Scenario Assistant Job Aid for Loan Officers

The Scenario Assistant is an AI-powered tool built into Total Expert that automatically identifies opportunities and creates a personalized, branded presentation you can share with them — with minimal effort on your part.

Here's what it does for you:

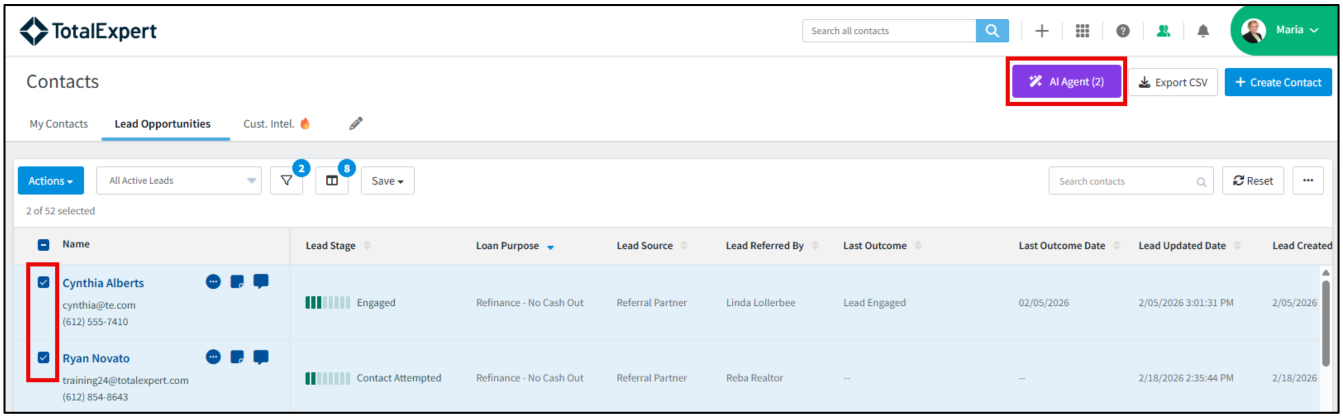
- Analyzes each lead or borrower's existing financial data, including loans, home equity, outstanding debt, and more to spot realistic opportunities.
- Generates a branded presentation showing side-by-side loan comparisons and a clear call-to-action.
- Lets you review and refine the presentation using simple chat-style prompts before it ever reaches your borrower.
- Delivers the presentation to borrowers via email or SMS — either automatically through a journey or manually when you're ready.

Running the Scenario Assistant

From Your Contact List

Use this when you want to run the assistant on one or more contacts at once.

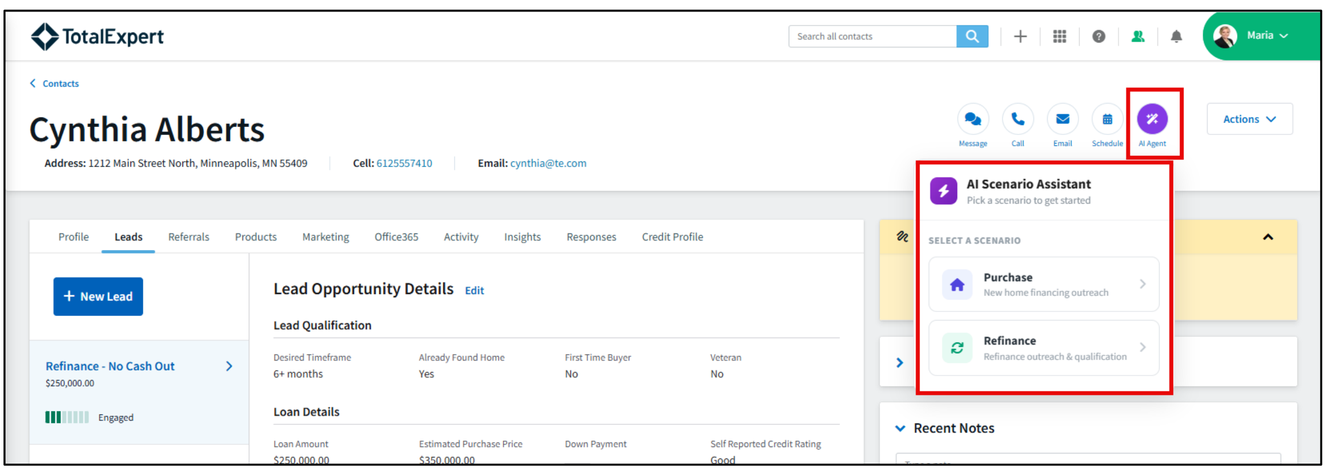
1. Go to Leads & Contacts → Contacts.
2. Check the box next to one or more contacts.
3. Click the AI Agent button in the action bar at the top of the list.
4. From the options presented, select the type of scenario you want to run, and the assistant will start running in the background. If the contact has more than one loan product or lead on their contact record, you will be prompted to select which loan you want to run the scenario against or which lead you want to reference, then click Launch.
5. You'll receive an in-platform notification when each scenario is ready to be reviewed.

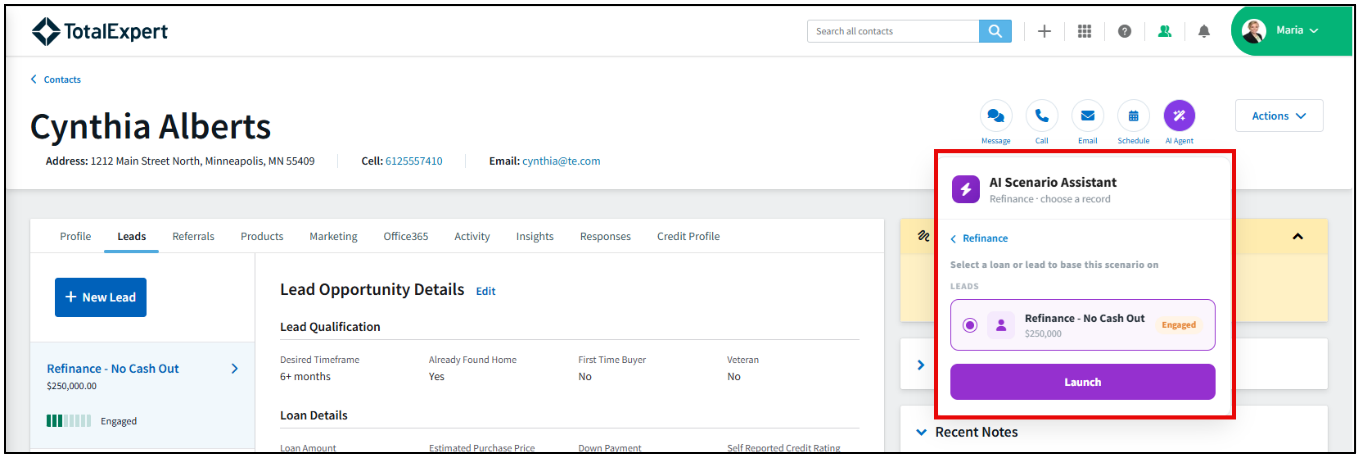


From a Contact Record with an Existing Loan or Lead

Use this when you want to run the assistant for a single borrower who has a loan or lead on their record for the assistant to reference.

1. Open the contact record for the borrower.
2. Click the AI Agent button within the contact record view.
3. From the options presented, select the type of scenario you want to run (first image below), and the assistant will start running in the background. If the contact has more than one loan product, you will be prompted to select which loan you want to run the scenario against (second image below), then click Launch.
4. You'll receive an in-platform notification when the scenario is ready.

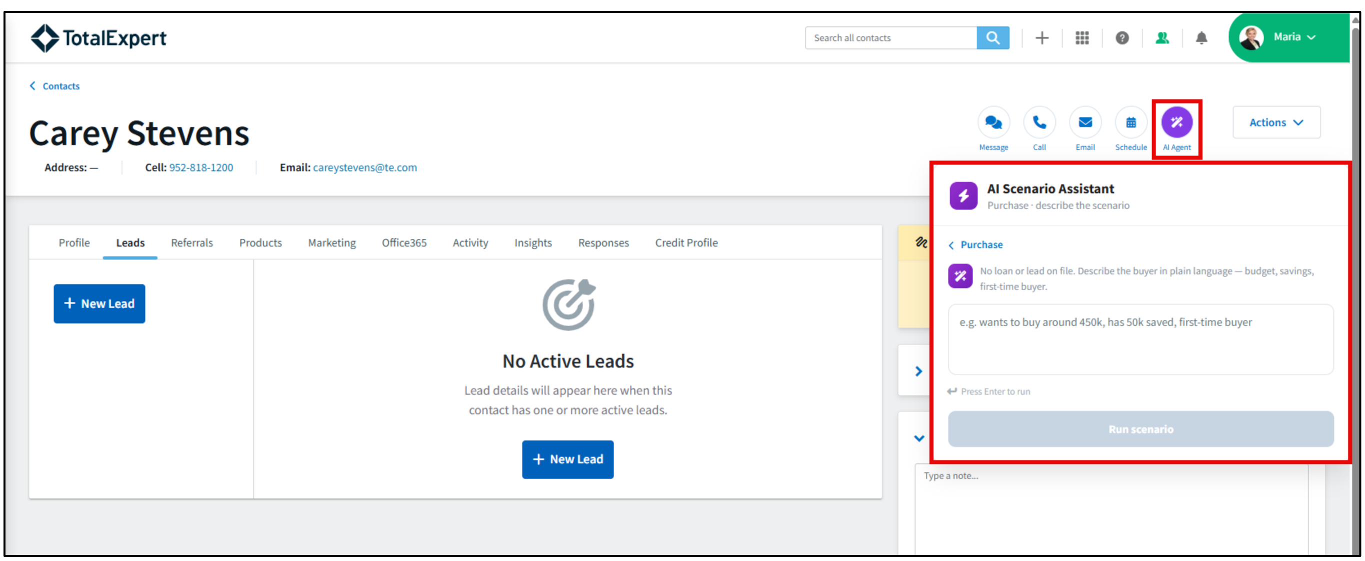




Using Prompts to Run the Scenario Assistant

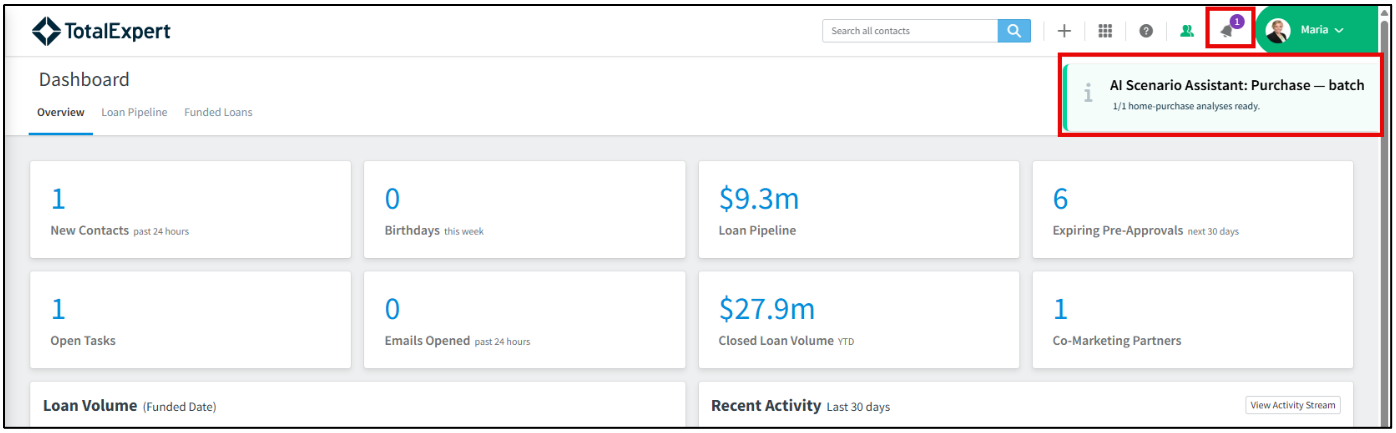
If you want to create a refi or purchase scenario for a contact who does not have an existing loan or lead with enough information on the record, you can use written prompts to give the assistant the information it needs to create a scenario.

1. Open the contact record for the specific contact you want to run the scenario for.
2. Click the AI Agent button within the contact record view.
3. From the options presented, select the type of scenario you want to run.
4. You will be presented with a free-form text box which allows you to provide details about the borrower as the prompt, instead of using pre-existing loan or lead data. When you've provided your details, click Run Scenario.
5. You'll receive an in-platform notification when the scenario is ready.



Reviewing Scenarios Created via Journeys

In addition to manually running the scenario assistant on any contacts you'd like, admins may also configure journeys to create the scenarios automatically for you. While there are options to have the scenarios generated and sent without you needing to interfere, some organizations may choose to keep you in-the-loop by sending you in-platform notifications to review the scenarios prior to sending them to your contacts. In this situation, you'll get a notification in the platform like this:

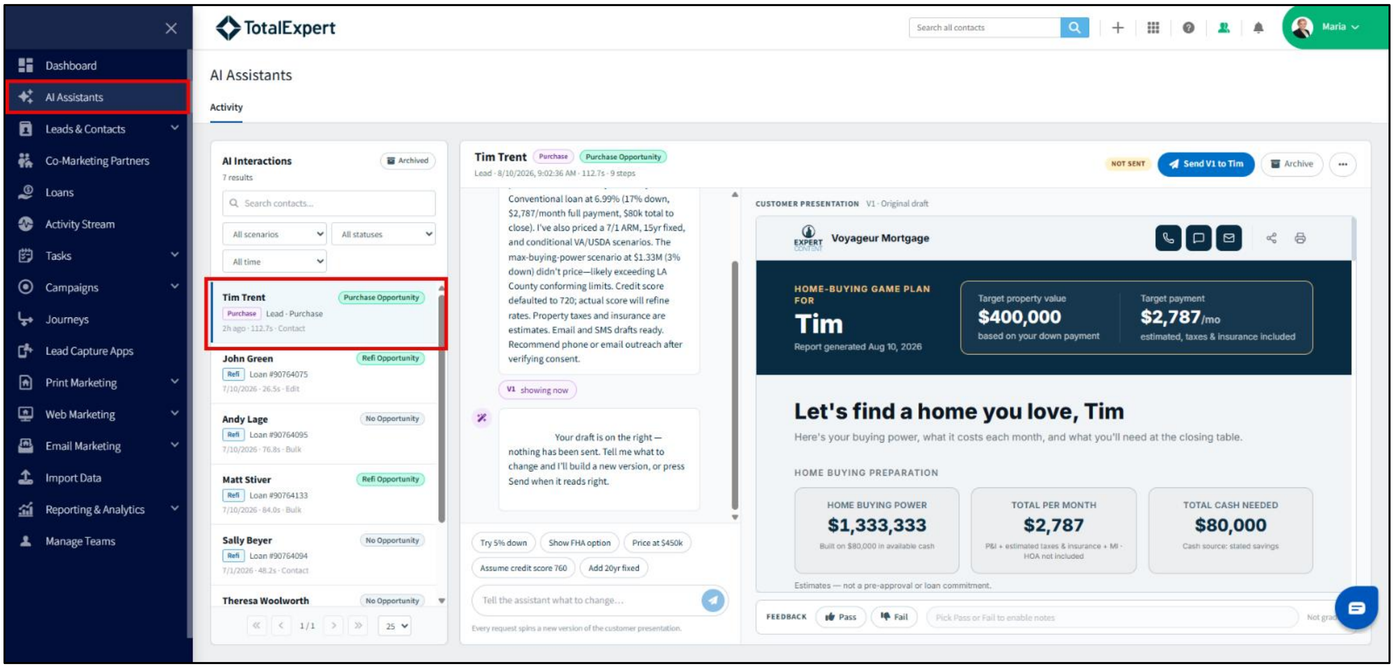


When you receive a notification or if you see unread notifications via the bell icon in the upper right-hand corner, navigate to the AI Assistants page to review and edit any unsent scenario presentations.

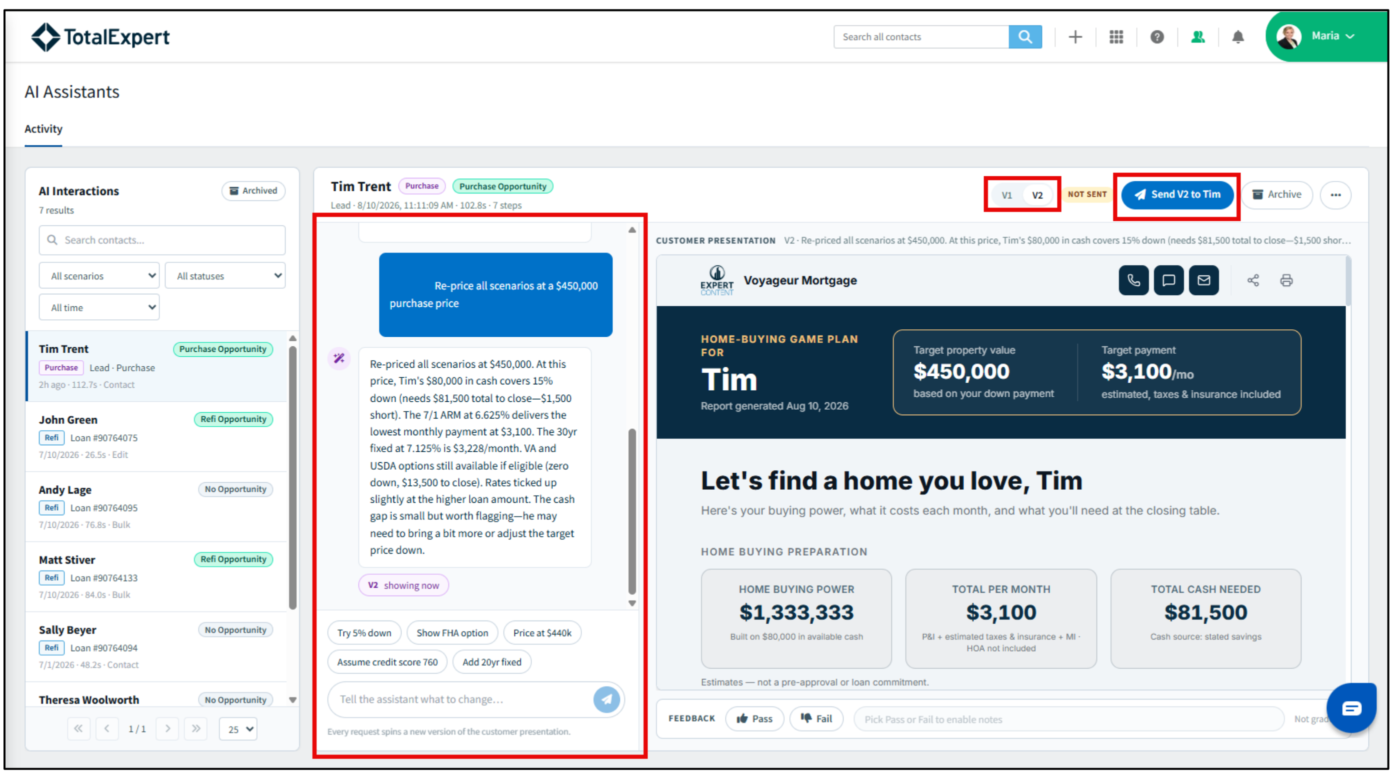
Reviewing and Editing Scenarios

Once a scenario is generated, you can review it and make changes before sending. Here's how:

1. Navigate to the AI Assistants page from the left-hand navigation menu.
2. Find the contact whose scenario you want to review. Completed scenarios show the number of options generated.
3. Click into the scenario to see the rationale, strategy, priced options, and to move into the edit mode of the selected consumer-facing presentation.

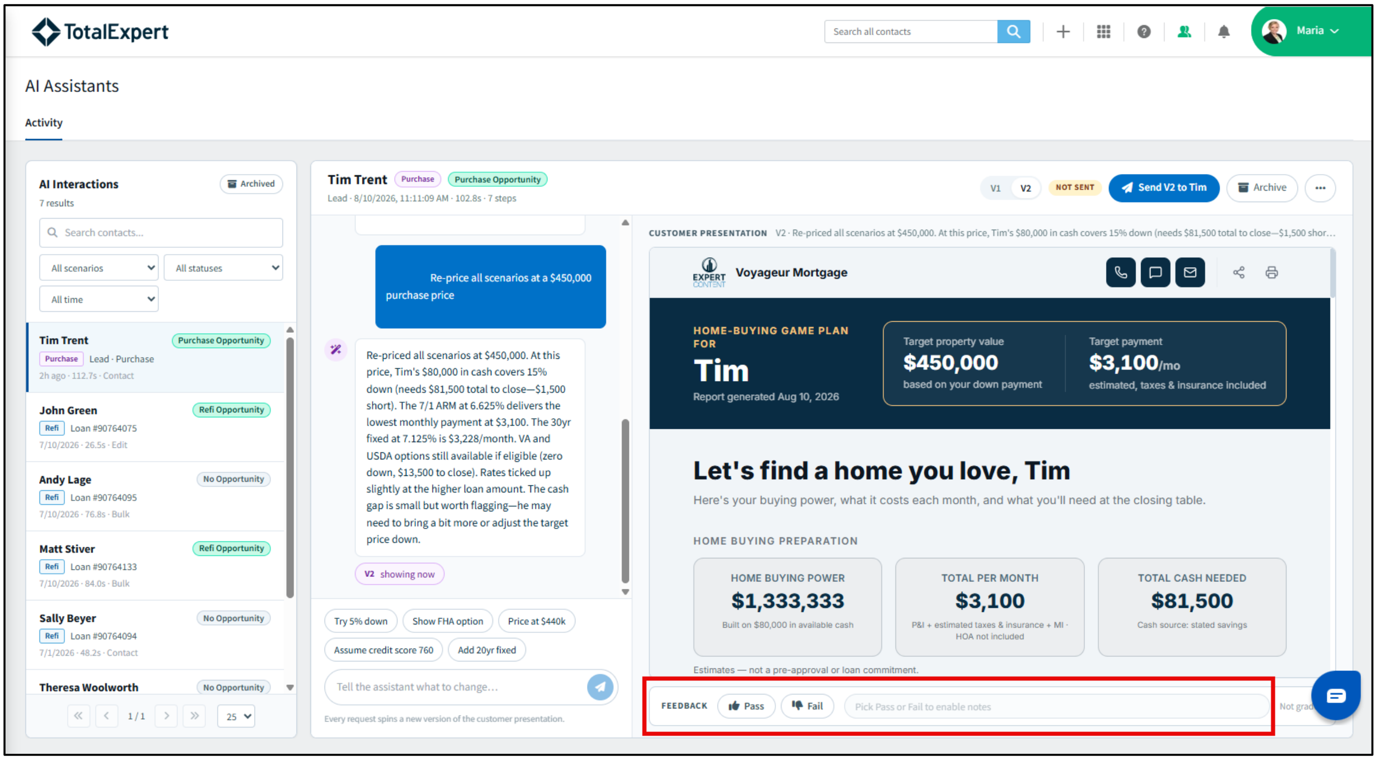


4. Once you click into an interaction, you are automatically in the edit mode of that scenario.
5. Use the chat widget on the left to describe what you'd like to adjust (see the Prompt Guide below for ideas).
6. The assistant will regenerate the presentation based on your input. Multiple versions are saved and available so you can compare.
7. When you're happy with it, you can view the complete presentation in a new tab or choose to send it directly via email or SMS.



Feedback and Grading

Each scenario version can be graded, including feedback, by using the Feedback section that displays below the scenario preview on the AI Assistants page. This information goes directly to Total Expert.



Prompt Guide: Customizing Your Scenario

After a scenario is generated, you can adjust it by typing natural-language prompts in the chat widget. Think of it like texting instructions to an assistant. Below are the types of changes you can make, and some example prompts to get you started.

Rewriting Copy

Change the tone, focus, or length of the written content — no re-pricing required.

What you want to change	Where it appears	Example prompt
Borrower rationale ("Why this fits you" section)	Borrower rationale	"Rewrite the rationale to focus on college tuition, not retirement." "Shorten to 2 sentences." "Drop the break-even language — too technical."
Email draft	LO outreach email	"Rewrite the email more casual — she's a friend."

What you want to change	Where it appears	Example prompt
		"Make the subject line less salesy." "Add a line about her recent home addition."
SMS draft	LO text message	"Make the SMS more urgent — rates are moving."
Scenario notes	Subtitle on each loan option	"Reword the 15yr notes to highlight payoff date, not interest savings."
Savings headline	Big number at top of recommended card	"Frame the headline as total monthly relief, not just mortgage savings." "Lead with cash-to-borrower, not monthly savings."

Adjusting Presentation Blocks

Control what appears in the presentation and in what order.

- *"Move the lock-in CTA above other options."*
- *"Hide the product calculator on this one."*
- *"Move the property/equity tiles to the top — she's most interested in equity."*
- *"Drop the rate comparison block — the rate story isn't the point here."*
- *"Change the cash-out nudge to home improvements."*
- *"Add a callout that the wedding's in October."*

Changing Loan Scenarios

Swap out loan types, re-price with different assumptions, or adjust inputs. Only what you change gets re-priced.

- *"Drop the ARMs."*
- *"Add a 25yr fixed."*
- *"Re-price everything at FICO 760 — she just paid down her CC."*
- *"What if rates drop 50bps?"*
- *"Try 15yr only."*
- *"Lower property value to $480k — appraisal came in light."*
- *"Buy the rate down by 1 point."*

Changing the Recommendation

Override which loan option the assistant recommends or tell it not to recommend a refi at all.

- *"Recommend the 15yr instead — she wants to be mortgage-free before retirement."*
- *"Switch to cash-out — she actually wants to pull equity."*
- *"Don't recommend a refi — break-even is too far out. Just show options."*

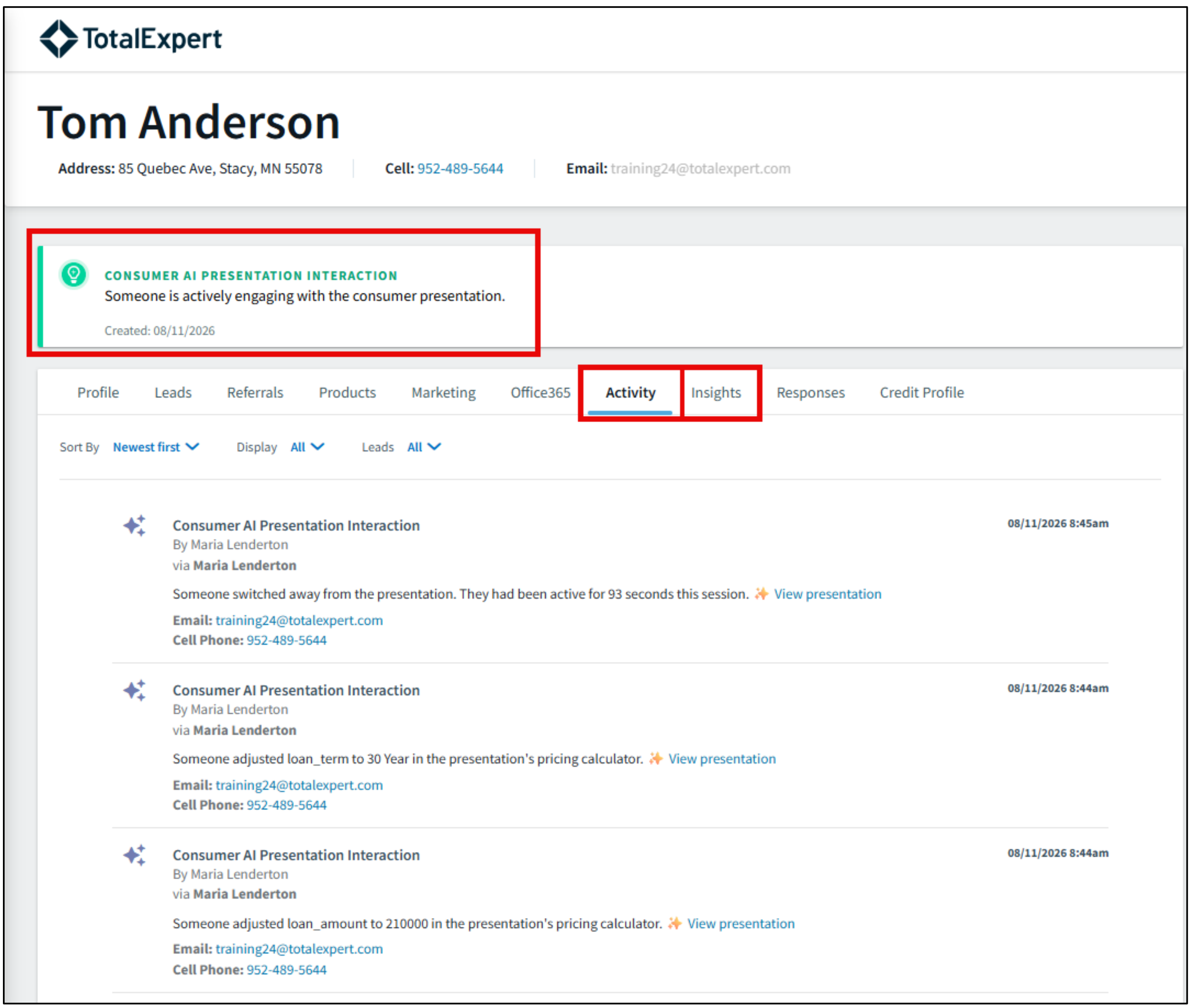
Consumer Interactions

When consumers interact with the presentation, you can view those details on the contact record and can filter based on interactions within the contact list.

Contact Record

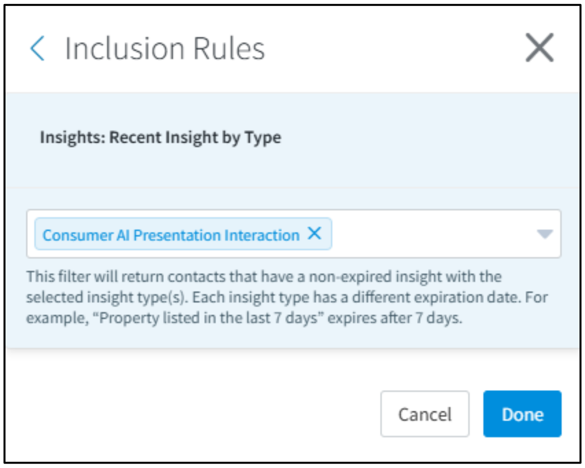
Interaction data is available in 3 places on the contact record:

- An insight banner will display at the top of the contact record when a contact is actively engaging with the presentation.
- Detailed interaction activity displays on the Activity tab.
- Higher-level insight data is available on the Insights tab.



Contact List

You can also filter your contact list based on interactions with the presentation by using the "Recent Insight by Type" inclusion rule in the filter panel:



Frequently Asked Questions

Can I run it on multiple contacts at once?

Yes. From the Contact List view, select multiple contacts and initiate the Scenario Assistant on all of them at the same time. Each will process independently and you'll receive individual notifications as they complete.

What if there's no good refi opportunity?

The assistant will still generate a presentation, but the recommendation may indicate that refinancing doesn't look beneficial under current conditions. You can choose to edit the scenario with different assumptions — or simply not send it.

Can I edit the scenario after sending it?

Yes — you can make edits to an existing scenario presentation even after a presentation link has been sent to a borrower. The borrower will need to refresh the page to see any edits.

How is the presentation branded?

It automatically uses your organization's name and logo, along with your personal name, photo, and contact information as configured in your Total Expert profile. No extra steps needed.

What delivery channels are supported?

Scenarios can be sent via email or SMS.

Does a loan officer have to review before it's sent?

Not necessarily. Your admin can configure a fully autonomous journey that sends automatically — but many teams prefer the human-in-the-loop option for quality control. Ask your admin which setup is right for your team.

Can a consumer schedule a meeting with me directly from the presentation?

Yes, with the addition of Total Expert’s AI SMS Assistant functionality, which supports a scheduling feature leveraging Outlook that allows the consumer to schedule a meeting with the loan officer directly from the presentation.

Are there any user level settings the loan officer can configure for this feature?

Yes, there is a new settings menu available by clicking the user’s name in the upper right-hand corner, then click AI Assistant Settings. For the scenario assistant, the LO can configure the default number of scenarios to price.