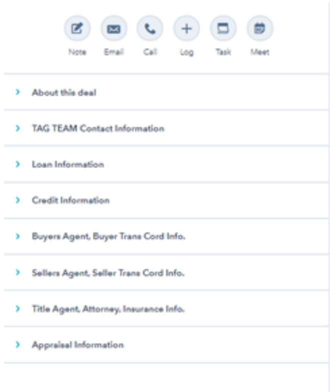
- Before creating a deal on ANY contact make sure all of these fields, and comments are filled out.

  Please **CLONE** the comments to the Notes.



- 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!



- Once this is filled out then this would be passed to the AE. **REMEMBER THIS AE IS YOUR MENTOR.**
  - HUBSPOT LIST
  - LIVE OPERATIONS LIST:

    Brandy:

    https://app.hubspot.com/contacts/2683382/deals/list/view/4525904/

- **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 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 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 the 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.

   - 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

   - 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.