**KeySteps Consumer Invitation Workflow**

**Objective:**
To ensure that every identified **Not Yet Ready** consumer receives an invitation to create an account in **KeySteps**, helping them prepare for homeownership while staying engaged with their Loan Officer.

**Step 1: Identification of a Not Yet Ready Consumer**

A consumer is classified as **Not Yet Ready** if they meet any of the following criteria:

* **Insufficient down payment savings**
* **Credit score below qualifying threshold**
* **High debt-to-income (DTI) ratio**
* **Employment history instability**
* **No suitable inventory in the housing market**
* **Other financial or personal reasons delaying their homebuying process**

Once a consumer is identified as **Not Yet Ready**, the Loan Officer assigns a task to initiate an invitation to KeySteps.

**Step 2: Assigning the Task**

* Loan Officer logs the consumer’s details in the CRM.
* A task is created in the CRM/workflow tool to send an **KeySteps invitation**.
* If applicable, the consumer is added to the **“Not Yet Ready” nurture campaign** in the CRM.

**Step 3: Sending the Invitation (Manual or Automated)**

* **Manual Outreach (If no CRM automation available):**
	+ Loan Officer selects **email and/or text template** and sends the invitation directly.
	+ If no response in **7 days**, Loan Officer follows up with a reminder.
* **Automated Outreach (CRM Workflow):**
	+ Consumer is added to the **“Not Yet Ready” nurture sequence**, which includes:
		- **Immediate KeySteps Invitation** (email and/or text)
		- **Follow-up cadence** (emails and/or texts over the next 60-90 days)
		- **Calls to Action (CTA)** prompting the consumer to create an account and engage with the app

**Step 4: Monitoring Engagement & Follow-Ups**

* Loan Officer tracks consumer engagement with KeySteps:
	+ If consumer **creates an account**, Loan Officer follows up with personalized guidance on next steps.
	+ If consumer **does not create an account**, Loan Officer reaches out with:
		- A **personalized follow-up email or text**
		- A phone call to discuss their homebuying journey
* CRM is updated with consumer status.

**Step 5: Ongoing Nurture & Support**

* Consumers remain in the **Not Yet Ready** nurture campaign until:
	+ They **achieve mortgage readiness** and are moved into the **pre-approval process**.
	+ They **express a need for further assistance** (e.g., financial literacy, budgeting, or credit improvement).
	+ They **indicate they are no longer interested** in homeownership at this time.
* Loan Officers are encouraged to:
	+ Share educational resources from KeySteps.
	+ Host periodic check-ins via email, text, or phone.
	+ Collaborate with Realtors to keep consumers informed about market changes.

This workflow ensures that **every Not Yet Ready consumer remains engaged** through a structured process, improving their financial preparedness while strengthening their relationship with their Loan Officer. By leveraging **KeySteps**, Loan Officers can offer valuable tools and resources that position them as trusted advisors, creating a future pipeline of mortgage-ready buyers.