

February Product Update

February 11, 2026

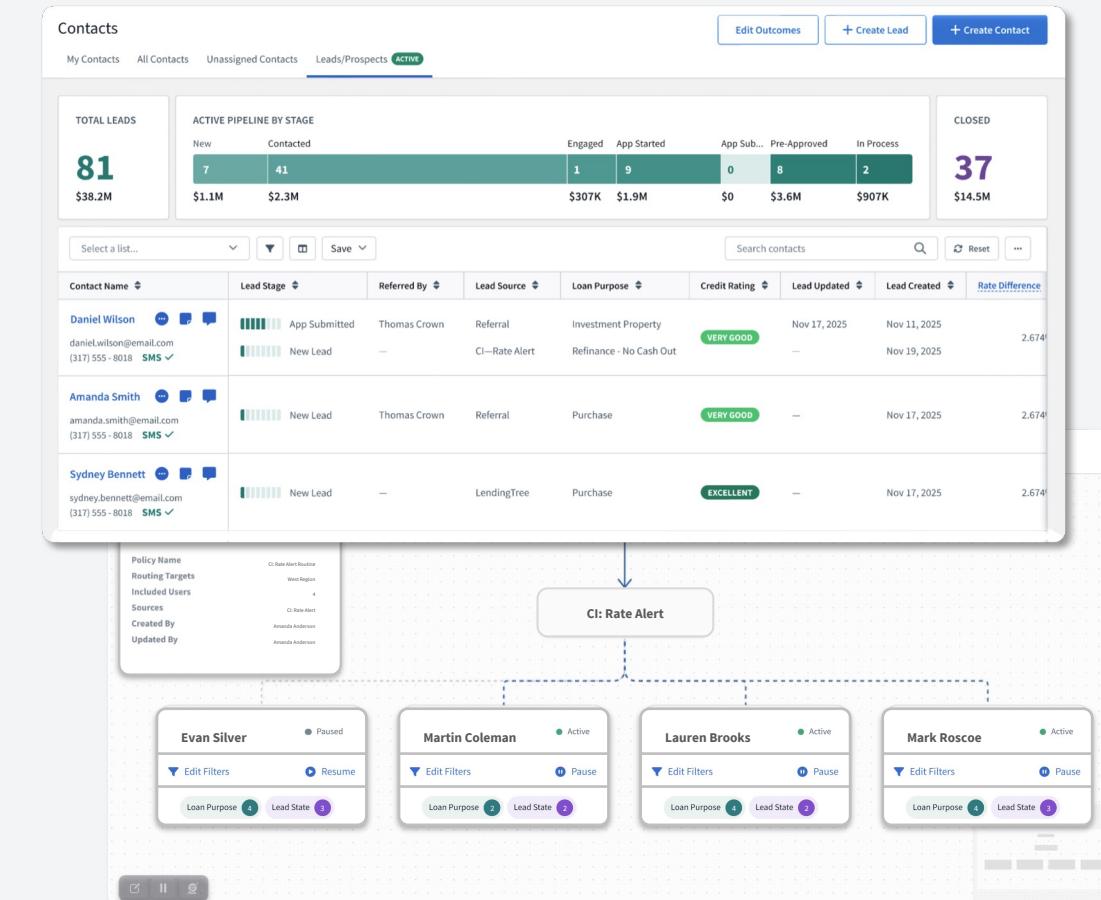


Sales Center

Lead Management

Lead Management introduces a centralized way for loan officers to capture, prioritize, and work leads in Total Expert. It reduces manual effort and inconsistent follow-up and lays the groundwork for better routing and reporting.

- View and manage all leads in a unified platform
- Automatically route leads to the right loan officer using rule-based distribution
- Trigger personalized Journeys based on lead data and activity
- Track lead progress with standard stages and audit trails
- Import leads in bulk or individually, with contact-matching logic
- Monitor performance through standard reports

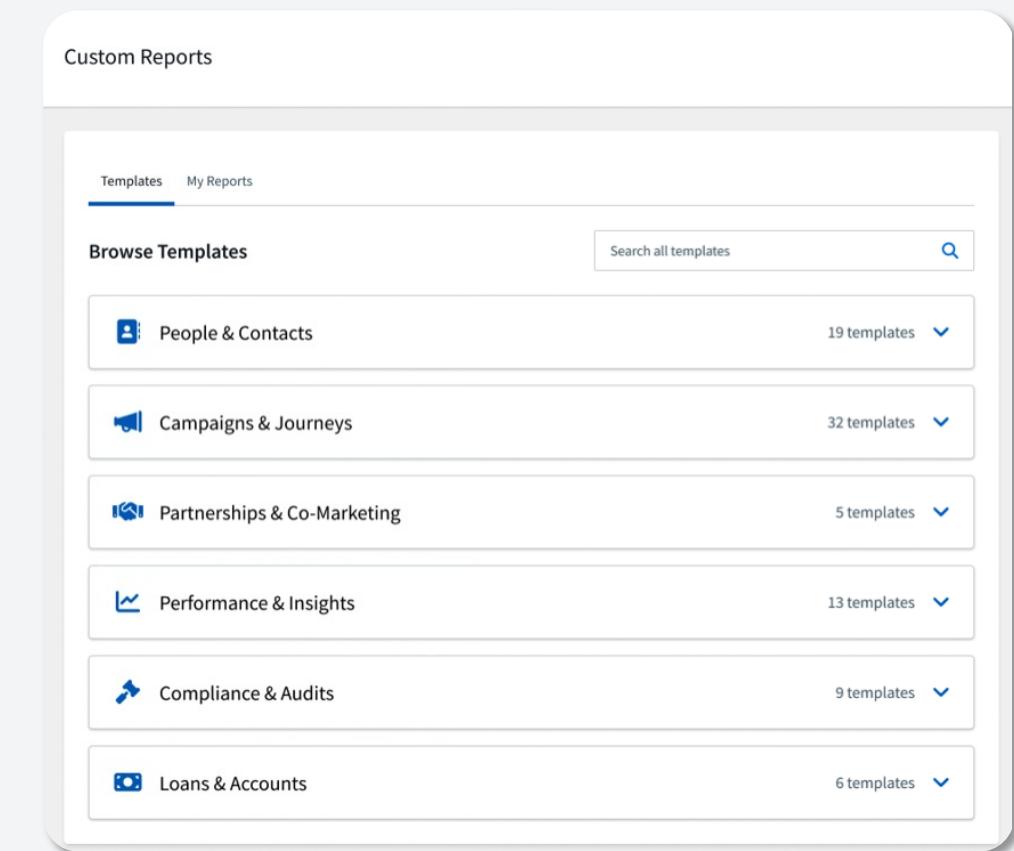


Data/Analytics

Reporting Center

Reporting Center gives admins a centralized place to manage and access data and reporting capabilities. Plus, it provides self-service access to highly requested reports that help Admins save time without having to submit a report request. It's a key part of the broader Data Services strategy, helping customers better understand and act on their data without extensive customization.

- Consolidates key data (audits, journeys, contacts) into a single admin experience.
- Lays the foundation for more flexible, self-service reporting.



The screenshot shows the 'Custom Reports' section of the TotalExpert Reporting Center. At the top, there are tabs for 'Templates' (which is selected) and 'My Reports'. Below this is a search bar labeled 'Search all templates' with a magnifying glass icon. The main area is titled 'Browse Templates' and contains six categories, each with a corresponding icon and a dropdown arrow: 'People & Contacts' (19 templates), 'Campaigns & Journeys' (32 templates), 'Partnerships & Co-Marketing' (5 templates), 'Performance & Insights' (13 templates), 'Compliance & Audits' (9 templates), and 'Loans & Accounts' (6 templates).

Total Expert Connect

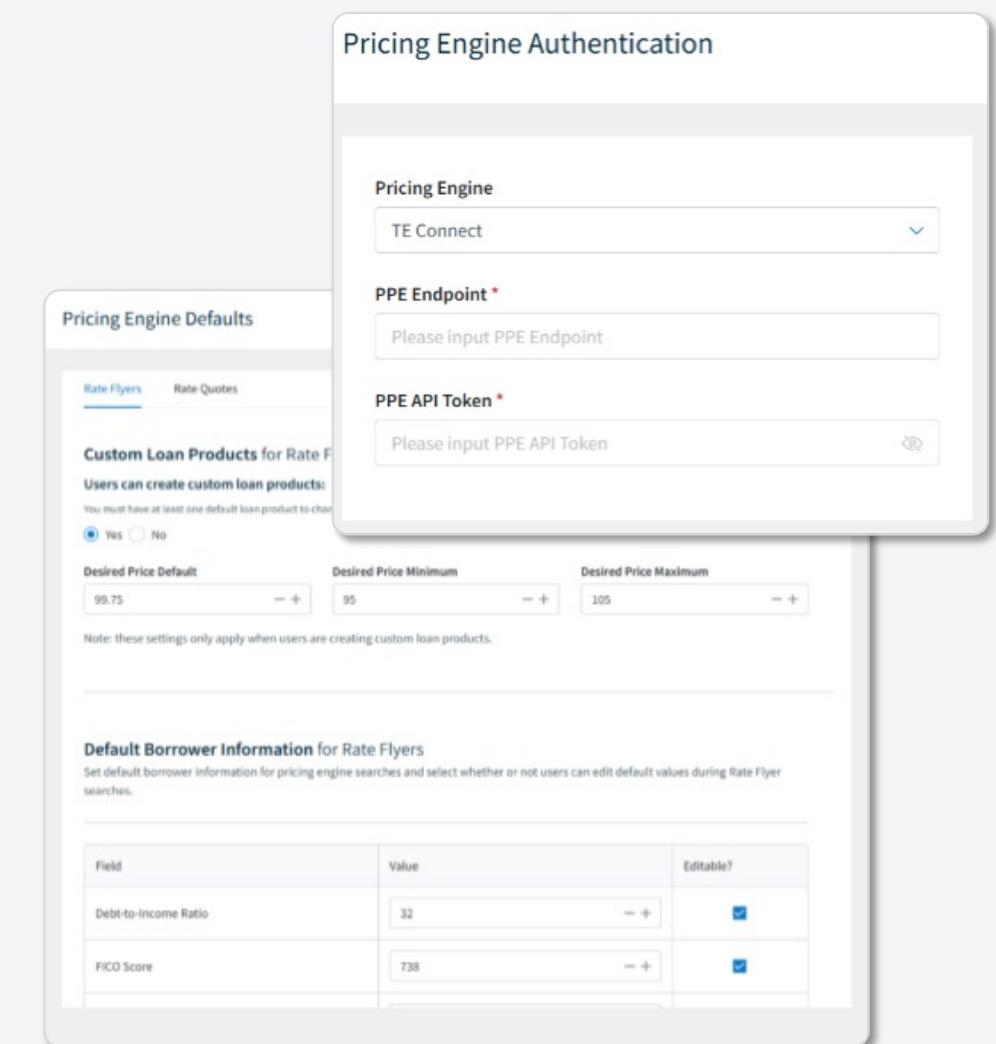
Pricing Engine Schema

Pricing Engine Schema introduces an agnostic, Total Expert-defined PPE API and configuration model that partners and clients can implement to connect their PPE to Total Expert.

Designed to support **multiple PPE providers**: third-party engines like LenderPrice, Mortech, and proprietary/in-house PPEs, in addition to existing Optimal Blue and Polly integrations.

Once configured, the client PPE data can be used in:

- Marketing rate flyers and assets
- Contact-level rate quotes



Pricing Engine Authentication

Pricing Engine

TE Connect

PPE Endpoint *

Please input PPE Endpoint

PPE API Token *

Please input PPE API Token

Pricing Engine Defaults

Rate Flyers Rate Quotes

Custom Loan Products for Rate F

Users can create custom loan products:
You must have at least one default loan product to change the settings.

Yes No

Desired Price Default: 99.75 Desired Price Minimum: 95 Desired Price Maximum: 105

Note: these settings only apply when users are creating custom loan products.

Default Borrower Information for Rate Flyers

Set default borrower information for pricing engine searches and select whether or not users can edit default values during Rate Flyer searches.

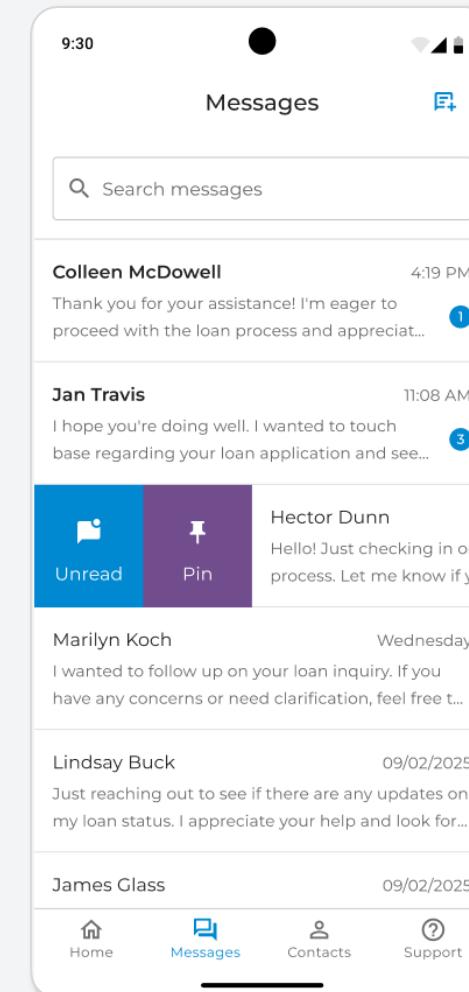
Field	Value	Editable?
Debt-to-Income Ratio	32	<input checked="" type="checkbox"/>
FICO Score	738	<input checked="" type="checkbox"/>

Engage SMS

Mark a Conversation as Unread

Mobile users can now mark conversations as unread, making it easier to triage messages, track what still needs attention, and manage their day from their phone.

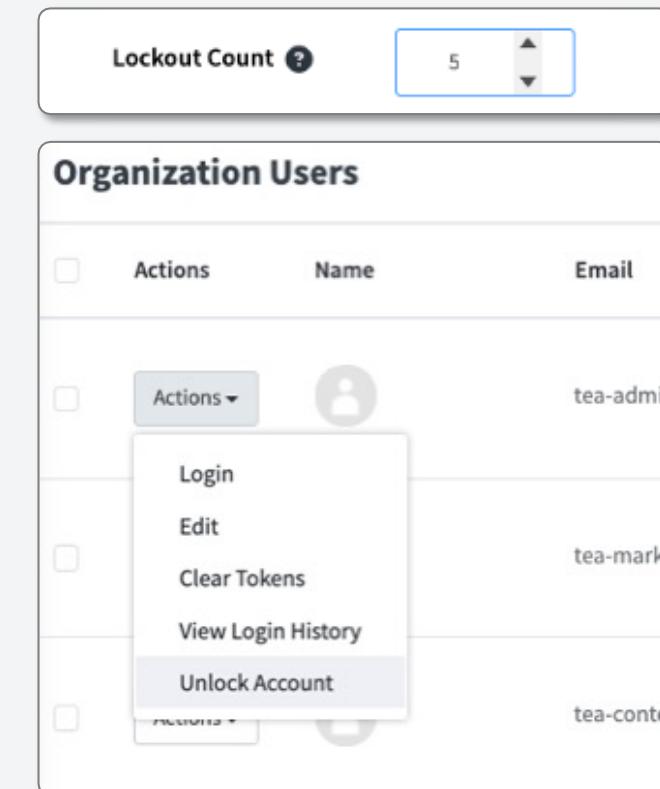
- A new option in the Total Expert Mobile App to swipe on a conversation to mark it as Unread.
- Unread conversations remain visually flagged so users can quickly identify items that still require action.



Login Security

Password Lockout

- Users will be locked out of their account after multiple failed login attempts in a browser.
- When a user exceeds the allowed number of attempts, their account will be temporarily locked.
- Admins can unlock accounts directly from the admin experience, limiting reliance on IT or support tickets.
- **This update does not apply to organizations using SSO.**
- **Password Lockout for Mobile will follow in the coming months.**



Expert Content

New Social Posts

These Expert Content assets give marketers and producers turnkey, high-value social posts that keep them in front of consumers year-round, offering practical home tips and lifestyle content that drive engagement and nurture relationships.

• 8 seasonal home maintenance tips

- Examples: gutter cleaning, checking home foundation, storing garden hoses for winter.

• 8 DIY project tips

- Examples: painting tips, front door upgrades, replacing cabinet hardware.

• 8 seasonal recipes

- Two recipes per season pulled from the quarterly Savor newsletter ranging from main dishes to desserts and salads.



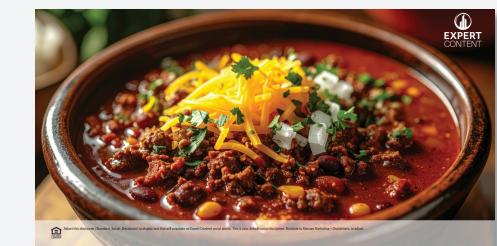
Prevent frozen pipes before temperatures drop! Inspect your plumbing, insulate exposed pipes, and know where your shut-off valve is located. Better safe than sorry! #WinterTips #HomeRepair



Kitchen upgrade tip: Buy single samples of your favorite cabinet hardware styles and test them at home before committing to dozens! See how they look with your cabinets and lighting. #KitchenRenovation #HomeUpgrades



This crunchy, light salad tastes even better after the vegetables get a chance to soak up the dressing for up to an hour. It's ideal for preparing ahead of time as it can be made up to three days in advance. Click to make it! #SpringRecipe



This is a popular winter one-pot meal that's gluten-free as well. You can choose your heat level by choosing mild or spicy pork chorizo, or substitute chicken or soy chorizo. Find the full recipe linked below! #WinterRecipe