THE HOMEBOT CUSTOMER PLAYBOOK

90 days to a client relationship that outlasts the loan.

Fourteen plug-and-play scripts, sequenced across three 30-day phases — for loan officers who turn every funded loan into a relationship that refinances, refers, and comes back.

Made for loan officers

A LETTER FROM THE TEAM

Most loans end at funding. This one doesn't.

The relationship shouldn't end when the loan funds. For most loan officers, the closing call is the last real conversation — the client moves in, life fills up, and by the time rates move or they need cash out, someone else's refi ad got there first.

Proactive outreach isn't more outreach. It's noticing instead of nagging.

It means letting Homebot watch the data — home value, equity, rate and market shifts, repeat opens — and showing up at the moment someone is already paying attention. A client whose equity grew $40,000 is a cash-out conversation. A client modeling a move is a purchase loan you win before they ever call an agent.

This playbook is the rhythm we've watched the best loan officers build, distilled into 90 days and 12 scripts. Steal what works. Skip what doesn't.

> By Day 90 you'll send fewer messages — and stay top of mind with the clients and agent partners who drive your next funded loan.

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The best outreach doesn't feel like outreach.

It feels like a trusted expert who noticed something on your behalf and thought you'd want to know.

For most loan officers, the hardest part of staying in touch isn't writing the message. It's knowing when. Reach out too often and it reads like a rate blast. Reach out too rarely and by the time they refinance or buy again, they've forgotten who wrote the loan.

Homebot solves the timing problem. Every homeowner gets a personalized monthly report showing value, equity, and financing scenarios — and every time they open it, every module they linger on becomes a small signal that something might be on their mind.

Those signals map directly to your pipeline. A client checking refinance scenarios is a rate-and-term conversation. A client running buying-power numbers is a purchase pre-approval. A client exploring equity is a cash-out, a HELOC, a renovation, or a second home in the making.

Your job in this playbook isn't to script every interaction. It's to learn the rhythm — the moments when noticing a behavior, and reaching out with the right words, turns a one-time loan into a relationship that refinances and refers.

Each of the next three chapters takes one 30-day window of that rhythm and gives you the scripts to run it. Read it once front to back. Then bookmark it.

THE PRINCIPLE

Don't reach out because a month has passed. Reach out because something is happening — and you noticed.

From one funded loan to a system that runs itself.

01 DAY

Set up & introduce

Add Homebot to your closing process. Bring it up on the final call or in your post-closing follow-up — frame it as a complimentary gift, not another tool.

30 DAY

Build trust early

Clients understand why they're getting reports. Your real estate agent and insurance agent partners are added as preferred. Nobody's surprised when a report arrives.

60 DAY

Conversations get timely

You respond to real behavior — equity moves, refinance scenarios, buying-power views, frequent opens. Each touch feels natural and unforced.

90 DAY

The system runs itself

Fewer messages, better conversations. Refi and purchase conversations start earlier, and clients and partners see you as the one already paying attention.

Pair every week of this arc with your Weekly Leaderboard Email on Monday — that's how you'll spot the engaged clients and partners worth a call.

Launch & activate.

Set expectations and build trust early.

You only get one shot at framing why you're sending these reports.

The first 30 days are about why, not what.

If your clients don't know why a monthly home report from their loan officer is in their inbox, they'll treat it like a newsletter and unsubscribe with their attention.

The biggest mistake in month one is assuming the product speaks for itself. It doesn't — not yet. Your clients trusted you with the biggest loan of their life, and they need to hear, in your voice, that this report is a long-term gift and not a rate-shopping funnel.

Three small moves do most of the work: introduce it at closing, send a heads-up the day you add each client, and add your real estate agent and insurance agent partners as preferred so the report shows them too.

YOUR DAY-1 TO DAY-30 CHECKLIST

- ✓ Add Homebot to your closing and post-closing scripts as a long-term value gift.
- ✓ Send the heads-up message (Script 02) within 24 hours of adding each homeowner.
- ✓ Check the activity feed at day 7 and day 14 — send Script 03 to anyone who hasn't opened yet.
- ✓ Add preferred real estate agent and insurance agent partners and send Script 04 so they know what to expect.

WINS BY DAY 30

Clients know why they're getting Homebot and trust the intent. Real estate agent and insurance agent partners are added as preferred.

Open the relationship the right way.

Homebot also sends an automated welcome email you can customize. These scripts are meant to complement it, not replace it.

Script 01 OPTIONAL IN PERSON ON THE PHONE

Homebot introduction on the closing call

Send when you wrap up the loan with your client.

As a thank-you for financing with me, I've set you up with a tool called Homebot. It tracks your home's value, your equity, and your loan over time — and it's how I'll know when something in your report is worth a conversation.

You'll start receiving a personalized home wealth report from **{{Your Company}}** in the next few days — no cost, no catch.

You're not selling anything. You're setting an expectation — that you're the one paying attention long after the loan funds.

SHOW, DON'T EXPLAIN

Homebot's branded marketing materials include a short client-facing video that walks through what the report actually shows. Send it alongside Script 02 — it saves you the explanation. Get the client video ↗

Script 02 EMAIL TEXT

Client "heads up" — first add

Send within 24 hours of adding a homeowner to Homebot.

Hi {{Client Name}} — quick heads up!

As a thank-you for financing with me, I've set you up to receive a personalized home report each month. It shows your home value, equity, and financing options — helpful info so you can keep an eye on things.

Explore it anytime. And if the numbers move, let me know — I'm always happy to walk through what they actually mean for your loan.

— {{Your Name}}, {{Your Company}}

From your loan officer, to your client.

Script 03 EMAIL TEXT

Quiet client — 1 to 2 weeks later

Send when a homeowner hasn't opened their report yet — check the activity feed.

Just checking that you're getting the home reports I set up after closing.

They're a low-key way to track your home's value and your financing options. Happy to answer any questions if you have them.

No pressure, no pitch. You're confirming delivery and offering help.

Script 04 LO → PARTNER EMAIL PARTNER OPPORTUNITY

Add a preferred partner — and prime them for opportunities

Send when you add a real estate agent or insurance agent as preferred on shared clients.

Hey {{Agent Name}} — I've added you as a preferred agent on the home reports sent to our shared clients. It gives homeowners a clear view of their equity and buying power and helps us stay aligned when they start thinking about a move.

You should receive an email within a week encouraging you to claim your free profile (add your photo and update contact information). There's nothing else for you to do except look out for real estate-related messages from {{Client Name}}.

Referrals run both ways. Tell partners to watch for Homebot's Partner Opportunity email too — it flags the shared clients showing real buying, selling, or financing signals right now. Learn how to add a preferred partner ↗

ONE EXCEPTION

Insurance agents do not claim a free profile. They'll need to sign up for Homebot to update their contact information if anything looks off.

Script 05 OPTIONAL LO → AGENT CO-SPONSOR

Invite an agent co-sponsor

Send when you want to bring on a top agent partner as a co-sponsor.

Hey {{Agent Name}} — I use Homebot to spot early buying/selling signals with clients and homeowners. I'd love to share how it's working for some of my top agent partners.

Would you have time later this week or early next to connect for 15 minutes?

Optional — for lenders looping in partner agents. Co-sponsoring is different from adding a preferred agent: a co-sponsor shares the report with you.

Engage & identify opportunities.

Start conversations rooted in behavior.

The data tells you who's thinking about it. You just have to reach out.

Six behaviors worth a phone call.

In month two, your activity feed becomes the most valuable list in your pipeline. Here's what to watch for — and which script to send when you see it.

1 Frequent opens
Script 06

Three or more opens in a month means active interest. A good moment to ask whether the report is useful — and to open the door.

2 Refinance scenario viewed
Script 07

The most valuable signal you get. They're modeling what a new rate or term would do to their payment — a refi conversation before they start shopping.

3 Purchasing power explored
Script 08

They're looking at move-up scenarios. That's a purchase pre-approval — and a referral you can hand to your agent partner.

4 Selling position viewed
Script 09

They're modeling a sale. That's a live listing lead for your agent partner — and a purchase loan on the other side of it for you.

5 Shared client engaged
Script 10

When a shared client is active in their report, loop your real estate agent or insurance agent partner in with a short heads-up.

6 Equity options explored
Script 11

A renovation, a consolidation, a HELOC. Their equity moved and they're weighing what to do with it — a strategic conversation, not a transaction.

USE YOUR BEST JUDGMENT

A client who just closed six weeks ago probably isn't refinancing — they're curious about their equity. Think about where someone is in their homeownership journey before you loop a partner in. How to spot real intent ↗

When the signal fires, start the conversation.

Script 06 LO → CLIENT FREQUENT OPENS

High engagement → ask if it's useful

Send when a client opens their report three or more times in a month.

Hey **{{Client Name}}** — I want to make sure the monthly home report I've been sending is actually useful to you. It tracks your home's value, your equity, and your loan — and it's how I keep an eye on your options between now and your next move.

I value your take on it — and if anything in there raises a question, I'm happy to answer it.

Ask for their opinion, not for their business. The conversation goes where it goes.

Script 07 LO → CLIENT REFI SIGNAL

Refinance scenario viewed → open the door

Send when a client opens the refinance module, or their equity moves noticeably.

You may have noticed your equity and your refinance numbers moved in your latest report.

Rates and values have been shifting, and where your loan sits against them has moved too. If you're ever curious what a refinance would actually look like — payment, term, closing costs, break-even — I'm happy to run it for you.

No pressure either way. I'd just rather you have the numbers early than late.

This is the signal your whole pipeline runs on. Lead with the information, not the application.

YOUR ROLE: WORK THE CLIENT, FEED THE PARTNER

When a client starts thinking about moving, you have two jobs: run the financing conversation yourself, and hand the listing side to your real estate agent partner early. Partners who get warm introductions send them back.

Script 08 LO → CLIENT

Purchase power explored → the move-up conversation

Send when a client explores buying power or move-up scenarios.

Hi {{Client Name}} — I wanted to reach out about the home you're in now. Is it still fitting the way you live?

If you're ever curious what a move up would look like, I can put real numbers on it — what you'd qualify for today, what the payment would be, and how your current equity fits in. No obligation, just information.

Most move-up buyers don't call a lender first. They quietly run the numbers. Be there when they do.

Script 09 LO → REAL ESTATE AGENT

Selling position viewed → flag your agent

Hand off when a shared client's value moves, or they explore their selling position.

Hi {{Agent Name}} — {{Client Name}}'s value has moved and they've been looking at their selling position in Homebot. Could be a listing conversation for you.

Happy to send the details. I'll handle the financing side, so if it turns into a move-up we'll both be in early instead of chasing it later.

Keep it short — you're teeing your partner up, not closing for them.

Script 10 LO → PARTNER

Shared client engaged → loop the partner in

Send when a shared client is spending real time in their report.

Hi {{Partner Name}} — heads up that {{Client Name}} has been spending time in their Homebot report, especially around buying and selling scenarios.

Might be a good window for a light check-in on your side. Happy to send over what they've been looking at.

Referring on real engagement data shows partners you're helping them generate business, not just asking for referrals.

ONE LINE THAT WORKS FOR ANY CLIENT

"I noticed rates have started to move. Let me know if you ever have questions about your loan — or whether it's worth taking another look at your payment."

WINS BY DAY 60

Conversations feel timely and natural. You're finding refis and purchases before they hit the market. Real estate agent and insurance agent partners are engaged and sending business back.

Script 11 LO → CLIENT | EQUITY SIGNAL

Equity interest

Send when a client's equity has changed noticeably or they're exploring equity options.

You may have noticed your equity has changed recently.

If you ever want to talk through ways homeowners use that strategically — projects, consolidation, future purchases — I'm here.

Strategic, not transactional.

Scale & systemize.

Make it repeatable. Make it efficient.

The goal isn't more messages. It's fewer messages that actually move something.

By month three, you've earned the right to say less.

The last 30 days are about consolidation — turning three months of effort into a weekly habit that runs in the background.

Three rhythms become permanent in this phase: a weekly look at the activity feed, a value-forward touch that keeps engaged-but-not-ready clients warm, and a thoughtful follow-up after every real conversation.

The refi conversation changes too. Instead of calling to pitch a rate, you're calling about a number they have already seen — and what it means for their payment and their next move.

YOUR DAY-61 TO DAY-90 CADENCE

- ✓ Weekly: scan the activity feed and send Script 12 to the two or three clients whose numbers moved.
- ✓ Monthly: send Script 13 to clients who are engaged but haven't asked for anything yet.
- ✓ After every conversation or partner sync: send Script 14 to close the loop.
- ✓ Before every client call: pull up their report so you're talking about their numbers, not your rate sheet.

THE SHIFT

By Day 90 you're not running 14 scripts a day. You're checking one feed once a week and having two or three conversations that were already warm.

The rhythm scripts.

Script 12 LO → CLIENT WEEKLY

The weekly nudge

Send when a client's report shows a meaningful change — value, equity, or rates.

Hey {{Client Name}} — quick note because I saw some changes in your home report this week.

Nothing urgent. Just a reminder that I'm here if you ever want a second set of eyes on any of it.

A short screen-share video lands harder than text — worth recording when the change is significant.

Script 13 LO → CLIENT MONTHLY

The value-forward touch

Send to clients who are engaged but haven't asked you for anything.

One thing homeowners tell me they like about these reports is seeing their options before they have to make a decision.

Financing works the same way — the best moves start long before you need them. If you ever want help turning the numbers into real next steps, I'm happy to do that.

Patient and value-first. No deadline, no urgency, no pitch.

Script 14 AFTER ANY CONVERSATION

Close the loop

Send after a client call, a rate conversation, or a partner sync.

Thanks again for the conversation today.

I'll keep your report updated automatically and keep an eye on your numbers. If anything changes on your end — plans, timing, a renovation, or just curiosity — let me know and we'll take a look.

— {{Your Name}}, {{Your Company}}

Reassures them that the watching is handled, and that you're the one doing it.

14 That's all fourteen. By now the scripts should feel less like a checklist and more like instinct — the right words, ready when a signal fires.

THE OUTCOME

You're sending fewer messages — and having better conversations.

✓ **Fewer, better messages**

Each touch lands because it's grounded in real behavior — not in a guess about timing or a name on a rate-alert list.

✓ **You see it first**

You catch the equity moves, refinance scenarios, and move-up plans months before anyone submits an application somewhere else.

✓ **You're the proactive one**

Clients and referral partners see you as the one already paying attention — before they have to ask, and before another lender's rate ad shows up.

WHAT'S NEXT

Bookmark this playbook. Run it again with every new batch of funded loans — the rhythm gets easier each time.

KEEP GOING

More plays from the Homebot library.

How to build your weekly call list

Identify engaged clients, spark meaningful conversations, and drive more referrals with consistent weekly touchpoints.

Learn more ↗

How to use Homebot as a conversation starter

Best practices for what to say when you reach out to your clients and prospects (with or without a phone number).

Learn more ↗

Agent outreach scripts for loan officers

A full library of agent-facing outreach scripts beyond the four in this playbook.

Learn more ↗

How co-sponsorship works

The mechanics of bringing on an agent partner — pricing, signup, and what changes.

Learn more ↗

Branded marketing materials

Client-facing video, social graphics, and email assets you can send to show homeowners what the report does.

Learn more ↗

TALK TO US

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Mon–Fri, 9am–5pm MST