



Driving Business Value with Personalized Mortgage Insights by TrustStar

TrustStar is a dynamic market intelligence web application powered by CognitiveScale's Cortex AI designed to help mortgage professionals track real estate trends, monitor competition, and manage compliance challenges. These powerful insights allow mortgage loan officers to take immediate action to stay ahead of the competition and grow their business.

The following highlights Rohan Kothare's experience using TrustStar as a *Senior Mortgage Loan Officer* with First United Bank and Trust. **First United Bank** is a progressive and innovative community banking organization. By virtue of its growth from a single unit bank into a multi-community banking enterprise, First United is categorized as a "Super Community Bank."

As one of the largest banking organizations in the Southwest, First United focuses on retail and community banking, targeting consumers and small-to-mid-sized businesses within its market areas. Rohan agreed to participate in a pilot program to provide insights into TrustStar's value proposition and how dynamic market intelligence can impact business productivity and efficiencies. This is what Rohan had to say:

"As soon as I logged in to TrustStar it was clear to see how this information will help First United scale," said Rohan. "The ability to track our referral partner's activity in real time and analyze our personalized data is practical and useful information that allows us to take action right now."

TrustStar's platform provides an enterprise data solution for individual loan officers, business analysts, compliance officers, and C-level executives. First and foremost, it is important to understand how TrustStar can impact mortgage loan officers in the distributed retail setting. We focused our efforts on these features to help Rohan solve his business challenge.

KEY FEATURES

- **Actionable Referral Insights**
 - Discover current real estate agent activity
 - Discover real estate agents both new and unknown in your market
 - Discover loan quantity and volume
 - Discover loan products originated in your local market
- **Market Monitoring**
 - Watchlist - Delivering real time insights
 - Discover real estate trends
 - Monitor competition and product diversity

The Challenge

Rohan, like many mortgage professionals, starts his day researching market information and industry updates. Rohan must leverage several resources to track real estate trends, mortgage rates, lender competition, and more, to effectively serve his customers. Acquiring and synthesizing this information takes time and requires a team of business analysts to effectively break down the information into actionable items. For a bank that originates approximately 15,757 loans, aggregating this data equals hundreds of hours spent by staff members making sure that the most precise decisions are being made.

Additionally, growing a mortgage lending business means finding and partnering with the right realtors, in the right areas. Rohan's time is valuable so having the knowledge of local realtors, where they are selling, loan products originated, and who they use as a lender is a game-changer.

The Solution

TrustStar's market intelligence uncovers the data, so you can discover what you're missing in your market. With 140 data sources, TrustStar aggregates, organizes, and provides personalized information in real-time to help you take immediate action.

The mortgage industry is volatile and varies by every location in the United States. Just like Rohan, mortgage professionals are hungry for relevant information to help them grow their business. Understanding their current book of business, and exactly what is going on in their market has never been more important. Each metric is personalized to every mortgage professional allowing them to take action now. Rohan further discussed how he will implement TrustStar's data into his mortgage business.

"We will definitely incorporate TrustStar into our weekly sales meetings to discuss what we've discovered," said Rohan. "It would be irresponsible not to take advantage of this information. We know we must stay active everyday to grow, but this info gives us better direction to plan our day."

While meeting about the data is a great way to stay accountable to take action, mortgage professionals can also take advantage of Watchlist. Watchlist is a dynamic feature within TrustStar that allows you to identify important insights, so you can be notified when changes occur in your market. You can set your goals, track opportunities, and receive alerts for critical market changes so you can immediately take action to improve your position.



The **TrustStar** Difference

CognitiveScale's Cortex AI

Dynamic Market Intelligence built on Enterprise AI Platform.

Effortless Set Up

Sign up with your NMLS# and immediately receive personalized data pushed to you.

140 Data Sources

Aggregated from public and private 3rd Party Services.

Personalized Data

TrustStar uncovers your data so you can discover what you are missing to grow your business.

Location Breakdown

Discover market trends, real estate agent activity, and listings in your backyard.

Loan Breakdown

Discover if the quantity and quality of your loan originations align with the market.

Lender Competition

Discover the biggest competition in your market.

Realtor Match

Discover New Real Estate Agents and how they match with you.

Referral Partner Pipeline

Develop an "engagement funnel" to match with referral partners in your market.

WatchList

Set your goals, track opportunities, and receive alerts to the most relevant and critical information daily.

Conclusion

TrustStar has uncovered data so you can discover what you are missing in your market. The goal is to provide mortgage professionals with a competitive edge to help them grow their business. The solution is easy to use, effortless to set up, and immediately drives personalized results in real time. Information is power. Power to be more competitive. Power to build better relationships, and the power to help more borrowers finance their dream home. Growing your business must be built on a strategy of concrete market intel to form your decisions so you can be efficient and profitable. #DiscoverTrustStar.

Contact us at sales@cognitivescale.com or 1-855-505-5001 to discuss how we can help you achieve incredible business results with TrustStar in your organization!



CognitiveScale is an enterprise AI software company with solutions that helps customers win with intelligent, transparent and trusted AI/ML powered digital systems. Our Cortex software and industry AI accelerators enable businesses to rapidly build, operate, and evolve intelligent, transparent, and trusted AI systems on any cloud. The company's award-winning software is being used by global leaders in banking, insurance, healthcare and digital commerce to increase user engagement, improve employee expertise and productivity, and protect brand and digital infrastructure from AI Business risks. Headquartered in Austin, Texas, CognitiveScale has offices in New York, London, and Hyderabad, India, and is funded by Norwest Venture Partners, Intel Capital, IBM Watson, Microsoft Ventures, and USAA.

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