

# RATE-AND-TERM

## Prescriptive Scenario





Your borrower can save money on their payment and over the life of their loan

Help your borrower benefit from rates when it is optimal for them. We can alert you when they can save money on their monthly payment and when they can save money on the long term interest of their loan.


Alert Rate: 1.25%


Know when your borrower is qualified AND can save real money on their mortgage

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**Current FICO**  
You choose a minimum FICO score the borrower needs.
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**Home Value**  
Establish a minimum value the borrower must have before we begin to track them.

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**Home Equity**  
You set a LTV level that the borrower must meet before tracking is initiated.
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**Current Rates**  
We compare the current rates to the rate of your borrower and use this to determine their savings

### Sales Boomerang full product suite delivers these results:



**85%**  
Avg Retention Rate



**24X**  
Avg ROI



**20-40%**  
Avg Lift to Loan Volume



**\$299**  
Avg Cost of acquiring a loan

### Sample daily report alert

CONTACT	ALERT	LOAN OFFICER	DATE
<b>Lolita Oribello</b> 1234 Street Dr, Orange, CA, 92869	<b>Rate-and-Term Conventional</b> Can save \$210/month	John Kresevic	01/08/2021
<b>Raymond Anderson</b> 5678 Street Dr, Scottsdale, AZ, 85250	<b>Rate-and-Term Conventional</b> Can save \$100/month	Jacob Christie	01/08/2021

**Alert Information**

**Description:**  
**Rate and Term Conventional:** Can save \$350/month

<b>Id:</b> 4374409	<b>Date:</b> 01/08/2021
<b>Current loan amount:</b> \$296,454.00	<b>Interest Rate:</b> 2.29%
<b>FICO tier:</b> T1	<b>Home value:</b> \$429,666.00
<b>Total Balance:</b> \$296,454.00	<b>Current LTV:</b> 69.00%
<b>Current CLTV:</b> 69.00%	



CUSTOMER SUCCESS  
"Sales Boomerang is a utility. It's a must have."  
**Larry Masino**  
Annie Mac