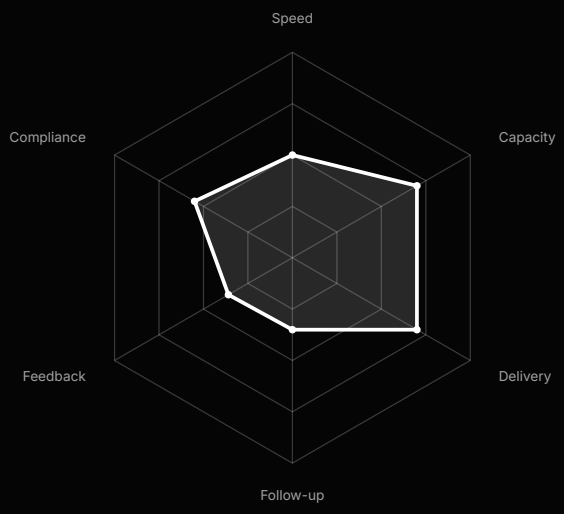
LEAD HANDOFF AUDIT — FIND WHERE YOUR LEADS LEAK

# Lead Handoff Audit

Sample reader — Illustrative sample — not a customer

2026-11-07 · Report HND-00000000-V1 · 1 / 13




53 /100 · Leaking

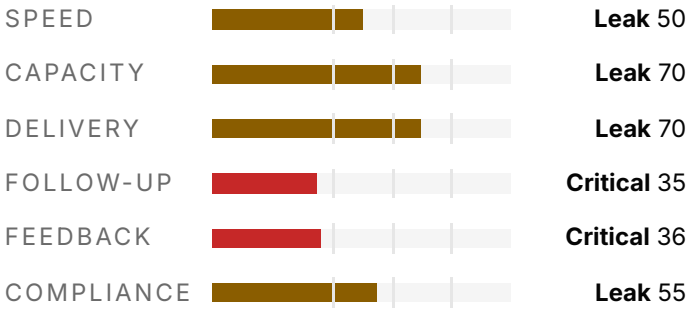
## YOUR RESULT AT A GLANCE

# 53/100

## Leaking

The Leaking band starts at 40/100 on rubric v1, read only from your twelve answers.




**Strongest asset: Capacity.** Overall 53/100 (Leaking). Your answers put Speed furthest below standard at 50/100 — that is the gap they point to, not a measured result. You said “15 to 60 minutes”. Start with the action below.

**The load behind these answers.** Rough incoming load, taken only from the midpoints of the volume and team-size bands you picked: about 88 leads per person per month. It is an estimate of scale, not a measured count — treat it as the load the speed fix has to absorb. Fixing any dimension here is not claimed to raise throughput on its own.

Forward this page: it is the whole result in one screen. The rest is the map and the plan.

WHAT YOUR ANSWERS SHOWED

# How this report reads your answers

- **Buyer fit:** Leak
- **Delivery readiness:** Leak
- **Response performance:** Leak
- **Feedback quality:** Critical
- **Compliance posture:** Leak

Each signal below describes what this report checked from your answers. It is not a routing decision and not a promise of priority — only the audit's reading of what you told us.

• **Buyer fit** — category, market and capacity, read against what the team can actually work. Your answers: Mortgage and home lending in United States, 200 to under 500 leads worked by 3 to 5. *Operator note: a capacity mismatch shows up in the queue, not the contract — the check is whether you can work what arrives.*
• **Delivery readiness** — how straight the lead travels from source to your team: Straight into our CRM, but assigned or de-duplicated by hand. *Operator note: webhook-in-and-assigned and portal-pull are different classes of path; this report scores them differently.*
• **Response performance** — stated time from lead arriving to first contact attempt: 15 to 60 minutes. *Operator note: the first minutes belong to whoever picks up. This reads your stated speed, not a verified call log.*
• **Feedback quality** — Only when asked or when something is wrong; disputes: Informal email claims. *Operator note: outcomes flowing back is what makes pricing and quality conversations possible at all.*
• **Compliance posture** — Supplier warrants consent, we run opt-out or do-not-call checks; checks against United States — TCPA, FTC Telemarketing Sales Rule and National Do Not Call Registry, plus state rules. *Operator note: one bad contact can cost more than the lead it touches; the signal checked here is what you can evidence.*

FROM INQUIRY TO FIRST CONVERSATION

# Where your leads leak




No currency estimate appears on this page. It is deliberately absent: No market benchmarks or currency estimates appear in this report: the response-decay data it would need has not been published yet.

> THE WAIT, IN YOUR OWN WORDS
>
> The wait on this page is your own stated answer — “15 to 60 minutes” — not a benchmark, a competitor's timing, or a measurement this report took.

PRIORITY 1 OF 3

# Speed — 50/100

**You said:** “15 to 60 minutes.”

**What is happening.** You said first contact takes 15 to 60 minutes. Contacts land but the clock runs while they wait for a person to open the right screen.

**Fix this week.** Route new leads to a named phone, not a queue. First attempt inside fifteen minutes, every lead, business hours.

**Fix this month.** Measure median and 90th-percentile time to first attempt. Cover after-hours and weekends — that is where the speed number breaks.

**What good looks like.** “Under 5 minutes..”

**Measure this fix:** Median and 90th-percentile time to first attempt, per day

Effort: Low | Impact: High

PRIORITY 2 OF 3

# Follow-up — 35/100

**You said:** “One or two call attempts.”

**What is happening.** You said One or two call attempts. When the first attempts fail, the lead is left to age out — the outcome gets decided by silence, not by contact.

**Fix this week.** One short sequence at fixed times: call, SMS the next morning, email two days later — only the channels the inquiry's consent covers, inside lawful hours in the consumer's local time, ending immediately on a stop request. Even written on a card by the desk beats nothing.

**Fix this month.** Log every attempt against the lead, and give the sequence a stop rule (won, lost, aged out, or consumer asked to stop) so the queue means something.

**What good looks like.** “A multi-channel sequence (call, SMS, email) over 7 or more days, every attempt logged.”

**Measure this fix:** keep the log honest (every attempt, every outcome), re-check the stop rules when close rates move, and treat a consumer's stop request as an instant, recorded end to the sequence.

Effort: Low | Impact: High

PRIORITY 3 OF 3

# Feedback — 36/100

**You said:** “Only when asked or when something is wrong.”

**What is happening.** You said outcomes go back to suppliers Only when asked or when something is wrong, and disputes run on Informal email claims. With no structured outcomes going back, there is no quality record either side can review — the contacted, qualified, won and invalid counts are what a lead-quality conversation is built from. And with no evidence kept per lead, a disputed lead has nothing behind it: no timestamps, recordings or reason codes to check the claim against.

**Fix this week.** One weekly email per supplier: contacted, qualified, won, invalid — counts by reason code. A spreadsheet you already have.

**Fix this month.** Structured outcomes back through the same path the leads arrive (postback or agreed file), a written claim window, and evidence kept per lead: timestamps, recordings, reason codes.

**What good looks like.** “Yes, structured outcomes (contacted, qualified, won) at least weekly.”

**Measure this fix:** agree the format in writing with each supplier so the loop survives staff changes.

Effort: Low | Impact: High

STARTING TOMORROW MORNING

# Your first 24 hours

A touch-by-touch cadence for the first day a lead arrives. Merge fields are in [brackets] — edit them to your voice and your own data; send only fields you can confirm for the lead in front of you. Three rules before the first touch: use only the channels the inquiry's consent covers, keep calls and texts inside lawful hours in the consumer's local time, and stop immediately — and record it — when someone asks not to be contacted. One identity throughout: same name, same business number, every attempt.

MORTGAGE AND HOME LENDING

First-call fields that matter: property situation (owner, renter, first home), loan purpose (refinance, purchase, equity), rate position and LVR if known, timeline, and whether the borrower is mid-approval anywhere. Open with the consumer's own quiz context — they chose a goal, use it: "So you're looking at refinancing — what made you start now?"

Cadence tweak: settlement timelines run weeks; a day-three and day-seven touch beat a same-day push that gets missed while people are at work.

CALL — **Attempt 1 — [first name]? [Name] from [company].** "You put your details in for [offer] about [X minutes] ago — I am calling while it is still warm, and I promise this is quick. [vertical first-call fields — two questions, no pitch]. Perfect. Next step is [specific action] — you will get a text from me in the next [minute/hour] so you have my number."

**If no answer:** send the SMS below immediately. Attempt 2 an hour later, same line, same name.

SMS — "Hi [first name], [Name] at [company] — sorry I missed you. You asked about [offer]; I have [one useful thing: a number, an answer to their question, a slot]. Call back on [number] or I will try you [tomorrow morning]. Reply 'stop' and contact ends there."

EMAIL — Subject: "Your [offer] inquiry — [one concrete thing]" Body: who you are, what arrived, the single next step, one reply-triggering question, phone number, hours. No brochure attached, no footer maze.

Hour 0: attempt 1 + SMS on miss. Hour 1–3: attempt 2, email. Hour 6 (or tomorrow 09:10 in the consumer's local time): attempt 3 — same name, same number as before. Day 3, 5, 7: one channel each, always with new information — a price, a slot, an answer — and only channels consent covers. Stop when an outcome code says stop, and stop the moment the consumer asks you to.

FIFTEEN MINUTES, ONCE

# Secret-shop your own funnel

Fifteen minutes, once. Send a test lead through your own front door the way a consumer would, then watch what happens to it. Pick the checks that match your weakest dimensions.

1. **Arrival path** — where does the test lead land first: CRM, inbox, or a portal you have to log into? Note the clock at send.
2. **Attempt two** — do not answer the first call. Count what follows and over how many days.
3. **Outcome return** — mark the test lead "invalid" and see whether the supplier hears about it without being asked.
4. **Acknowledgement** — did the consumer get anything back within a minute? Time it.
5. **After-hours** — submit one outside business hours and see if anything answers.

Anything that surprises you is a leak with a name on it. Fix that one first.

# Questions for your suppliers, and a returns framework

1. What is your median time from consumer submission to my first touch?
2. How do you deduplicate against leads I have already bought?
3. What consent record can you produce for any lead, on demand?
4. What happens to a lead I mark invalid — does the model get corrected?
5. What claim window applies, and what evidence do you need with it?
6. How do you use my outcome feedback when you allocate volume?
7. What is your after-hours and weekend delivery behaviour?
8. If my close rate is above average for your book, does that move my queue position?

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**Claim window.** Agree the days, in writing: disputes inside N days of delivery, answered inside M.

**Evidence list per lead.** Arrival timestamp, attempts made (channel, time, result), recording reference where the law allows, and the reason code.

**Reason codes.** Wrong number · no consent · unreachable · duplicate · not in market · already a customer.

**Resolution states.** Accepted (credit or replacement) · rejected with reason · escalated. One of these three closes every claim, in writing.

RANKED BY IMPACT AGAINST EFFORT

# Your 30-day fix plan

| STEP | OWNER | DUE | DONE WHEN |
|---|---|---|---|
| **Week 1 · Speed.** Route new leads to a named phone, not a queue. First attempt inside fifteen minutes, every lead, business hours. | | | Arrival and first-attempt timestamps are logged; an owner reviews the median and 90th percentile. |
| **Week 1 · Follow-up.** One short sequence at fixed times: call, SMS the next morning, email two days later — only the channels the inquiry's consent covers, inside lawful hours in the consumer's local time, ending immediately on a stop request. Even written on a card by the desk beats nothing. | | | A permitted test sequence is logged and stops immediately after an opt-out. |
| **Week 2 · Feedback.** One weekly email per supplier: contacted, qualified, won, invalid — counts by reason code. A spreadsheet you already have. | | | Weekly outcomes and the evidence for a sample dispute are retrievable for review. |
| **Week 2 · Capacity.** Protect Capacity: caps and a written cover roster keep it true when volume moves. | | | A primary owner, backup owner and agreed queue cap are documented and checked. |
| **Week 3 · Speed.** Measure median and 90th-percentile time to first attempt. Cover after-hours and weekends — that is where the speed number breaks. | | | Arrival and first-attempt timestamps are logged; an owner reviews the median and 90th percentile. |
| **Week 3 · Follow-up.** Log every attempt against the lead, and give the sequence a stop rule (won, lost, aged out, or consumer asked to stop) so the queue means something. | | | A permitted test sequence is logged and stops immediately after an opt-out. |
| **Week 3 · Feedback.** Structured outcomes back through the same path the leads arrive (postback or agreed file), a written claim window, and evidence kept per lead: timestamps, recordings, reason codes. | | | Weekly outcomes and the evidence for a sample dispute are retrievable for review. |
| **Week 4 · Validation.** Retake the audit and secret-shop the fixed stage again; compare every dimension against this report. | | | New score sheet beside this one |

Name an owner and a due date for every step; tick “done when” only when its evidence exists. Tooling stays vendor-neutral: any webhook, dialer or form tool can execute these; the sequence is the fix, not the software.

WHERE SPEARPOINT X FITS

# The paid conversation, on your terms

**What the report measured is where a managed engagement would start — not a verdict that your process is broken. A managed engagement is a paid conversation about your delivery and outcomes. Where there is a first thing to test, this report's first-ranked leak is the cheapest place to start: Speed. Fix it, measure it, then talk volume, in that order — volume into a gap outruns the handoff. If the review finds nothing worth fixing, expect it to say so before it sells you anything.**

**Read next.** Why Speed-to-Contact Changes Perceived Lead Quality — the guide on speed, the dimension this report ranks as your first fix.

**Talk it through, if you want.** Reply to the email carrying this report — a person reads it, not an autoresponder. Phone or email, your call.

WHAT THIS REVIEW DOES NOT PROMISE

All information is general to your answers and named market reference points; it is not legal advice. Scores use your own answers and the stated weights, with no external benchmarks. Financial scenarios, when provided, depend on respondent inputs and sourced assumptions; they are not forecasts. Nothing here is guaranteed: a strong score does not promise lead performance, allocation priority or regulatory standing, and a weak one is not proof of failure. Everything above is your own answered picture, ready to re-measure in thirty days.

EVERYTHING YOU TOLD US

# Your answers and method

| | |
|---|---|
| Which category do you buy leads in? | Mortgage and home lending |
| Where are your customers? | United States |
| What monthly budget do you have for lead acquisition? | 5k to under 10k |
| How many leads do you receive each month? | 200 to under 500 |
| How many people work those leads? | 3 to 5 |
| How long from a lead arriving to the first contact attempt? | 15 to 60 minutes |
| Who owns the first response? | A named owner, business hours only |
| How do leads reach your team? | Straight into our CRM, but assigned or de-duplicated by hand |
| What happens after the first attempt fails? | One or two call attempts |
| Do you send outcomes back to your lead suppliers? | Only when asked or when something is wrong |
| How do you handle invalid or disputed leads? | Informal email claims |
| How do you verify consent on the leads you buy? | Supplier warrants consent, we run opt-out or do-not-call checks |

Method: Scored from your twelve answers via rubric v1 — Speed 25%, Capacity 20%, Delivery 15%, Follow-up 15%, Feedback 15%, Compliance 10%; Capacity blends Q7 with the Q4/Q5 load ratio. Answers that admit no measurement ("We do not measure it", "Not sure") score 0 internally and are always shown as unknown, never as a measured zero. This is a self-assessment of handoff readiness derived from what you told us — not a measured conversion rate, not verified performance, and not a legal or compliance assessment. Report HND-00000000-V1.

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