Everborn Productions

THE RECURRING WORK AUTOMATION REMOVES

What we take off your plate.

Mortgage & Lending

Every business has a set of tasks that repeat forever. None of them are hard. All of them have to happen. And every one competes with the work that actually earns money.

Two of every three borrowers who refinanced in Q1 2026 did it with someone else. Meanwhile the shop spends about $10,900 to manufacture a loan and keeps $973 of it, and the LOA's day goes to texting new leads, chasing paystubs, updating agents and asking for reviews. The trigger-lead spigot closed on March 4, 2026, so the partner and database channels are now the whole game.

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BY INDUSTRY · MORTGAGE & LENDING

The Loan File Engine

Pipeline, partners and past clients, built inside RESPA

RECURRING TASK	HOW OFTEN	AUTOMATE?	WHAT CHANGES
Work new leads before the competitor does	Daily	Full	Text and email fire in under 60 seconds and a call task drops on the LO's phone; nothing sits overnight.
Return the calls that came in while on another file	Daily	Full	Missed-call text-back answers instantly with a booking link.
Round-robin new leads and confirm someone grabbed it	Daily	Full	Claim window with auto-reassign kills the I-thought-you-had-it gap.
Chase conditions: paystubs, bank statements, VOE, LOX	Per deal	Partial	Reminder ladder and a live borrower checklist; the processor only touches genuine exceptions.
Send and reissue the pre-approval letter	Per deal	Partial	Request intake and delivery are templated and logged; the LO still sets the number.
Rate-lock expiration watch	Daily	Partial	Alerts on days to expiration; the lock decision stays human.
Status updates to the borrower and both agents	Weekly per deal	Full	Milestone-triggered updates go to all parties automatically.
Appraisal ordered, received, value-in follow-up	Per deal	Partial	Ordering stays manual; the appraisal-is-in fan-out is automated.
Realtor partner touches	Weekly	Partial	Cadence, reminders and co-branded content are automated; the relationship call is not.
Realtor co-marketing pieces	Weekly	Full	Templated, auto-generated and logged with proof of what was delivered and what the agent paid.
Past-client marketing: birthdays, loan anniversaries, holidays	Monthly	Full	Runs without the LO remembering; this database is the whole refi franchise.
Rate-watch scan of the past book	Monthly	Partial	System flags past borrowers above market; the LO decides who to call.
Ask for the review after funding	Per deal	Full	Fires on the funded milestone instead of three weeks later.
Pipeline review: what's stuck, what closes this month	Weekly	Partial	Auto-built stuck-file and aging report replaces the spreadsheet; the huddle still happens.

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Continued

RECURRING TASK	HOW OFTEN	AUTOMATE?	WHAT CHANGES
Owner-routed onboarding	Per new client	Full	Every new client gets the welcome from their own rep: the rep's name, the rep's email and the rep's own sign-up link, so the file lands in that rep's queue. One message per client, never duplicates. For you: per LO. (Growth and up.)
Secure two-step sign-up	Per new client	Full	Clients never email sensitive data. The welcome sends them to a secure form that files everything directly into the system of record, and the email says plainly: don't email this to us. For you: documents via secure upload, never email. (Growth and up.)
LO comp tracking	Monthly	Full	Reports each LO's pay under the written comp plan your company sets; under Reg Z (12 CFR 1026.36(d)) pay may not be based on a loan's terms, so the tracker never sets or changes pay and your compliance team owns the plan. A monthly statement per LO and a 'needs attention' list (Full Engine.)
Typical reclaim	**8-12 hours a week** — mostly the conditions chase, the agent status calls and the database touches nobody was doing		

THE SEAT THIS DISPLACES

A Loan Officer Assistant runs about $61,000 a year loaded

ZipRecruiter puts the LOA at $48,682 (September 2026); add 25% for taxes and benefits. Full Engine is $29,864 in year one and $20,364 after. This is a capacity and retention argument, not a layoff: the same team carries more files and the database stops leaking.

WHATEVER THE INDUSTRY

The work that stops being yours.

Not features. Tasks — the ones currently done by you, done badly by someone else, or not done at all.

Every new lead

- Answered within seconds by text and email, day or night
- Assigned to the right person automatically
- Every missed call texted back
- The quiet ones chased on a schedule that doesn't annoy them
- The appointment booked without a phone-tag loop

Your existing list

- Old leads re-activated after being written off
- Anyone who re-engages detected and routed to a human
- A long-term nurture running in the background
- Unsubscribes and bounces handled automatically
- The list kept clean and deliverable

Clients in progress

- Onboarding sequence and document collection
- Status updates so nobody has to ask
- Invoices and payment links
- Review requests at the right moment
- Referral asks after a win

Partners and referral sources

- Tagged links so every referral is credited automatically
- Printable materials for their counter or desk
- Monthly statements sent without you touching them
- Recruitment outreach to bring on more partners

YOU, ON MONDAY MORNING

One email with the numbers that matter: what came in and from where, what closed, what stalled, how the campaigns did, which partners sent business, and what got built or fixed that week. Plus a dashboard you can open on your phone. Written for an owner, not a technician.