

Loan Officer Partner Playbook

Welcome to ReadinessIQ. This playbook shows you how to onboard, use your backend portal, and put RED — your AI teammate — to work so every buyer you send to a listing agent arrives already verified.

1. Create your account

1. Go to readinessiq.ai/auth and select Sign up as a Loan Officer.
2. Verify your email and enter your NMLS ID. We validate it against NMLS Consumer Access before your account activates.
3. Complete your profile: headshot, company, licensed states, direct dial, booking link, and disclosure footer.
4. Enable Google or Microsoft SSO and add a mobile number for two-factor authentication.
5. Invite your team and (optionally) connect your CRM webhook so new passport events flow into your pipeline automatically.

2. Your backend portal at a glance

- Passport pipeline — every buyer invite, scan, and activation with live status and verified buying-power totals.
- Analytics dashboard — active passports, guarantee coverage, scans, agent shares, and a US heatmap of buyer activity.
- Partner agent roster — realtors you work with get co-branded verify pages and their own scan analytics under your brand.
- Guarantee console — one-click Activate Guarantee on eligible passports; track pool exposure, claims, and payouts.
- Templates & branding — logo, headshot, disclosure footer, and voice so RED writes in your tone.
- Audit & compliance — every consent, verification, and communication logged immutably (TCPA, E-Sign, GLBA aligned).

3. Communication tools in the portal

- Borrower chat & SMS — two-way, archived, searchable; RED can drive conversations when you're offline.
- Weekly status updates — one click drafts personalized in-progress emails to every buyer in your pipeline.
- Agent broadcasts — push a market update, rate lock alert, or program change to every partner agent at once.
- Verify-page sharing — every passport has a shareable /verify link and QR code; you see scans in real time.
- Post-close retention — anniversary, refi-eligible, and tax-doc pings run automatically on every closed loan.

4. What RED accomplishes for your business

- Cuts pre-approval turn-time from days to minutes — buyers self-serve, RED verifies, you approve.
- Kills doc-chasing. RED asks the borrower in your voice and only pings you when they stall.
- Translates underwriter conditions into plain-English asks the borrower actually understands.
- Runs scenarios instantly — new price, program, or rate — and sends the result to the agent before they call again.
- Positions you as the LO whose buyers arrive with a Verified Readiness Passport and a \$2,500 close guarantee.
- Compounds referrals: every scan of your passport is another agent seeing your brand.

5. How the system works — the 30-second summary

1. You invite a buyer from your portal (or they land via your co-branded link).
2. They complete the readiness intake — RED verifies income, employment, credit-pull consent, and program fit.
3. A Verified Readiness Passport is issued with a signed PDF, a public /verify URL, and a QR code.

4. Optionally, you click Activate Guarantee — the passport now carries the \$2,500 ReadinessIQ Guarantee for the listing agent's brokerage.
5. Agents scan, listing agents trust, offers get accepted, RED coordinates every milestone through close.

6. Best practices from top-performing LOs

- Issue a passport on every conversation. Even lukewarm leads — the passport is your follow-up hook.
- Activate the guarantee on any buyer with an accepted offer. It's the wedge that wins the deal against a competing bid.
- Add your top 10 agents as partners in week one. Their scans and buyer referrals show up in your analytics.
- Let RED write the first draft — always. You edit in seconds; a blank page costs you 20 minutes.
- Check the heatmap weekly. Where your passports are scanned tells you where to prospect next.
- Share your /verify link in every email signature — free trust signal on every outbound message.

7. Getting help

Partner support: partners@readinessiq.ai · Compliance: compliance@readinessiq.ai · Security: security@readinessiq.ai. Live playbook: readinessiq.ai/partners/lo-guide.

Disclaimer

This playbook reflects portal capabilities in effect as of the generation date shown in the header. A Verified Readiness Passport is buyer-readiness verification only and is not a loan approval, commitment, or offer of credit. Guarantee terms are governed by the ReadinessIQ Guarantee program agreement.