Russell Mortgage Team powered by Loansteady

TEAM TOOLS

How to Use

A step-by-step guide to every tool in the suite —
what each one does, how to run it, and where its limits are.

RUSSELL MORTGAGE TEAM

powered by Loansteady

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Contents

Every tool in the suite, in the order they appear on the hub — what each one does, how to run it, and where its limits are. Everything runs in-session and stores nothing.

Quick Links

A smart, searchable directory of the team's web resources — links, logins, and tools in one place.

STEP-BY-STEP USAGE

1. Open Quick Links from the banner above the tool grid, or from the left tool rail.
2. Search by name or tag — type a tool, a domain, or a keyword (e.g. "usda", "wholesale", "title") and press Enter to open the top hit.
3. Browse by category — listed alphabetically (Compliance & Edu., Marketing & Social, Partners, References, Systems), with links A–Z inside each — or open Recent to see the links you opened most recently (newest first).
4. Set "Pinning as" to your name (Spencer, Aaron, or Kaitlyn), then star the links you use most — " <name>'s pins" shows your personal shortlist.
5. Use "Edit list (.xlsx)" to download the master list, update it in Excel, and send it back to refresh the directory.

FUNCTIONALITY

- Search spans names, tags, categories, and web addresses, with results alphabetized; Recent lists your most recently opened links, newest first.
- Per-person pins — each teammate keeps their own shortlist, and anyone can add custom tags to a link to make it easier to find.
- A "Needs cleanup" view gathers broken or to-verify links in one place, and every link has a one-click Copy URL.

LIMITATIONS

- Pins and custom tags currently save to your own browser (per device); they become team-shared once the Upstash store is connected.
- It's a directory of links, not a sign-in — the deeper portals still require their own logins.

GUIDELINES & SUMMARY

The master list lives in quick-links.xlsx — edit there and re-import to keep the directory current. Each link carries a permanent ID, so renaming or reordering links never breaks anyone's pins.

Standard Quote

Rebrands any Loansteady pricing-engine quote PDF — FHA, VA, Conventional, or a mixed-product proposal — with full transparency on the financed government fee.

STEP-BY-STEP USAGE

1. Open the Standard Quote card.
2. Upload the pricing-engine PDF — single offer, or a multi-offer proposal mixing Conv / FHA / VA.
3. Click Generate. Each offer is auto-classified by product — Conventional, FHA, or VA — and the financed UFMIP (FHA) or Funding Fee (VA) is surfaced as a visible closing-cost line.
4. VA offers with $0 funding fee render explicitly as "Exempt" (typically service-connected disability) so the borrower sees it as a benefit.
5. Review and download the branded quote.

FUNCTIONALITY

- Per-offer auto-detection — no tabs, no mode toggle. The product is read from each offer's row in the pricing-engine PDF and the right fields are applied automatically.
- Single-subtraction parser surfaces the financed government fee: top loan amount minus the cash-section loan amount equals the financed UFMIP / Funding Fee. Reliable across the FHA 1.75% factor and every VA factor.
- Mixed-product proposals (e.g. one Conventional + one FHA offer side by side) render each offer with the right closing-cost lines. The UFMIP / Funding Fee row shows blank for Conventional offers and the labelled financed fee for government offers.
- MI Premium Amount rows (both Closing Costs and Cash sections) are conditionally hidden when all offers show $0, to save vertical space.

LIMITATIONS

- Reads what's in the upstream pricing-engine PDF — verify the figures before client delivery.
- Borrower-facing — requires Loansteady compliance review before client use.

GUIDELINES & SUMMARY

Built around the Loansteady pricing engine — designed to solve the transparency gap where the financed UFMIP / VA Funding Fee was never labelled. Use the Quote Combiner for side-by-side comparison of two or more standard quotes.

Temp Buydown Quote

Structures a temporary buydown on any Loansteady quote — 3/2/1, 2/1, 1/0, or 1/1 — with the per-year payment schedule and the up-front subsidy.

STEP-BY-STEP USAGE

1. Open the Temp Buydown Quote card.
2. Pick the buydown structure (3/2/1, 2/1, 1/0, or 1/1) and who funds the subsidy (Seller-Paid, Lender-Paid, or Borrower-Paid).
3. Upload the base Loansteady Loan Proposal PDF — the same source quote the Standard Quote tool uses.
4. Click Generate. The tool reads the note rate, loan amount, term, and monthly breakdown, computes the per-year bought-down payments and the subsidy, and builds a branded two-page proposal.
5. Review and download. Page 1 is the quote (loan terms, buydown schedule, closing costs, cash to close); page 2 is the plain-language explanation.

FUNCTIONALITY

- The buydown schedule shows the full monthly payment breakdown (P&I, taxes, insurance, HOA, MI, total) for each buydown year plus a Permanent column at the note rate.
- The subsidy is the standard payment differential — the sum of each buydown year's monthly P&I savings, collected up front into a buydown account.
- Funding source is selectable per quote. Seller- or lender-paid shows the subsidy with an offsetting credit so cash to close is unchanged; borrower-paid adds it to cash to close.
- The borrower still qualifies at the permanent note rate — the buydown only subsidizes the early-year payments. The explanation page states this in plain language.

LIMITATIONS

- Reads the figures from the uploaded base quote — verify the note rate, loan amount, and term before client delivery.
- Borrower-facing — requires Loansteady compliance review before client use.

GUIDELINES & SUMMARY

Use when a temporary buydown is part of the structure (commonly seller-paid in a buyer's market). For a straight rebrand with no buydown, use the Standard Quote tool.

DPA Quote

Turns a base FHA quote into a branded Down Payment Assistance proposal.

STEP-BY-STEP USAGE

1. Open the DPA Quote card.
2. Upload the base FHA quote PDF.
3. Click Generate. Claude builds a branded proposal showing the first lien, the DPA second, and the combined position.
4. Review the figures, then download for the borrower.

FUNCTIONALITY

- Renders the first lien, the DPA second, and the combined position in the brand system, ready to send.

LIMITATIONS

- Numbers come from the quote you upload; it is an illustration, not a commitment to lend or a rate lock. Verify before client delivery.

GUIDELINES & SUMMARY

For DPA-structured FHA scenarios. Confirm the specific DPA program terms and current pricing separately.

USDA Quote

Checks USDA property + income eligibility, then turns a base quote into a branded USDA Rural Development quote.

STEP-BY-STEP USAGE

1. Step 1a (Property): enter the address and click Check property. USDA standardizes it and checks the rural-area map; the verdict is preliminary, with a link to USDA's official map to confirm.
2. Step 1b (Income): enter household size, each adult's income by source, and the USDA deductions (dependents, childcare, elderly/disabled), then the county/household-size income limit — the verdict shows headroom against it.
3. Step 2 (Quote): choose Single option or Compare options.
4. Run your pricing engine as a VA loan to unlock 100% financing, export that quote, and upload it — the tool ignores the VA label and any VA funding fee.
5. Click Generate. Claude reads the scenario and builds the branded USDA quote; review and download for the borrower.

FUNCTIONALITY

- The Step 1 income test is the eligibility cap (whole household, adjusted income after deductions) — distinct from the repayment income used for DTI.
- Step 2 finances the 1% USDA upfront guarantee fee into the loan (~101% of price), recomputes P&I on that balance, and adds the 0.35% annual fee to the payment — no PMI.
- Single mode: a two-page branded quote — loan snapshot, payment, itemized closing costs, an Estimated Cash to Close, and a plain-language page.
- Compare mode: reads every offer on the proposal (2–3) side by side, and breaks price/base/fees out per option when offers are on different purchase prices.
- Est. APR includes the USDA annual fee, the financed upfront fee, and lender fees.

LIMITATIONS

- Property and income-limit lookups are preliminary — confirm eligibility and the county limit on USDA's official site before relying on them.
- Est. APR is an estimate; reconcile to the Loan Estimate. Illustration, not a commitment to lend.

GUIDELINES & SUMMARY

For USDA Section 502 Guaranteed scenarios. Two gates: a rural-eligible property and adjusted household income under the county/household-size limit (Guaranteed = 115% of area median); the income test counts all adult household income, not just the borrower's.

HELOC Quote

Turns partner-portal screenshots into a branded, plain-language HELOC quote.

STEP-BY-STEP USAGE

1. Open the HELOC Quote card.
2. Choose Single option (full narrative quote) or Compare options (2–3, side-by-side) at the top.
3. Upload your portal screenshots — the rate stack with your row(s) selected, plus the cost sections.
4. In Compare mode, pick how costs are handled: “Same for all” (one combined upload, applied to every option) or “Differ per option” (separate upload groups per option — use this when the options have different line amounts and therefore different costs).
5. Click Generate. Claude reads the selected option(s) and builds the branded quote.
6. Review and download for the borrower.

FUNCTIONALITY

- Single mode: a two-page branded quote with rate buildup, a plain-language explainer, and itemized closing costs.
- Compare mode: a two-page side-by-side of 2–3 options — a comparison table (line amount, rate, APR, payment, origination, services, net closing cost), plus a plain-language decision page (ranges, where each option shines, and what to consider; an approximate break-even when the options share a line amount).
- Folds pricing into the Origination Charges line: a lender credit (negative points) reduces it and shows in green; discount/buydown points (positive) increase it and show in red. The Total is the net — there is no separate “before credit” figure.
- Differ-per-option mode reads each option independently, so different line amounts and per-option costs are handled correctly.

LIMITATIONS

- Reads only the screenshots provided; verify the rate and cost figures against the portal. Illustration, not a commitment.

GUIDELINES & SUMMARY

For partner HELOC products. Confirm draw terms, index/margin, and fees with the partner before relying on the quote.

Quote Combiner

Merges multiple quote exports into one side-by-side sheet with a plain-language comparison.

STEP-BY-STEP USAGE

1. Open the Quote Combiner card.
2. Drop in the quote PDFs — any combination up to six options (for example, two three-option exports).
3. Click Combine. Claude reads each option, stacks them into one branded sheet, and writes a neutral comparison page.
4. Your Apply Now / Learn More links are baked in — download and send.

FUNCTIONALITY

- Up to six options side by side; rows adapt to the quote type (conventional, FHA, DPA) — mortgage insurance, discount points, or lender-credit lines appear only when present.
- Neutral, no-steering comparison language, matching the Loan Comparison tool.

LIMITATIONS

- Leans on Claude reading each option's numbers correctly out of the exports; eyeball the first few combined sheets against the source before sending.

GUIDELINES & SUMMARY

Designed for your platform's consistent export format. Keep the comparison neutral — present options, don't steer.

Broker Compensation

Internal margin calculator — suggested origination margin on a brokered loan by balance.

STEP-BY-STEP USAGE

1. Enter the loan amount.
2. Read the suggested margin, the tier (conforming / jumbo), and whether it was floored or capped.

FUNCTIONALITY

- Conforming (loan ≤ $832,750): 2.500% of the balance, held to $5,000–$15,000.
- Jumbo (loan > $832,750): 1.375% of the balance, held to $15,000–$20,000.
- Shows the raw percentage and the cap applied; runs entirely in the browser — no upload, no AI.

LIMITATIONS

- Internal use only — company-provided margins on brokered loan files; not for borrower disclosure.
- A guide to suggested margin; confirm against current company policy.

GUIDELINES & SUMMARY

A quick internal reference when pricing a brokered file — type the balance, read the margin. Not a borrower-facing document.

Value & Cost Estimator

Enter an address — Claude researches public data for an estimated value plus monthly carrying costs.

STEP-BY-STEP USAGE

1. Pick what you need at the top — Value only, Cost only, or Both. Then enter the property address (and a 'Prepared for' name to put it on the form).
2. For Value or Both, pull comparables (e.g. from the PennyMac AVM) and upload a screenshot of the comps table. Cost only hides the comps step.
3. Cost only has two input paths: Specific address (most accurate — add a purchase price and it's used as the go-forward tax basis, since a sale usually resets the assessment), or Area + price (City / County & state + purchase price) for borrowers who don't have a property yet. In Area mode flood and HOA are left out (they depend on the specific parcel/FEMA zone).
4. Click Generate — it reads your comps and researches the costs (~20-40 seconds).
5. Review the estimate and download the branded two-page form.

FUNCTIONALITY

- Value / Cost / Both toggle: run a valuation only, tax & insurance only, or the full two-page sheet.
- Value: estimated from the comps you upload, with a supported range and confidence level. Without a file Claude finds comps itself (lower confidence).
- Optional Target Value: steers the estimate toward a number while staying honest if the comps can't reach it (target not printed on the sheet).
- Page 1: comps chart + data table. Page 2: plain-language explanation of the method.
- Costs (via web search): total property tax across all applicable jurisdictions, homeowner's insurance, and HOA if found, with a total monthly carrying cost (excludes mortgage P&I).

LIMITATIONS

- Automated estimate — NOT an appraisal, a Loan Estimate, or a commitment to lend or to a value.
- Value/comps are a first-pass; verify with MyHomeIQ or an appraisal. Insurance is a regional ballpark; HOA only when findable.
- Borrower-facing — requires Loansteady compliance review before client use.

GUIDELINES & SUMMARY

A fast first-pass when you want a quick value + carrying-cost read from an address alone. For a polished client valuation, MyHomeIQ (licensed data) remains the deliverable; verify the tax and insurance figures against the closing disclosure or quote before client use.

Loan Comparison

Compares any two of Quote / LE / CD — an internal change explanation or a neutral external side-by-side.

STEP-BY-STEP USAGE

1. Open the Loan Comparison card.
2. Upload two documents to compare — any two of a Quote, Loan Estimate, or Closing Disclosure.
3. Choose the mode — Internal (explain to the borrower what changed and why) or External (neutral side-by-side vs. another lender).
4. Click Generate and download.

FUNCTIONALITY

- TRID-aware change explanation in Internal mode; a fair, neutral layout in External mode.

LIMITATIONS

- Extraction can err — verify the figures. This is not legal or financial advice.

GUIDELINES & SUMMARY

Framed around TRID / Regulation Z tolerance concepts. External comparisons stay neutral and factual.

Refinance Comparison

Compares a current loan against a proposed refinance — monthly P&I, break-even, cash-out, and lifetime interest.

STEP-BY-STEP USAGE

1. Current loan: upload the borrower's mortgage statement, or enter balance, rate, and either the remaining term or the monthly P&I.
2. New loan: upload the refinance quote / Loan Estimate, or enter balance, rate, term, and TOTAL closing costs (required for break-even).
3. Click Generate. Each section can be upload or manual independently; review and download the branded comparison.

FUNCTIONALITY

- Computes the current loan's P&I, remaining term, and interest left to pay; derives whichever of term / P&I you didn't provide.
- Bottom-line cards: monthly P&I change, break-even (closing costs / monthly savings), and either cash-out or the lifetime-interest change.
- Cash-out is flagged when the new balance exceeds the current balance plus closing costs; the surplus is shown as Cash Out.
- Honest lifetime view: remaining interest on the current loan vs total interest on the new one, so a term reset isn't hidden.
- Includes a “keep your current payment” insight and the usual page-2 plain-language summary.
- Claude is only used for a section that is uploaded — a fully manual run costs no tokens.

LIMITATIONS

- Comparison illustration, not a commitment to lend or a Loan Estimate; new-loan figures are subject to underwriting.
- P&I only — taxes, insurance, and MI are separate; break-even ignores the time value of money.

GUIDELINES & SUMMARY

Pairs with your refinance quotes. Lead with the bottom-line cards on a call, then walk the plain-language page; use the lifetime-interest line to set honest expectations when a term resets.

Amortization Scheduler

Builds a branded amortization schedule, or an A:B comparison, with optional extra-payment payoff and savings.

STEP-BY-STEP USAGE

1. Enter Option A: loan balance, interest rate, term (years), and an optional additional monthly payment.
2. To compare, fill Option B the same way; leave it blank for a single schedule.
3. Click Generate. The tool computes the schedule(s) and builds the branded PDF; review and download for the client.

FUNCTIONALITY

- No upload or AI — pure amortization math rendered into the branded two-page document.
- Each option shows its schedule WITH vs WITHOUT the extra payment when one is entered, side by side.
- Single (Option A only): one schedule with a plain-language milestone summary at each five-year mark.
- Comparison (Option B present): Option A vs Option B side by side, with a plain-language comparison of milestones and the payment / total-interest / payoff differences.
- Reports the monthly payment, payoff time, total interest, and — with an extra payment — the interest saved.
- Optionally appends the full month-by-month schedule (Month / Principal / Interest / cumulative principal & interest / Balance) as trailing pages — a checkbox toggles it off for a summary-only document.

LIMITATIONS

- Assumes a fixed rate and on-time payments; excludes taxes, insurance, and mortgage insurance.
- Illustration only — not a payoff statement or a commitment to lend. Confirm the servicer applies extra payments to principal.

GUIDELINES & SUMMARY

A planning tool for showing clients the path of their balance and the impact of paying extra. Pairs well with the quote tools when a borrower is weighing rate/term options or whether to pay down faster.

APR Calculator

A quick Reg Z-style APR from the loan terms and finance charges — no upload, no AI, live in the browser.

STEP-BY-STEP USAGE

1. Open the APR Calculator card.
2. Enter the base loan amount, interest (note) rate, and loan term.
3. Enter the finance charges: lender fee (pre-filled at $1,590), discount points, financed FHA UFMIP / VA funding fee, monthly mortgage insurance, and prepaid-interest days (pre-filled at 5).
4. Read the APR — it updates live as you type, with a breakdown of the P&I, monthly payment, finance charges, and amount financed.

FUNCTIONALITY

- APR is the annual rate at which the P&I (plus any monthly MI) amortizes the amount financed (total loan minus prepaid finance charges).
- Finance charges that move the APR: the lender/processing fee, discount points, financed FHA UFMIP / VA funding fee, monthly MI, and prepaid interest. Third-party fees (credit, appraisal, title) are excluded — matching the other quote tools.
- FHA UFMIP / VA funding fee is treated as financed — added to the loan for the P&I and counted as a finance charge.
- Monthly MI is treated as life-of-loan (conservative for conventional, where it typically drops off); prepaid interest uses a 365-day year.

LIMITATIONS

- Internal quick estimate — verify before any borrower-facing APR disclosure; it is not a Loan Estimate.
- Does not model MI drop-off or an exact closing date; prepaid interest is driven by the days field.

GUIDELINES & SUMMARY

A fast sanity-check on APR when you don't need a full branded quote. For a full proposal with the APR computed the same way, use the Standard Quote tool.

Income Calculator

Income reconciliation across all types, with guideline-aware checklists and MGIC worksheet autofill.

STEP-BY-STEP USAGE

1. Open the Income Calculator card.
2. Upload the borrower's income documents — paystubs, W-2s, 1040s with schedules, 1099s, award letters, leases, and business returns plus a YTD P&L for self-employed borrowers.
3. Click Analyze. Claude reconciles each income source and returns usable qualifying figures with the conservative read flagged.
4. Review the guideline-aware document checklist for anything still outstanding.
5. Download the auto-filled MGIC worksheet(s) — All-In-One, Income, and Rental as applicable.

FUNCTIONALITY

- Handles every income type — base, overtime, bonus, commission, self-employment (Schedule C/E/F, K-1s), rental, retirement, and Social Security — in one pass.
- Applies Fannie/Freddie cash-flow methodology and surfaces declining-income trends.
- Auto-fills the matching MGIC worksheets from the analyzed figures.

LIMITATIONS

- Extraction can err — verify every figure against the source documents before relying on it.
- Produces a conservative analyst read, not an underwriting decision; AUS findings and investor overlays are separate.
- Single-year vs. two-year averaging still calls for LO judgment on declining trends.

GUIDELINES & SUMMARY

Aligned to Form 1084 (self-employment), 1038 (rental), and 1007/1025 rent schedules. The defensible default on a declining self-employed file is the conservative single-year figure unless a documented outlier supports the average.

Credit & AUS Review

Reads a credit report and DU/LPA findings against the program's rulebook. Loan-officer-facing only.

STEP-BY-STEP USAGE

1. Open the Credit & AUS Review card.
2. Select the loan program — Conventional (DU), Conventional (LPA), FHA, VA, or USDA.
3. Upload the credit report and, ideally, the DU or LPA findings.
4. Click Generate. Claude returns a snapshot, strengths, why the AUS landed where it did, the derogs that matter for that program, silent killers, and eligibility-improvement angles.
5. Use it as decision support for your borrower conversation; download the LO-only PDF.

FUNCTIONALITY

- Program-aware read — knows DU vs. LPA divergence (e.g. LPA's one-unit primary-residence collections treatment) and FHA/VA derog seasoning.
- Separates items that pass AUS from “silent killers” that can surface later in underwriting.

LIMITATIONS

- Strictly loan-officer-facing — never deliver it to a borrower. It is not a credit decision and not credit-repair advice.
- Reads only what you upload; with no AUS it reads the report in isolation and says so.

GUIDELINES & SUMMARY

Framed against HUD 4000.1, Fannie DU, Freddie LPA, VA, and USDA GUS. Investor overlays still apply on top of the agency floor.

Contract Review

Turns an executed purchase contract into a structured loan-file summary with the gaps to chase.

STEP-BY-STEP USAGE

1. Open the Contract Review card.
2. Upload the executed purchase contract PDF.
3. Click Generate summary. Claude extracts a lender's loan-file summary — property, parties, price and financing, critical dates, cost allocation, and HOA — plus a “gaps to obtain” list.
4. Verify against the executed contract, then download.

FUNCTIONALITY

- Pulls the file-relevant terms into one structured summary and flags missing items and risk terms (no loan/appraisal contingency, EMD / due-diligence, prorations).

LIMITATIONS

- A review-ready draft — verify figures, dates, and names against the contract. Blank fields are flagged rather than guessed.

GUIDELINES & SUMMARY

Built around what a mortgage file needs at intake. It organizes the contract; it does not interpret legal terms.

Escrow & Prepaid Estimator

Works out how many months of taxes & insurance go in Sections F and G of the LE — RESPA aggregate method, with the tax schedule looked up from the address.

STEP-BY-STEP USAGE

1. Open the Escrow & Prepaid Estimator card.
2. Enter the property address (or city / county + state) — Claude looks up the local tax installment schedule from public data.
3. Enter the closing date, first payment date, and the annual amounts for property tax, homeowner's insurance, and any flood / HOA / MUD that escrow will collect.
4. Click Generate. The tool returns Section F (Prepaids) and Section G (Initial Escrow Payment) figures plus a month-by-month walk-through showing why each number lands where it does.

FUNCTIONALITY

- RESPA aggregate accounting — finds the lowest projected escrow balance over the next 12 months and back-solves the cushion (lender 2-month cushion by default).
- Tax-installment-aware — knows when the next tax bill is due in the property's jurisdiction (semi-annual, quarterly, annual) and counts the months between closing and that due date to size the initial escrow deposit correctly.
- Section F breakdown: prepaid interest from closing to month-end, the prepaid HOI premium (typically 12 months), and any prepaid mortgage insurance.
- Section G breakdown: months of property tax, HOI, flood, and HOA the lender collects at closing to fund the escrow account.
- Walk-through explains the driver behind each line — the closing date, the first payment, the tax installment schedule, and the HOI renewal.

LIMITATIONS

- An estimate based on the inputs and public tax data — verify against the lender's actual escrow analysis and the title company's settlement statement.
- Cushion is the standard 2-month RESPA max; some lenders run lower. Confirm with the specific lender's policy.
- Special-district rates (MUD / CDD / CFD / PID / Mello-Roos) require the parcel-level lookup; an area-only run may miss them.

GUIDELINES & SUMMARY

A second-pass tool — use it to sanity-check the lender's escrow figures on the LE or to estimate a buyer's cash to close before the LE is issued. The walk-through is the value: it shows a borrower (or another LO) exactly why the months landed where they did.

Next Steps Generator

Reads the 1003 and drafts the borrower document request, plus an internal file-readiness review with a checklist.

STEP-BY-STEP USAGE

1. Open the Next Steps Generator card.
2. Upload the 1003 (URLA). Optionally select the loan program and enter the sender's name and title.
3. Click Generate. Claude returns a draft borrower email and an internal file-readiness review.
4. In the internal checklist, tick anything already in the file — checked items drop out of the email and it renumbers.
5. Copy the email and send; keep the internal review for your file (never send it to the borrower).

FUNCTIONALITY

- Drafts the request in the assistant's voice using three registers — assert what the 1003 establishes, confirm what it can't, conditional for the maybes.
- The internal review tags each required document with its triggering variable, flags 1003 gaps and inconsistencies, and front-loads common late-condition items.
- The email and the checklist render from one list, so they never drift.

LIMITATIONS

- Reads one document, so it produces the required floor from the 1003 variables — not what's already collected, and not the final conditions once AUS findings and overlays land.
- The internal pane is for the processor/LO only.

GUIDELINES & SUMMARY

Maps URLA 2020 variables to a documentation rulebook. The processor verifies against live AUS conditions and investor overlays.

Issues & Requests

Report a bug, request a new tool, or suggest a change — Claude takes a first look and your note goes straight to Spencer.

STEP-BY-STEP USAGE

1. Open Issues & Requests from the hub or the left tool rail.
2. Pick what it's about — something's not working, a new tool request, a change to an existing tool, or general feedback.
3. Choose the related tool (or “Not specific / new idea”), and optionally add your name and email so Spencer can follow up.
4. Describe it in the details box — for a bug, include what you did, what you expected, and any error text.
5. Click Submit. Claude returns a first look on the spot, and your note plus that read go to Spencer.

FUNCTIONALITY

- The prompt adapts to what you picked — bug, new-tool request, change, or feedback — so it asks for the right details.
- Claude triages your submission on the spot (a “first look”), then the full report is emailed to Spencer for follow-up.
- Optional name and email let Spencer reply directly; leave them blank to stay anonymous.

LIMITATIONS

- The first look is a starting point, not a guaranteed fix — anything needing a code change is handled by Spencer.
- Nothing is stored; once you leave the page the submission isn't retained on your end.

GUIDELINES & SUMMARY

Use it for anything about the tools. The more specific the report — which tool, what you expected, and what happened — the faster it can be acted on.

GHL Import Builder

Drop an Encompass closed-loans export — get back a cleaned master template and a GoHighLevel-ready CSV.

STEP-BY-STEP USAGE

1. Open the GHL Import Builder card.
2. Upload an Encompass closed-loans export (.xlsx).
3. Pick what's in scope — Both, Past Clients only, or Agents only — and whether to exclude flagged contacts.
4. Click Process. The tool cleans names, addresses, and phones, builds Past Transactions narratives, and matches GoHighLevel Lead / Deal IDs for updates rather than creates.
5. Download two files — the cleaned master template (.xlsx, friendly filename like Master_Template_-_MM_DD_YY.xlsx) and the GHL-ready import CSV filtered to your scope.

FUNCTIONALITY

- Real Encompass export schema locked — handles the priority-alternatives parser for column-name variants (LO Officer / Loan Officer, Subject Property / Property Address, etc.).
- Past Transactions field written per-contact (id: BOzj8gMS4zyRjq6xqHv9, fieldKey contact.past_transactions_2026) — populates a per-contact transaction narrative from every closed loan in the export.
- By-contact CSV filter applied at download — choose Both, Past Clients only, or Agents only without re-processing.
- Reprocess endpoint (?action=reprocess) re-runs the build against the same uploaded file with new filter choices.
- Friendly date-stamped filenames so multiple runs don't clobber each other.

LIMITATIONS

- Built around the Encompass closed-loans export schema — other LOS exports may not parse cleanly.
- GHL Lead / Deal ID matching depends on the contact records already existing in GoHighLevel with matching identifiers; new contacts come through as creates.
- Internal tool — not borrower-facing. Verify the CSV columns map to your GHL custom-field setup before import.

GUIDELINES & SUMMARY

Built specifically for the Russell Mortgage Team's GoHighLevel CRM (location EDP5XuZ7w5n8GjrPprRV) and the team's Encompass export. The Past Transactions narrative is refreshed weekly by an automated cron — manual runs are for ad-hoc updates between syncs.

Referral Agent Directory

Your referral connections from closed transactions, grouped by state and searchable — buyer's and seller's agents with click-to-call/email.

STEP-BY-STEP USAGE

1. Open the Referral Agent Directory card.
2. Browse by state — each state is collapsed to start and shows its transaction count; click to expand it.
3. Inside a state, each closed transaction shows the buyer's and seller's agent (name, phone, email) plus the borrower and any co-borrower. Phone and email are click-to-call / click-to-email.
4. Use the search box to filter across every field (agent name, city, borrower, email, phone) — matching states auto-expand.

FUNCTIONALITY

- Static, client-side directory — no upload or AI. Built from the closed-transaction export, grouped by state and sorted newest-closing-first.
- Search filters transactions live and hides states with no matches; Expand all / Collapse all toggles every state at once.
- Contact details render as tel: and mailto: links for one-tap calling or emailing.

LIMITATIONS

- Internal use only — contains nonpublic client information (borrower names). Do not distribute.
- Contact details are as recorded at closing and may be out of date — verify before relying on them.
- The data is a point-in-time snapshot embedded in the page; refresh it by regenerating from a new export.

GUIDELINES & SUMMARY

A quick way to find and reach an agent you've already closed a deal with in a given market — useful for referrals and co-marketing. Keep it internal.