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:

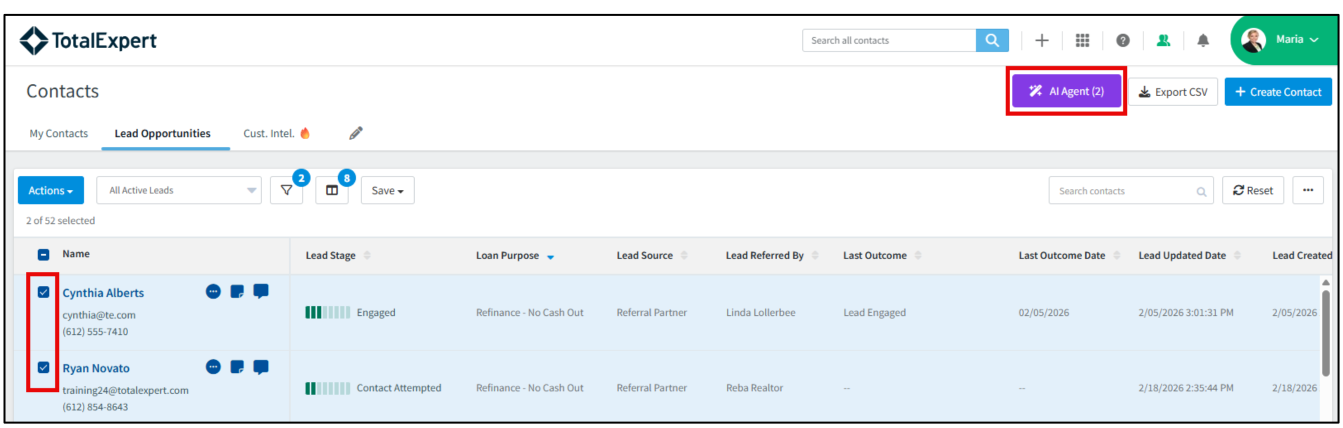
- Analyzes each lead or borrower’s existing financial data, including loans, home equity, outstanding debt, and more to spot realistic opportunities.
- Generates a branded presentation showing side-by-side loan comparisons and a clear call-to-action.
- Lets you review and refine the presentation using 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.

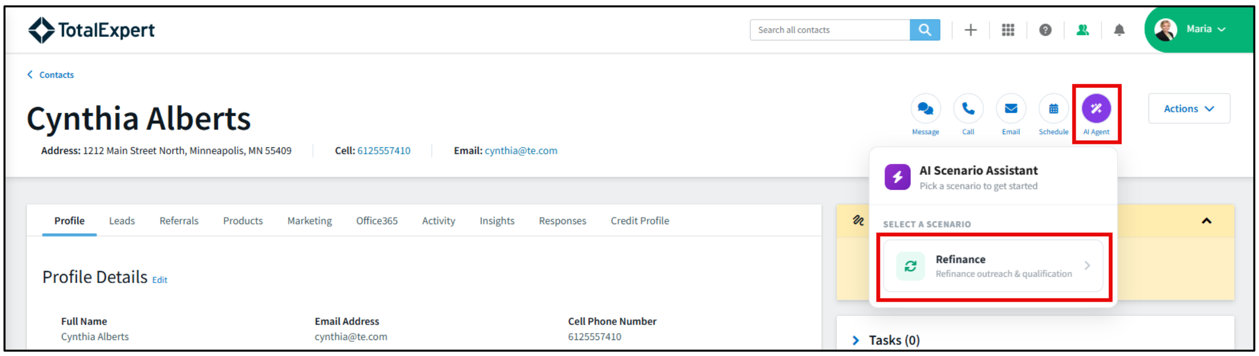
1. Go to Leads & Contacts → Contacts.
2. Check the box next to one or more contacts.
3. Click the AI Agent button in the action bar at the top of the list.
4. From the options presented, select the type of scenario you want to run, and the assistant will start running in the background. If the contact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



From a Contact Record

Use this when you want to run the assistant for a single borrower.

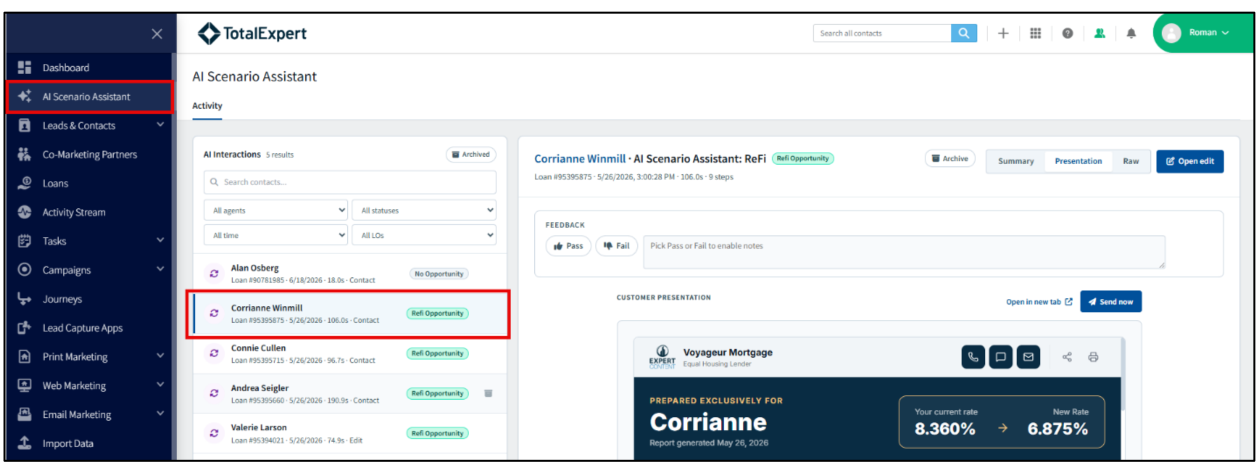
1. Open the contact record for the borrower.
2. Click the AI Agent button within the contact record view.
3. From the options presented, select the type of scenario you want to run, and the assistant will start running in the background. If the contact has more than one loan product, you will be prompted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



Reviewing and Editing a Scenario

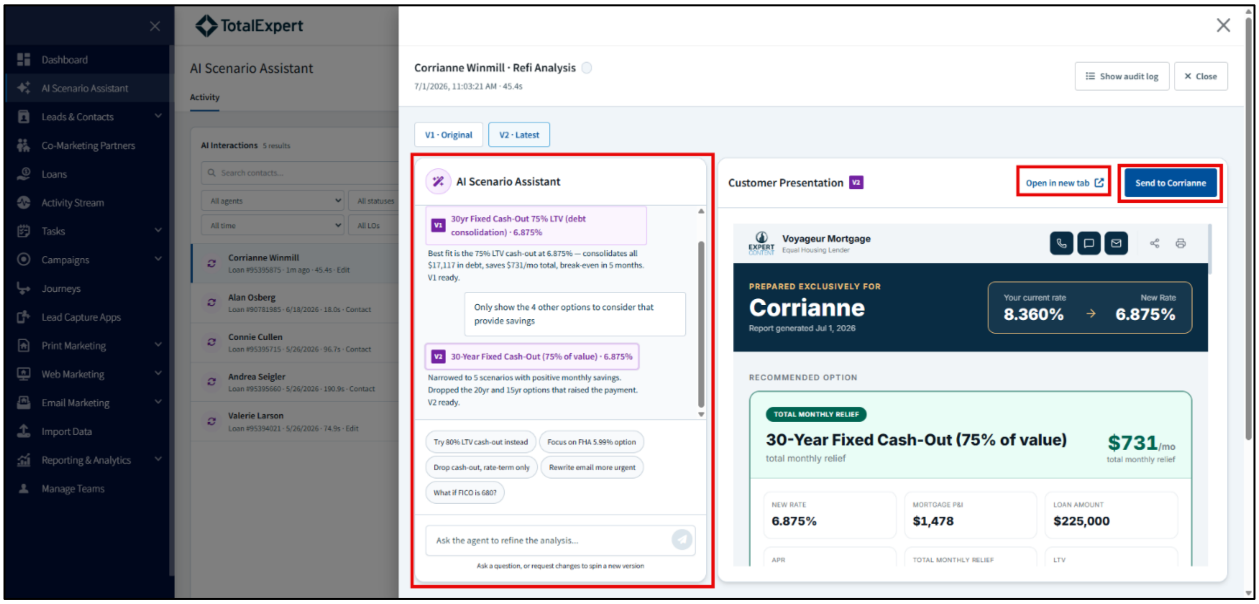
Once a scenario is generated, you can review it and make changes before sending. Here's how:

1. Navigate to the AI Scenario Assistant 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 a preview of the consumer-facing presentation.



4. To make changes, click Open Edit.
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 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.



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." "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."

What you want to change	Where it appears	Example prompt
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."*

Frequently Asked Questions

How long does it take to generate a scenario?

In most cases, scenario generation completes within about 90 seconds. You'll get an in-platform notification when it's ready.

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?

No — once a presentation link has been sent to a borrower, the content is set. Make any edits before you send.

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 it generate purchase loan scenarios?

Not in this release. The Scenario Assistant is currently designed for refinance use cases only.