

Expert Content Strategy Guide

***AI Sales Assistant - Retention:** Credit Inquiry, Rate,
and Periodic Mortgage Review*

April 2026



Realize borrower intent and new opportunities through AI Voice engagement

AI Sales Assistant Journeys enable lenders to engage borrowers instantly when key signals of intent or opportunity arise. Each journey automates timely, personalized engagement through the AI Sales Assistant—helping protect revenue, reduce churn, and strengthen relationships proactively. These journeys fit seamlessly with Customer Intelligence insights and post-close engagements to ensure no opportunity is missed. Marketing admins can configure triggers, outcomes, and timing to align with their organization’s strategy.

The three included journeys are outlined below:

- **Customer Intelligence Credit Inquiry:** Engage consumers showing high-intent signals—whether current borrowers or new opportunities.
- **Customer Intelligence Rate Alert:** Engage borrowers who may benefit from refinancing or improved rate opportunities.
- **Periodic Mortgage Review:** Engage borrowers regularly during post-close to maintain strong relationships and proactively identify new opportunities.

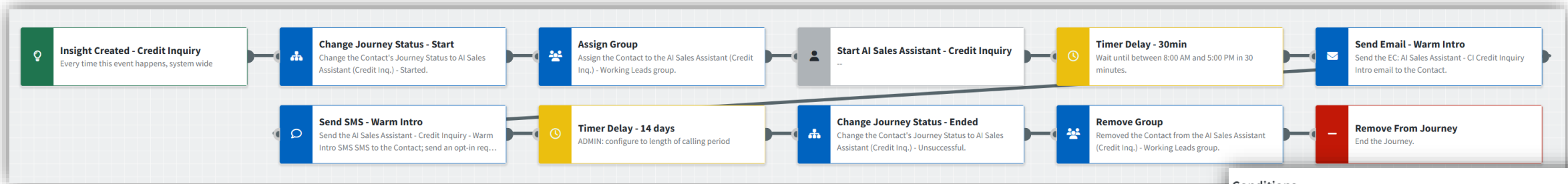
**All communications should be reviewed prior to initiating the journey.*

Journey Configuration

General configuration best practices
and recommendations for all
retention journeys



General Journey Configuration



General Journey Notes:

- **Adjust Timer Delay** to the length of each use-case-specific **calling period**.
- Determine whether email and SMS **warm intros** are part of your organization's strategy. It is recommended to help introduce why the AI Sales Assistant is calling and to help prepare the contact for outreach.
 - **Review and adjust the messaging** as desired.
 - In most cases, it is recommended to send a warm intro prior to the ODC Push. However, in the cases where speed is imperative to success such as Credit Inquiry, the ODC Push should occur prior to email and SMS outreach.
- If you apply **additional Contact Groups** to offramps, such as successful or unsuccessful outcomes, it is recommended to remove those Contact Groups when a contact re-enters the journey.
 - For example, if you apply an "Appointment Scheduled" contact group, make sure to add a "Remove from Group" journey action after the Insight Trigger.
 - Ensure all inline conditions of the onramp trigger are setup appropriately with additional groups such as "Do Not Contact".
- **Consent and compliance strategies** vary significantly by organization and are not included in the Expert Content wireframe. It is **your organization's responsibility** to ensure appropriate controls are in place prior to activating these journeys.
 - Define your organization's method for establishing Existing Business Relationships, AI Consent, or servicing status checks as conditions after the trigger.
 - Work with your Total Expert representative to determine the best approach for your organization.

Conditions

If the Contact **does not belong** to a group named **Never Call with AI Sales Assistant**. [Delete](#) | [Edit](#)

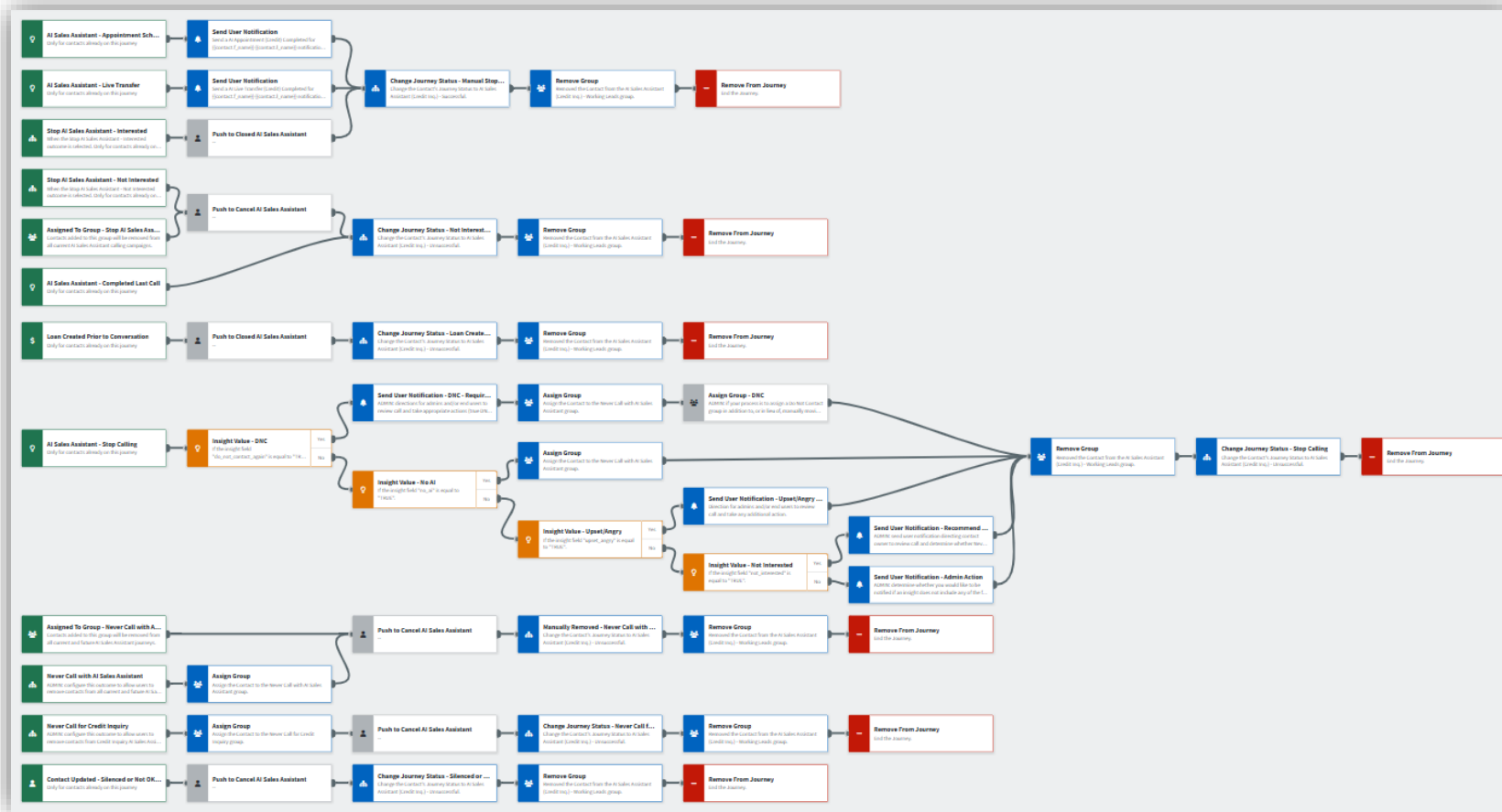
AND

If the Contact **does not belong** to a group named **Never Call for Credit Inquiry**. [Delete](#) | [Edit](#)

AND

If the Contact **OK To Call is equal to 1**. [Delete](#) | [Edit](#)

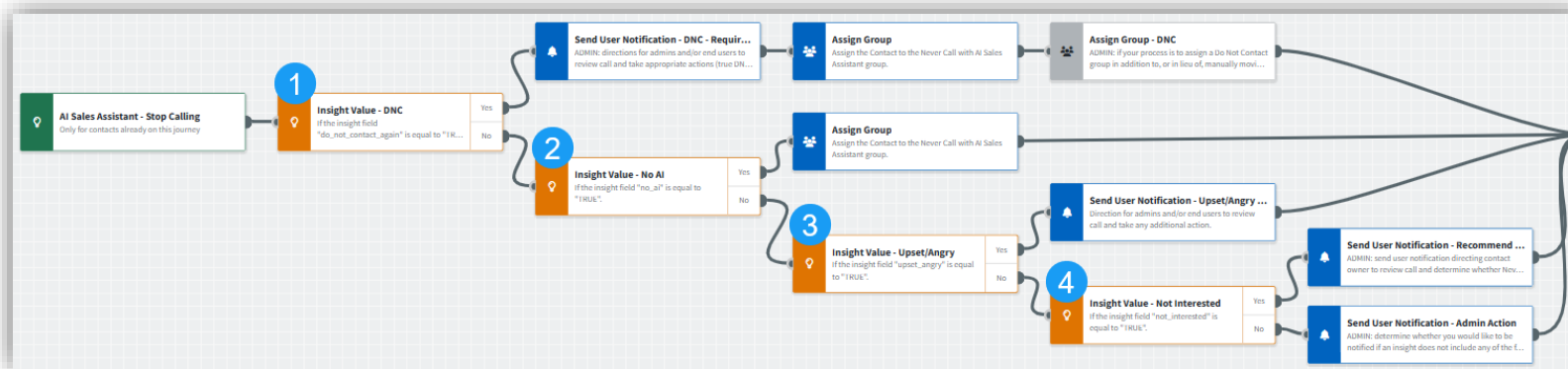
General Offramp Configuration



General Offramp Notes:

- Add or adjust contact groups specific to your organization’s needs. Do Not Contact is one that you may want applied automatically when an Insight Attribute of “do_not_contact_again” is received.
 - It’s recommended to use consolidated groups (e.g. Working Leads) rather than groups for each post-call outcome. Journey statuses, outcomes, and attributes can provide more granular tracking when used for reporting.
- Review and adjust **Outcomes** for successful and unsuccessful conversions as needed.
- Configure **Loan Created Prior to Conversation** trigger with org-specific inline conditions including relevant loan types, statuses, or dates. This captures conversions that occur during the journey but outside of AI Sales Assistant engagement, ensuring proper journey completion.

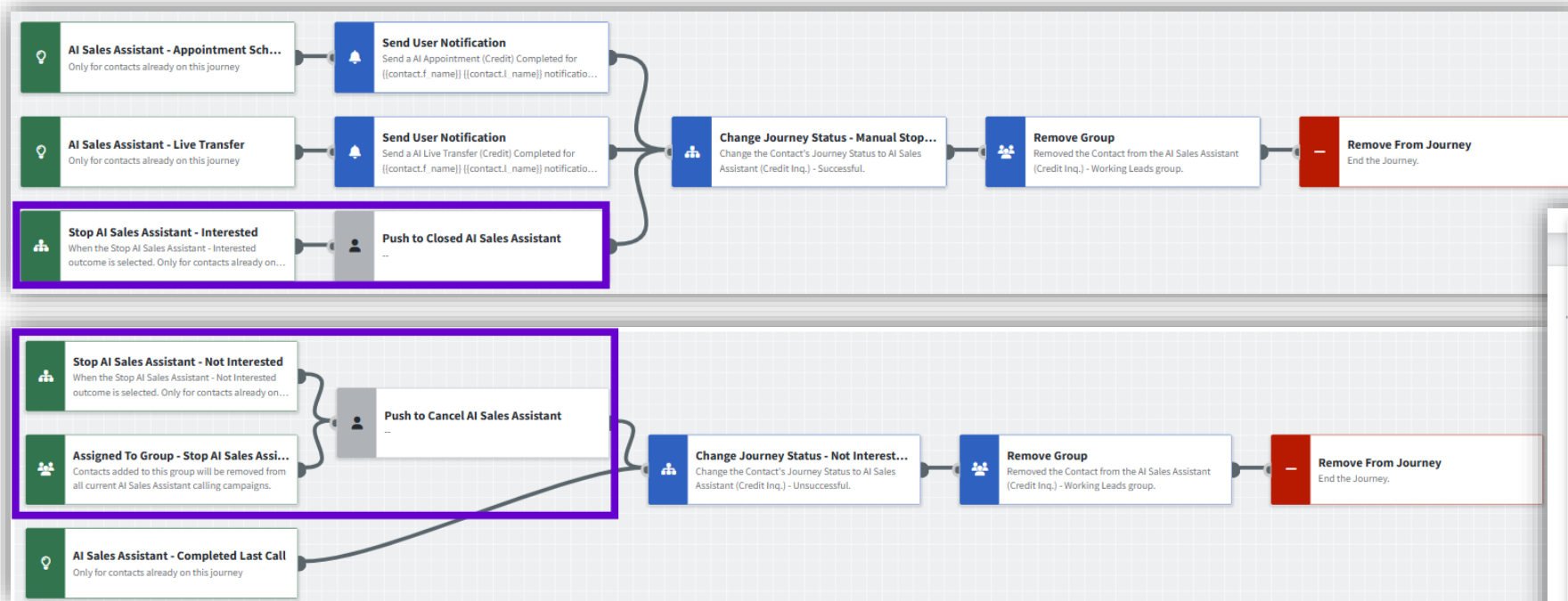
“Stop Calling” Offramp Configuration



“Stop Calling” Offramp Notes:

- Determine how your organization will interpret each **Outcome Attribute**. At least one attribute will be passed along with a “Stop Calling” outcome. In some cases, **multiple attributes may be received simultaneously**. The **“waterfall” approach** handles these combinations by **checking the highest-priority attributes with the most restrictive action first**. The Total Expert definitions and recommended steps are as follows.
 - do_not_contact_again** = do not call this contact again → ok_to_call will be set to 0 (do not call) via the integration → automatically apply “Never Call with AI Sales Assistant” and “Do Not Contact” groups → send user notification → remove from journey
 - Your organization may decide this means the contact is opting out of all communications. If so, it’s recommended to add a **Silence Communications** component, apply your standard “Do Not Contact” group, and retain a version of the **User Notification**. The notification should instruct users to a) review the call to confirm opt-out type, b) manually move the contact to the Do Not Contact list if appropriate, c) consider if other channels apply, and d) check for and update duplicate contact records as this is **contact_id based**.
 - no_ai** = do not use AI with this contact → apply “Never Call with AI Sales Assistant” contact group → remove from journey
 - upset_angry** = send a User Notification to the Contact Owner with next steps such as reviewing the call and identifying whether a personal check in would address the negative interaction → remove from journey
 - If your organization would like to formalize an outreach path for each “upset_angry” Insight Attribute received, add this condition after each applicable step in the “Stop Calling” path. For example, add the Insight Value condition after both Yes and No paths for “No AI”.
 - not_interested** = the contact is not interested at this time → send user notification → remove from journey
 - Your organization may determine that this means the contact is not interested in the specific topic and should be added to the appropriate group. A user notification may be helpful
- Adjust **User Notifications** for each **Outcome Attribute** to include your organization’s preferred actions. You may **consider adding an Admin User Notification** for specific attributes like “upset_angry” or “do_not_contact_again” with additional tasks.

User Initiated Offramp Configuration



Never Call with AI Sales Assistant

Never Call for Credit Inquiry

Never Call for Periodic Mortgage Review

Never Call for Rate Alert


Stop AI Sales Assistant - Interested

Stop AI Sales Assistant - Not Interested

Add Lead to Referral Partner - LO to Agent Journey

Contacted - Not Interested

Interview Scheduled

Select Outcome (optional) 

User Initiated Offramp Notes:

- Group offramp – “Stop AI Sales Assistant”
 - Primarily intended for **mass removal of contacts** for reasons such as deactivated users
 - Contacts can be added to the group individually, added via API/import, or through the Pipeline View for Working Leads
- Admins should **create Outcomes** for each of the following **user-initiated offramps**. Users should apply these outcomes when they learn through direct contact (phone call, text, email, in-person) that someone wants to opt out or modify their AI calling preferences.
 - Never Call with AI Sales Assistant → intended to remove contacts from **all** current and future AI Sales Assistant campaigns
 - Never Call for X Alert → intended to remove contacts from current and future **specific** AI Sales Assistant campaigns
 - Stop Calling – Interested → intended to remove **interested** contacts from the campaign
 - Stop Calling – Not Interested → intended to remove **uninterested** contacts from the campaign

Credit Inquiry

AI Sales Assistant Journey Overview



Communication types: Voice AI, Email, SMS, and User Notifications

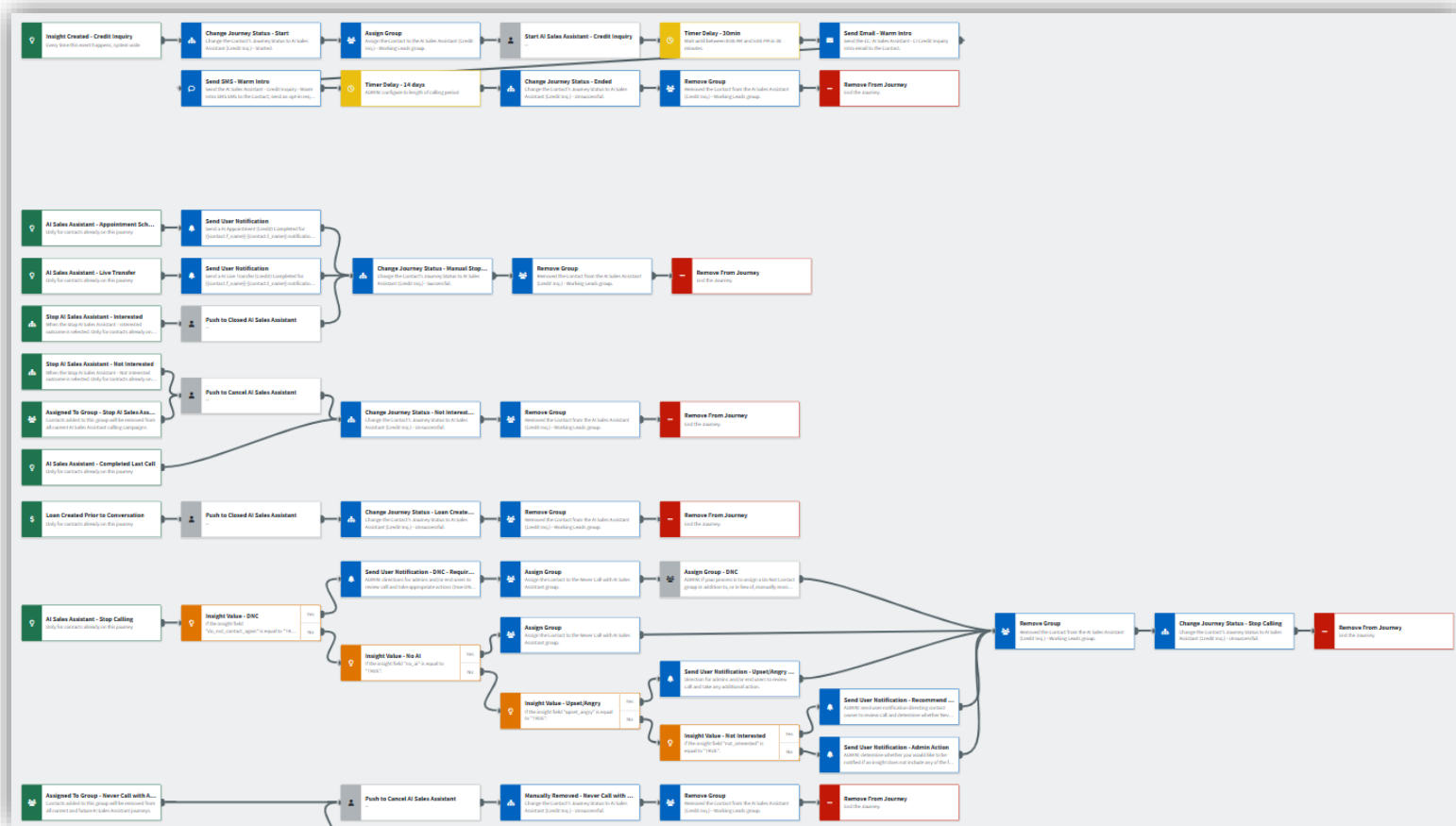
Engage borrowers instantly after a credit inquiry to prevent churn and protect revenue. This journey ensures immediate engagement through the AI Sales Assistant, reinforcing loyalty and capturing opportunities before competitors do.

Key components:

- Trigger: Credit Inquiry insight
- Actions: Push contact to AI Sales Assistant for real-time call engagement
 - Additional touchpoints: email & SMS introducing the assistant
- Offramps: Appointment scheduled, live transfer, stop requests, or conversion event
 - Users can manually remove contacts using Outcomes for interested and not interested scenarios
 - Contacts added to the “Stop AI Sales Assistant” group will pass through the unsuccessful path and be removed from the calling campaign
 - Contacts who are Silenced or marked “Not OK to Call” in the platform are removed as well
- Timing: Immediate push with configurable contact-hour controls

**All communications should be reviewed prior to initiating the journey.*

Credit Inquiry – Journey Overview



Journey Notes:

- Configure **Insight Created – Credit Inquiry** trigger with org-specific inline conditions such as servicing and consent requirements to identify eligible contacts.
 - Prioritize **speed-to-lead** by pushing contacts to the AI Sales Assistant **before** sending email or SMS touchpoints. Timing can be adjusted based on preference.
- Review and adjust **Outcomes** for successful and unsuccessful conversions as needed.
- Configure **Loan Created Prior to Conversation** trigger with org-specific inline conditions to isolate relevant loan types, statuses, or dates.

Credit Inquiry – Intro Email

Hey Linda,

It looks like you might be shopping for a new mortgage or thinking about refinancing. If so, I'd love to work with you during this process. My assistant will try to reach you by phone over the next couple of days if they haven't already.

Sincerely,

Media Team



Media Team Admin

NMLS#: 12345

Office: (123) 456-7890 | Cell: (888) 888-8888
ExpertContent@TotalExpert.com



Expert Content

1234 Lake View Ave. Suite 600
Minneapolis, MN 55432



Adjust this disclaimer (Standard_Email_Disclaimer) to display text that will populate on Expert Content emails. This is your default email disclaimer. Navigate to Manage Marketing > Disclaimers, to adjust.

Email Subject Line: A five-minute chat could save you thousands on home financing.

Hey {{recipient.f_name}},

It looks like you might be shopping for a new mortgage or thinking about refinancing. If so, I'd love to work with you during this process. My assistant will try to reach you by phone over the next couple of days if they haven't already.

Sincerely,

{{sender.f_name}}

***Recommend including the assistant's name and changing to "AI Assistant" if required by compliance.*

SMS: AI Sales Assistant - Credit Inquiry - Warm Intro SMS

Hi {{recipient.f_name}} - it's {{sender.f_name}} from {{sender.company}}. If you're shopping for home financing, I can get you a better deal. If you haven't spoken with my assistant yet, call me at {{sender.phone_office}}.

Credit Inquiry – User Notification

Appointment Scheduled

User Notification: AI Appointment (Credit) Completed for {{contact.f_name}} {{contact.l_name}}

The AI Assistant scheduled a call with you and {{contact.f_name}} {{contact.l_name}} at {{contact.custom.conversational_ai_date_time_of_meeting}} to connect about their credit inquiry.

Using the link below, please open the contact in TE to review their information and add notes and/or make a follow up task for yourself.

Contact details:

Name: {{contact.f_name}} {{contact.l_name}}

Email: {{contact.email}}

Mobile Number: {{contact.phone_cell}}

[Click here to view contact.](#)

Loan details:

Loan number: {{loan.loan_number}}

Loan amount: \${{loan.amount | formatNumber: 0}}

Loan program: {{loan.loan_program}}

Loan funded date: {{loan.funded_date | date: "m/d/Y"}}

Loan rate: {{loan.rate}}%

Contact Address: {{contact.address}} {{contact.city}}, {{contact.state}} {{contact.zipcode}}

[Click here to view loan.](#)

Live Transfer

User Notification: AI Live Transfer (Credit) Completed for {{contact.f_name}} {{contact.l_name}}

The AI Assistant just completed a live transfer with you and {{contact.f_name}} {{contact.l_name}} to connect about their credit inquiry.

Using the link below, please open the contact in TE to review their information and add notes and/or make a follow up task for yourself.

Contact details:

Name: {{contact.f_name}} {{contact.l_name}}

Email: {{contact.email}}

Mobile Number: {{contact.phone_cell}}

[Click here to view contact.](#)

Loan details:

Loan number: {{loan.loan_number}}

Loan amount: \${{loan.amount | formatNumber: 0}}

Loan program: {{loan.loan_program}}

Loan funded date: {{loan.funded_date | date: "m/d/Y"}}

Loan rate: {{loan.rate}}%

Contact Address: {{contact.address}} {{contact.city}}, {{contact.state}} {{contact.zipcode}}

[Click here to view loan.](#)

Do Not Contact

User Notification: Action Required: {{contact.f_name}} {{contact.l_name}} Requested Do Not Contact (Credit Inquiry)

The AI Assistant completed a call with {{contact.f_name}} {{contact.l_name}} about their credit inquiry where they requested not to be contacted again.

Action required:

Review the call recording to determine the scope of their opt-out request and take appropriate next steps:

- If they said "do not contact me again" → Add to Do Not Contact list
- If they said "do not call me again" → Verify ok_to_call is set to false (already updated automatically)
- If they mentioned texting or email → Manually update SMS opt-out or email preferences as needed

Check for duplicate contact records across your organization and update those as well.

Contact details:

Name: {{contact.f_name}} {{contact.l_name}}

[Click here to view contact.](#)

**Note: It is recommended to send these notifications to a system administrator so that they can check across the organization to update duplicate contact records.*

Upset/Angry

User Notification: Follow-Up Recommended: {{contact.f_name}} {{contact.l_name}} Expressed Frustration (Credit Inquiry)

The AI Assistant completed a call with {{contact.f_name}} {{contact.l_name}} about their credit inquiry where they expressed frustration or anger during the conversation.

Recommended action: Review the call recording to understand their concern and determine whether a personal follow-up would help address the issue and maintain the relationship. Consider creating a task to call them directly or send a personalized message.

Contact details:

Name: {{contact.f_name}} {{contact.l_name}}

Email: {{contact.email}}

Mobile Number: {{contact.phone_cell}}

[Click here to view contact.](#)

Not Interested

User Notification: Follow-Up Recommended: {{contact.f_name}} {{contact.l_name}} Indicated Disinterest in Credit Inquiry

The AI Assistant completed a call with {{contact.f_name}} {{contact.l_name}} about their credit inquiry where they indicated they are not interested.

Recommended action: Review the call recording to understand the scope of their disinterest, then apply the appropriate manual outcome to their contact record:

- Not interested right now → No action needed (they've been removed from this campaign)
- Not interested in Credit Inquiry alerts → Apply "Never Call for Credit Inquiry" outcome
- Not interested in any AI calls → Apply "Never Call with AI Sales Assistant" outcome

Contact details:

Name: {{contact.f_name}} {{contact.l_name}}

Email: {{contact.email}}

Mobile Number: {{contact.phone_cell}}

[Click here to view contact.](#)

No Reason Provided

User Notification: ADMIN ACTION: {{contact.f_name}} {{contact.l_name}} Stop Calling - No Reason Provided (Credit Inquiry)

The AI Assistant completed a call with {{contact.f_name}} {{contact.l_name}} about their credit inquiry that resulted in a "stop calling" outcome, but no specific reason attribute was provided by the system.

Admin action required: This is an unexpected scenario. Please review the call recording and contact record to:

- Determine why the contact requested to stop calling
- Apply the appropriate manual outcome based on what was said ("Never Call for Credit Inquiry", "Never Call with AI Sales Assistant", or other)
- If the contact indicated "do not contact me again," verify whether ok_to_call is set correctly and consider adding them to the Do Not Contact list
- Report this issue to Total Expert support for investigation

Contact details:

Name: {{contact.f_name}} {{contact.l_name}}

Contact Owner: {{journey_contact.owner_f_name}} {{journey_contact.owner_l_name}}

[Click here to view contact.](#)

Rate Alert

AI Sales Assistant Journey Overview



Communication types: Voice AI, Email, SMS, and User Notifications

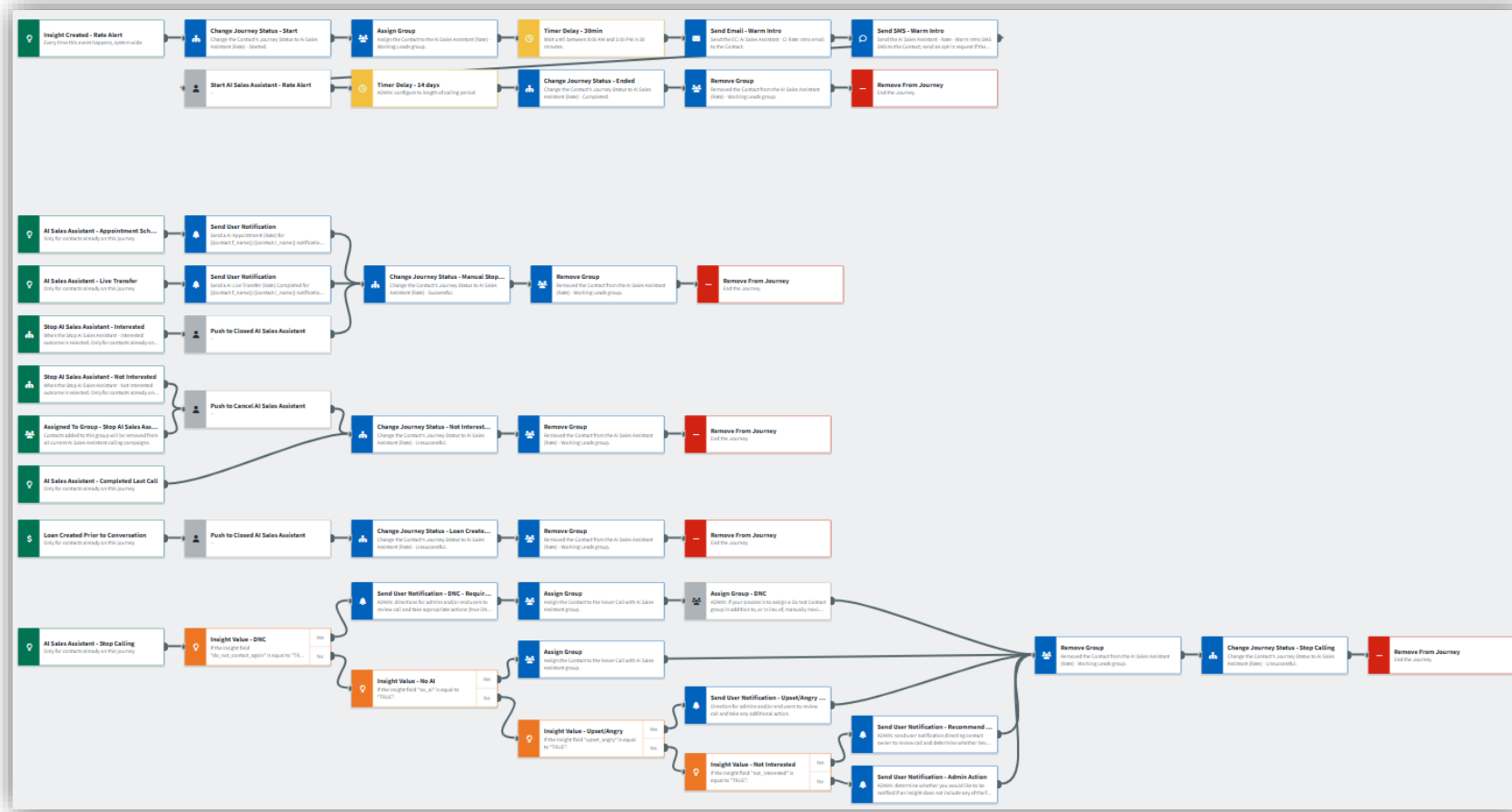
Engage borrowers when rate opportunities arise to strengthen relationships and protect revenue. This journey ensures timely engagement through the AI Sales Assistant, helping borrowers act on favorable rate changes before competitors reach them.

Key components:

- Trigger: Rate Alert insight
- Actions: Push contact to AI Sales Assistant for real-time call engagement
 - Additional touchpoints: email & SMS introducing the assistant
- Offramps: Appointment scheduled, live transfer, stop requests, or conversion event
 - Users can manually remove contacts using Outcomes for interested or not interested scenarios
 - Contacts added to the “Stop AI Sales Assistant” group will pass through the unsuccessful path and be removed from the calling campaign
 - Contacts who are Silenced or marked “Not OK to Call” in the platform are removed as well
- Timing: Immediate push with configurable contact-hour controls

**All communications should be reviewed prior to initiating the journey.*

Rate Alert – Journey Overview



Journey Notes:

- Configure **Insight Created - Rate Alert** trigger with org-specific inline conditions such as servicing and consent requirements to identify eligible contacts.
 - Prioritize **warm lead nurture** by pushing contacts to the AI Sales Assistant **after** sending email or SMS touchpoints. Timing can be adjusted based on preference.
- Review and adjust **Outcomes** for successful and unsuccessful conversions as needed.
- Configure **Loan Created Prior to Conversation** trigger with org-specific inline conditions to isolate relevant loan types, statuses, or dates.

Rate Alert – Intro Email

Hey Linda,

I just compared your mortgage to today's market rates, and it looks like you may be able to lower your monthly payments by refinancing. My assistant will try to reach you by phone over the next couple of days so we can discuss the details.

There's nothing I like more than helping others save money. I look forward to speaking with you soon!

Sincerely,

Media Team



Media Team Admin

NMLS#: 12345

Office: (123) 456-7890 | Cell: (888) 888-8888
ExpertContent@TotalExpert.com



Expert Content

1234 Lake View Ave. Suite 600
Minneapolis, MN 55432



Adjust this disclaimer (Standard_Email_Disclaimer) to display text that will populate on Expert Content emails. This is your default email disclaimer. Navigate to Manage Marketing > Disclaimers, to adjust.

Email Subject Line: Great news...interest rates are down!

Hey {{recipient.f_name}},

I just compared your mortgage to today's market rates, and it looks like you may be able to lower your monthly payments by refinancing. My assistant will try to reach you by phone over the next couple of days so we can discuss the details.

There's nothing I like more than helping others save money. I look forward to speaking with you soon!

Sincerely,

{{sender.f_name}}

***Recommend including the assistant's name and changing to "AI Assistant" if required by compliance.*

SMS: AI Sales Assistant - Rate - Warm intro SMS

Have you noticed that mortgage interest rates are down? If you haven't heard from my assistant yet, text me back or call my office at {{sender.phone_office}} so we can talk about your potential savings. -
{{sender.f_name}} {{sender.l_name}}

Rate Alert – User Notification

Appointment Scheduled

User Notification: AI Appointment (Rate) for {{contact.f_name}} {{contact.l_name}}

The AI Assistant scheduled a call with you and {{contact.f_name}} {{contact.l_name}} at {{contact.custom.conversational_ai_date_time_of_meeting}} to connect about their rate alert.

An invite should be on your calendar for this appointment. Please review their information by opening the contact in TE using the link below, to see all notes from the call with the AI Assistant prior to your appointment.

Contact details:

Name: {{contact.f_name}} {{contact.l_name}}

Email: {{contact.email}}

Mobile Number: {{contact.phone_cell}}

[Click here to view contact.](#)

Loan details:

Loan number: {{contact.enriched.rate.loan_number}}

Loan amount: \${{contact.enriched.rate.loan_amount | formatNumber: 0}}

Loan program: {{contact.enriched.rate.loan_program}}

Loan funded date: {{contact.enriched.rate.loan_funded_date | date: "m/d/Y"}}

Loan rate: {{contact.enriched.rate.loan_rate}}% | Market rate: {{contact.enriched.rate.current_market_rate}}%

Potential monthly savings: \${{contact.enriched.rate.estimated_monthly_savings | formatNumber: 0}}/month

Contact Address: {{contact.address}} {{contact.city}}, {{contact.state}} {{contact.zipcode}}

[Click here to view loan.](#)

Live Transfer

User Notification: AI Live Transfer (Rate) Completed for {{contact.f_name}} {{contact.l_name}}

The AI Assistant just completed a live transfer with you and {{contact.f_name}} {{contact.l_name}} to connect about their rate alert.

Using the link below, please open the contact in TE to review their information and add notes and/or make a follow up task for yourself.

Contact details:

Name: {{contact.f_name}} {{contact.l_name}}

Email: {{contact.email}}

Mobile Number: {{contact.phone_cell}}

[Click here to view contact.](#)

Loan details:

Loan number: {{contact.enriched.rate.loan_number}}

Loan amount: \${{contact.enriched.rate.loan_amount | formatNumber: 0}}

Loan program: {{contact.enriched.rate.loan_program}}

Loan funded date: {{contact.enriched.rate.loan_funded_date | date: "m/d/Y"}}

Loan rate: {{contact.enriched.rate.loan_rate}}% | Market rate: {{contact.enriched.rate.current_market_rate}}%

Potential monthly savings: \${{contact.enriched.rate.estimated_monthly_savings | formatNumber: 0}}/month

Contact Address: {{contact.address}} {{contact.city}}, {{contact.state}} {{contact.zipcode}}

[Click here to view loan.](#)

Do Not Contact

User Notification: Action Required: {{contact.f_name}} {{contact.l_name}} Requested Do Not Contact (Rate Alert)

The AI Assistant completed a call with {{contact.f_name}} {{contact.l_name}} about a Rate Alert where they requested not to be contacted again.

Action required:

Review the call recording to determine the scope of their opt-out request and take appropriate next steps:

- If they said "do not contact me again" → Add to Do Not Contact list
- If they said "do not call me again" → Verify ok_to_call is set to false (already updated automatically)
- If they mentioned texting or email → Manually update SMS opt-out or email preferences as needed

Check for duplicate contact records across your organization and update those as well.

Contact details:

Name: {{contact.f_name}} {{contact.l_name}}

[Click here to view contact.](#)

**Note: It is recommended to send these notifications to a system administrator so that they can check across the organization to update duplicate contact records.*

Upset/Angry

User Notification: Follow-Up Recommended: {{contact.f_name}} {{contact.l_name}} Expressed Frustration (Rate Alert)

The AI Assistant completed a call with {{contact.f_name}} {{contact.l_name}} about a Rate Alert where they expressed frustration or anger during the conversation.

Recommended action: Review the call recording to understand their concern and determine whether a personal follow-up would help address the issue and maintain the relationship. Consider creating a task to call them directly or send a personalized message.

Contact details:

Name: {{contact.f_name}} {{contact.l_name}}

Email: {{contact.email}}

Mobile Number: {{contact.phone_cell}}

[Click here to view contact.](#)

Not Interested

User Notification: Follow-Up Recommended: {{contact.f_name}} {{contact.l_name}} Indicated Disinterest in Rate Alert

The AI Assistant completed a call with {{contact.f_name}} {{contact.l_name}} about a Rate Alert where they indicated they are not interested.

Recommended action: Review the call recording to understand the scope of their disinterest, then apply the appropriate manual outcome to their contact record:

- Not interested right now → No action needed (they've been removed from this campaign)
- Not interested in Credit Inquiry alerts → Apply "Never Call for Rate Alert" outcome
- Not interested in any AI calls → Apply "Never Call with AI Sales Assistant" outcome

Contact details:

Name: {{contact.f_name}} {{contact.l_name}}

Email: {{contact.email}}

Mobile Number: {{contact.phone_cell}}

[Click here to view contact.](#)

Rate Alert – Admin Notification

No Reason Provided

User Notification: ADMIN ACTION: {{contact.f_name}} {{contact.l_name}} Stop Calling - No Reason Provided (Rate Alert)

The AI Assistant completed a call with {{contact.f_name}} {{contact.l_name}} about a Rate Alert that resulted in a "stop calling" outcome, but no specific reason attribute was provided by the system.

Admin action required: This is an unexpected scenario. Please review the call recording and contact record to:

- Determine why the contact requested to stop calling
- Apply the appropriate manual outcome based on what was said ("Never Call for Rate Alert", "Never Call with AI Sales Assistant", or other)
- If the contact indicated "do not contact me again," verify whether ok_to_call is set correctly and consider adding them to the Do Not Contact list
- Report this issue to Total Expert support for investigation

Contact details:

Name: {{contact.f_name}} {{contact.l_name}}

Contact Owner: {{journey_contact.owner_f_name}} {{journey_contact.owner_l_name}}

[Click here to view contact.](#)

Periodic Mortgage Review

AI Sales Assistant Journey Overview



Communication types: Voice AI, Email, SMS, and User Notifications

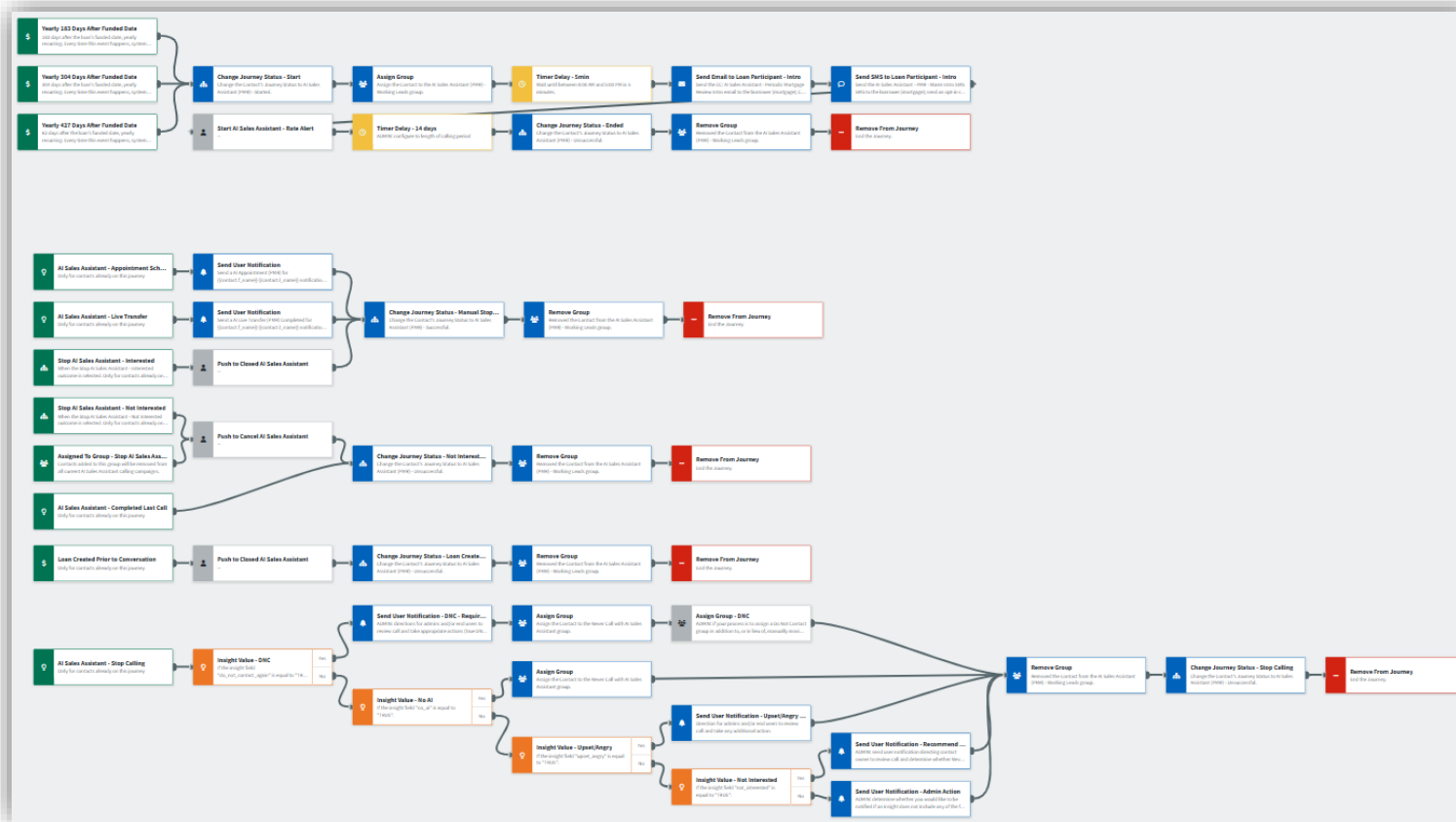
Engage borrowers post-close to reinforce loyalty, prevent churn, and uncover new opportunities. This journey leverages the AI Sales Assistant for timely, personalized engagement ensuring consistent and proactive relationship building.

Key components:

- Trigger: Loan Date (configurable cadence), or Customer Intelligence Equity Alerts or Life Events
- Actions: Push contact to AI Sales Assistant for real-time call engagement
 - Additional touchpoints: email & SMS introducing the assistant
- Offramps: Appointment scheduled, live transfer, stop requests, or conversion event
 - Users can manually remove contacts using Outcomes for interested or not interested scenarios
 - Contacts added to the “Stop AI Sales Assistant” group will pass through the unsuccessful path and be removed from the calling campaign
 - Contacts who are Silenced or marked “Not OK to Call” in the platform are removed as well
- Timing: Immediate push with configurable contact-hour controls

**All communications should be reviewed prior to initiating the journey.*

Periodic Mortgage Review – Journey Overview



Journey Notes:

- Configure **On Loan Date** trigger with org-specific inline conditions such as servicing and consent requirements to identify eligible contacts.
 - The base journey includes **6-, 10-, and 14-month post-funding check-ins** that recur annually.
 - Stagger timing with other campaigns, such as Customer Intelligence Equity or post-close journeys, to avoid overlap.
- Review and adjust **Outcomes** for successful and unsuccessful conversions as needed.
- Configure **Loan Created Prior to Conversation** trigger with org-specific inline conditions to isolate relevant loan types, statuses, or dates.

Periodic Mortgage Review – Intro Email

Hey Linda,

When was the last time you reviewed your mortgage? A lot can change throughout a year, so I'm offering you a complimentary mortgage check-up. Don't worry, there's no cold stethoscope or copay involved!

My assistant will call you soon to help you get started.

Sincerely,

Media Team



Media Team Admin

NMLS#: 12345

Office: (123) 456-7890 | Cell: (888) 888-8888
ExpertContent@TotalExpert.com



Expert Content

1234 Lake View Ave. Suite 600
Minneapolis, MN 55432



Adjust this disclaimer (Standard_Email_Disclaimer) to display text that will populate on Expert Content emails. This is your default email disclaimer. Navigate to Manage Marketing > Disclaimers, to adjust.

Email Subject Line: Healthier home financing starts with a mortgage check-up.

Hey {{recipient.f_name}},

When was the last time you reviewed your mortgage? A lot can change throughout a year, so I'm offering you a complimentary mortgage check-up. Don't worry, there's no cold stethoscope or copay involved!

My assistant will call you soon to help you get started.

Sincerely,

{{sender.f_name}}

***Recommend including the assistant's name and changing to "AI Assistant" if required by compliance.*

SMS: AI Sales Assistant - PMR - Warm Intro SMS

A mortgage checkup can keep your home loan healthy...and yours is complimentary. If you haven't heard from my assistant yet, call me at {{sender.phone_office}} so we can talk. - {{sender.f_name}} {{sender.l_name}}

User Notification Appointment Scheduled

User Notification: AI Appointment (PMR) for {{contact.f_name}} {{contact.l_name}}

The AI Assistant scheduled a call with you and {{contact.f_name}} {{contact.l_name}} at {{contact.custom.conversational_ai_date_time_of_meeting}} to connect about their current mortgage.

An invite should be on your calendar for this appointment. Please review their information by opening the contact in TE using the link below and to see all notes from the call with the AI Assistant prior to your appointment.

Contact details:

Name: {{contact.f_name}} {{contact.l_name}}

Email: {{contact.email}}

Mobile Number: {{contact.phone_cell}}

[Click here to view contact.](#)

Loan details:

Loan number: {{loan.loan_number}}

Loan amount: \${{loan.amount | formatNumber: 0}}

Loan program: {{loan.loan_program}}

Loan funded date: {{loan.funded_date | date: "m/d/Y"}}

Loan rate: {{loan.rate}}%

Contact Address: {{contact.address}} {{contact.city}}, {{contact.state}} {{contact.zipcode}}

[Click here to view loan.](#)

Periodic Mortgage Review – User Notification Live Transfer

User Notification: AI Live Transfer (PMR) Completed for {{contact.f_name}} {{contact.l_name}}

The AI Assistant just completed a live transfer with you and {{contact.f_name}} {{contact.l_name}} to connect about their current mortgage.

Using the link below, please open the contact in TE to review their information and add notes and/or make a follow up task for yourself.

Contact details:

Name: {{contact.f_name}} {{contact.l_name}}

Email: {{contact.email}}

Mobile Number: {{contact.phone_cell}}

[Click here to view contact.](#)

Loan details:

Loan number: {{loan.loan_number}}

Loan amount: \${{loan.amount | formatNumber: 0}}

Loan program: {{loan.loan_program}}

Loan funded date: {{loan.funded_date | date: "m/d/Y"}}

Loan rate: {{loan.rate}}%

Contact Address: {{contact.address}} {{contact.city}}, {{contact.state}} {{contact.zipcode}}

[Click here to view loan.](#)

Periodic Mortgage Review – Admin Notification Do Not Contact

User Notification: Action Required: {{contact.f_name}} {{contact.l_name}} Requested Do Not Contact (Mortgage Review)

The AI Assistant completed a call with {{contact.f_name}} {{contact.l_name}} to review their current mortgage where they requested not to be contacted again.

Action required: Review the call recording to determine the scope of their opt-out request and take appropriate next steps:

- If they said "do not contact me again" → Add to Do Not Contact list
- If they said "do not call me again" → Verify ok_to_call is set to false (already updated automatically)
- If they mentioned texting or email → Manually update SMS opt-out or email preferences as needed

Check for duplicate contact records across your organization and update those as well.

Contact details:

Name: {{contact.f_name}} {{contact.l_name}}

[Click here to view contact.](#)

**Note: It is recommended to send these notifications to a system administrator so that they can check across the organization to update duplicate contact records.*

Periodic Mortgage Review – User Notification Upset/Angry

User Notification: Follow-Up Recommended: {{contact.f_name}} {{contact.l_name}} Expressed Frustration (Mortgage Review)

The AI Assistant completed a call with {{contact.f_name}} {{contact.l_name}} to review their current mortgage where they expressed frustration or anger during the conversation.

Recommended action: Review the call recording to understand their concern and determine whether a personal follow-up would help address the issue and maintain the relationship. Consider creating a task to call them directly or send a personalized message.

Contact details:

Name: {{contact.f_name}} {{contact.l_name}}

Email: {{contact.email}}

Mobile Number: {{contact.phone_cell}}

[Click here to view contact.](#)

Periodic Mortgage Review – User Notification Not Interested

User Notification: Follow-Up Recommended: {{contact.f_name}} {{contact.l_name}} Indicated Disinterest in Mortgage Review

The AI Assistant completed a call with {{contact.f_name}} {{contact.l_name}} to review their current mortgage where they indicated they are not interested.

Recommended action: Review the call recording to understand the scope of their disinterest, then apply the appropriate manual outcome to their contact record:

- Not interested right now → No action needed (they've been removed from this campaign)
- Not interested in Periodic Mortgage Reviews → Apply "Never Call for Periodic Mortgage Review" outcome
- Not interested in any AI calls → Apply "Never Call with AI Sales Assistant" outcome

Contact details:

Name: {{contact.f_name}} {{contact.l_name}}

Email: {{contact.email}}

Mobile Number: {{contact.phone_cell}}

[Click here to view contact.](#)

Periodic Mortgage Review – User Notification No Reason Provided

User Notification: ADMIN ACTION: {{contact.f_name}} {{contact.l_name}} Stop Calling - No Reason Provided (Mortgage Review)

The AI Assistant completed a call with {{contact.f_name}} {{contact.l_name}} to review their current mortgage that resulted in a "stop calling" outcome, but no specific reason attribute was provided by the system.

Admin action required: This is an unexpected scenario. Please review the call recording and contact record to:

- Determine why the contact requested to stop calling
- Apply the appropriate manual outcome based on what was said ("Never Call for Periodic Mortgage Review", "Never Call with AI Sales Assistant", or other)
- If the contact indicated "do not contact me again," verify whether ok_to_call is set correctly and consider adding them to the Do Not Contact list
- Report this issue to Total Expert support for investigation

Contact details:

Name: {{contact.f_name}} {{contact.l_name}}

Contact Owner: {{journey_contact.owner_f_name}} {{journey_contact.owner_l_name}}

[Click here to view contact.](#)