

# Expert Content Strategy Guide

*CI: Mortgage Credit Inquiry*  
*September 2025*



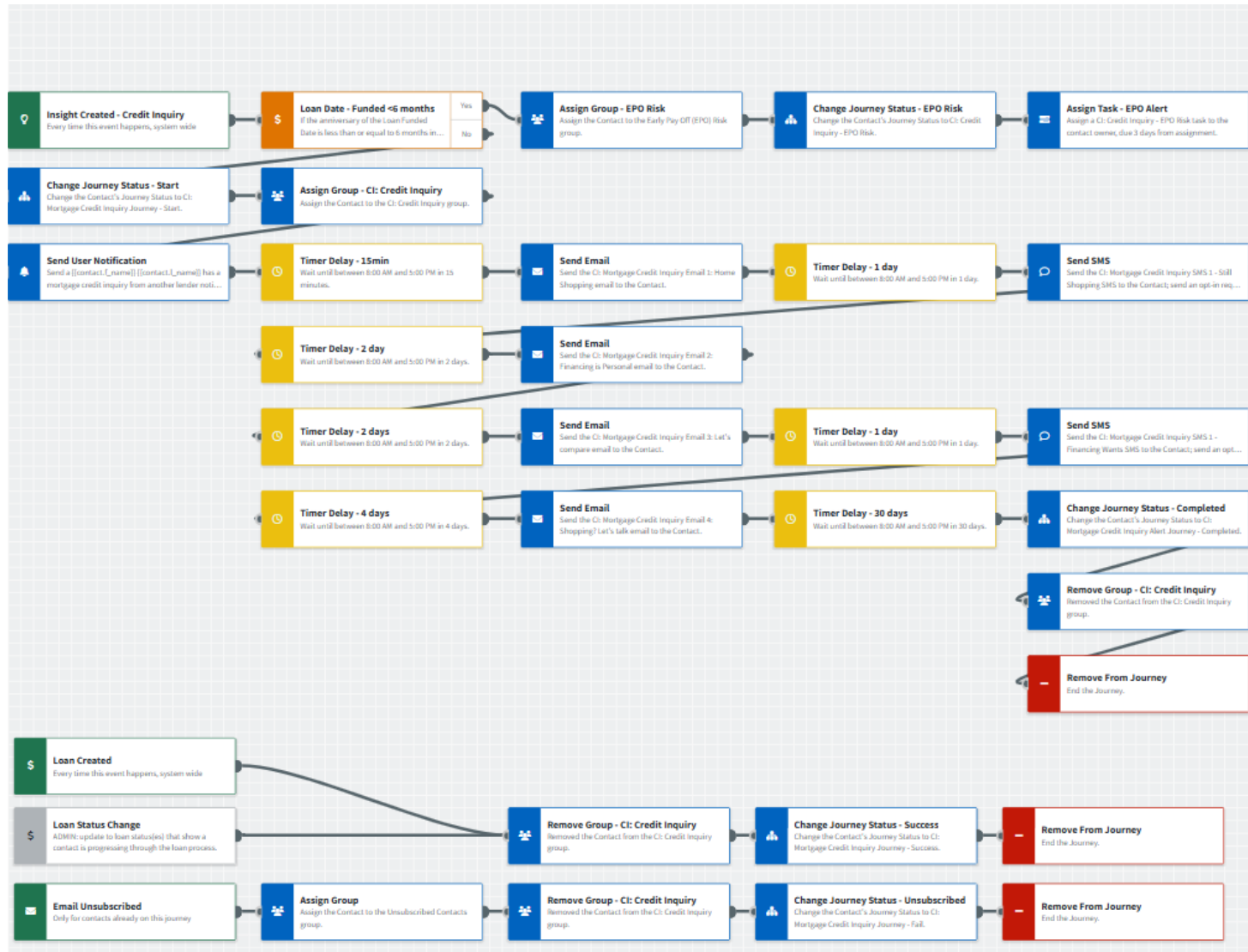
Communication types: Email, SMS, Task, and User Notifications

Use customer intelligence alerts to identify contacts who've recently had a credit inquiry from another lender. Whether they are shopping rates or looking to refinance, this journey reminds the contact that your loan officers are there to support their needs. Four emails and two SMS messages are sent to the contact over eight days.

If the contact's most recent loan has a funded date within 6 months, they will be segmented down a path for the contact owner to reach out directly. Confirm or update Customer Intelligence settings for monitoring window to leverage this path.

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

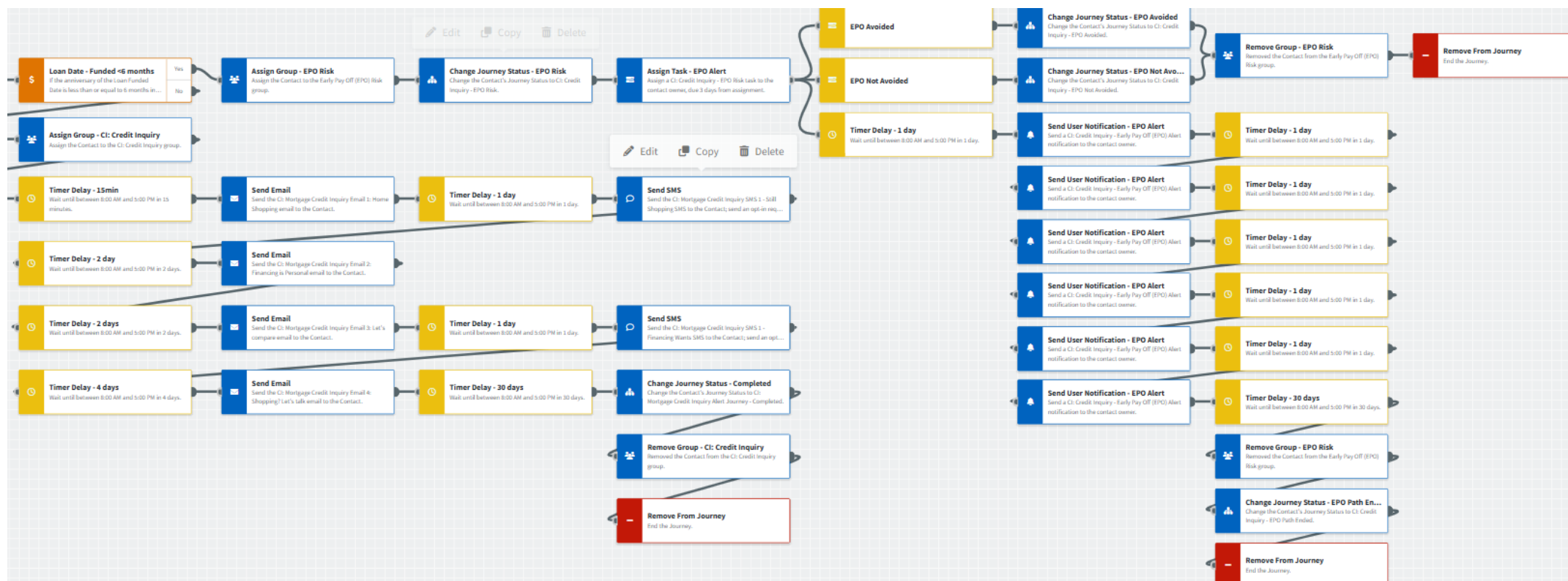
# CI: Mortgage Credit Inquiry



## Journey Notes:

- Keep emails that work for your organization, edit to meet your organization's tone, swap with custom, or add these emails to your existing campaigns.
- Configure trigger and condition components with organization specific inline conditions, contact groups, and Focused View outcomes.

# CI: Mortgage Credit Inquiry



## Journey Notes:

- The Loan Date condition for a Funded Date within 6 months can be modified to a shorter timeframe to better align with sales processes. For example, if you would rather your sales team focus on loans within 4 or 5 months, you can adjust this condition to match.
- Confirm or update Customer Intelligence settings to align with monitoring windows. If your settings begin to monitor at 6 months, the EPO path will not be applicable.
- When a contact's loan funded date is within 6 months, the contact owner will receive a task and daily notifications for the next week.
- Two task outcomes note whether the EPO has been avoided or not. Update the due date for the task and timer delays to align with your sales process.
- If the task has been completed within 7 days, the contact owner will no longer receive notifications.

# CI: Mortgage Credit Inquiry



Hi, Teddy,

Are you considering buying or refinancing soon? If you are, I have some good news for you.

I can provide you with a competitively-priced home loan that fits in well with your current budget and future plans. If you're still window-shopping, I can answer any questions you have so you can make informed decisions.

Call me at (888) 888-8888 or hit Reply to this email so we can set up a convenient time to chat.

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 800  
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: Shopping for home financing? Let's talk.

Hi, {{recipient.f\_name}},

Are you considering buying or refinancing soon? If you are, I have some good news for you.

I can provide you with a competitively-priced home loan that fits in well with your current budget and future plans. If you're still window-shopping, I can answer any questions you have so you can make informed decisions.

Call me at {{sender.phone\_cell}} or hit Reply to this email so we can set up a convenient time to chat.

Sincerely,  
{{sender.f\_name}}

# CI: Mortgage Credit Inquiry



Hello Teddy,

You may already be talking to other lenders about home financing and even received one or two offers. But will they help you accomplish your other financial goals?

Whether it's your first home purchase or third refinance, you can rely on me to ask the right questions before preparing some options for you.

Home financing is a big investment, and taking the time to shop around can save you thousands. Call me at (888) 888-8888 and we'll do some serious number crunching.

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 800  
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: Home financing should be personal.

Hello {{recipient.f\_name}},

You may already be talking to other lenders about home financing and even received one or two offers. But will they help you accomplish your other financial goals?

Whether it's your first home purchase or third refinance, you can rely on me to ask the right questions before preparing some options for you.

Home financing is a big investment, and taking the time to shop around can save you thousands. Call me at {{sender.phone\_cell}} and we'll do some serious number crunching.

Sincerely,  
{{sender.f\_name}}

# CI: Mortgage Credit Inquiry



Hello Teddy,

Whether you're negotiating a home purchase, refinancing, or just checking the latest rates, you could probably use a second set of eyes. My eyes are available, and they're great at spotting money-saving options.

It doesn't matter if you've already received a Loan Estimate from another source. You still have time to make sure you're getting the best deal possible, simply by sharing the Loan Estimate with me.

Your next step's easy...just call me at (888) 888-8888 for friendly advice, plus answers to any questions you may have.

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 800  
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: Let's compare home financing notes.

Hello {{recipient.f\_name}},

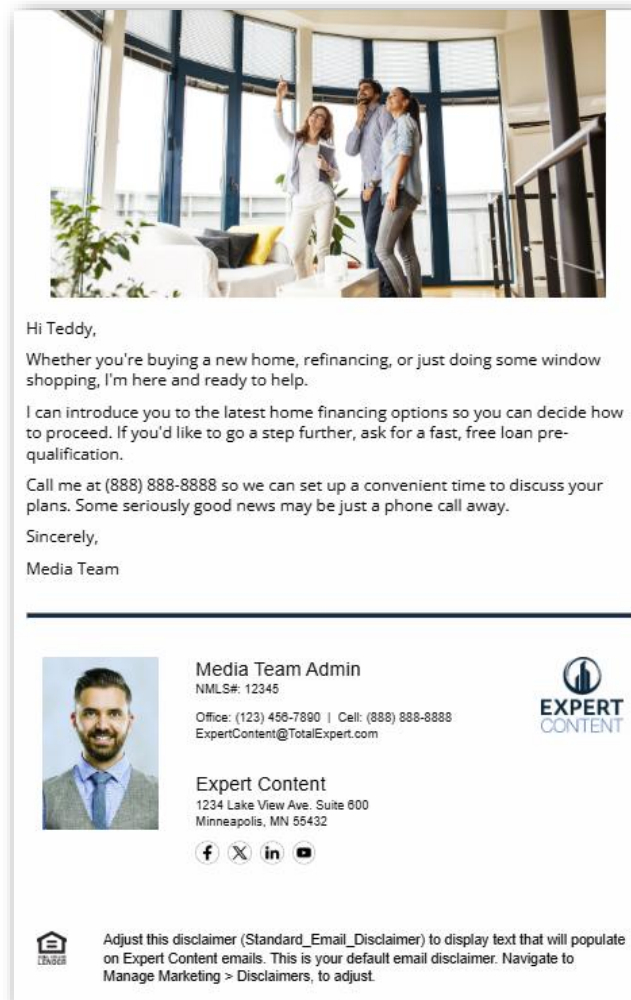
Whether you're negotiating a home purchase, refinancing, or just checking the latest rates, you could probably use a second set of eyes. My eyes are available, and they're great at spotting money-saving options.

It doesn't matter if you've already received a Loan Estimate from another source. You still have time to make sure you're getting the best deal possible, simply by sharing the Loan Estimate with me.

Your next step's easy...just call me at {{sender.phone\_cell}} for friendly advice, plus answers to any questions you may have.

Sincerely,  
{{sender.f\_name}}

# CI: Mortgage Credit Inquiry



Email Subject Line: Not all home loans are created equal.

Hi {{recipient.f\_name}},

Whether you're buying a new home, refinancing, or just doing some window shopping, I'm here and ready to help.

I can introduce you to the latest home financing options so you can decide how to proceed. If you'd like to go a step further, ask for a fast, free loan pre-qualification.

Call me at {{sender.phone\_cell}} so we can set up a convenient time to discuss your plans. Some seriously good news may be just a phone call away.

Sincerely,  
{{sender.f\_name}}

## **SMS: CI: Mortgage Credit Inquiry SMS 1 - Still Shopping**

Hi, {{recipient.f\_name}}! This is {{sender.f\_name}} from {{sender.company}}. If you're thinking of buying or refinancing a home, call me at {{sender.phone\_cell}}. I'll provide you with some competitively priced options so you can choose the financing that's right for you.

## **SMS: CI: Mortgage Credit Inquiry SMS 2 - Financing Wants**

{{recipient.f\_name}}, got a minute to tell me what you want from your home's financing? This is {{sender.f\_name}} with {{sender.company}}, and I'd like to make sure you get the best deal. Call me at {{sender.phone\_cell}} to learn more.

**User Notification: {{contact.f\_name}} {{contact.l\_name}} has a mortgage credit inquiry from another lender**

The contact below has a mortgage credit inquiry pending with another lender. The contact will receive a series of emails automatically. It could be beneficial to discuss your lending options and how it compares to the other organization.

Contact name: {{contact.f\_name}} {{contact.l\_name}}

Contact phone: {{contact.phone\_cell}}

## **Task: CI: Credit Inquiry - EPO Risk**

The contact below has triggered a credit inquiry alert and their funded date is less than 6 months ago. This is an EPO risk and should be followed up on within the next 3 days. You will receive a daily user notification over the next week.

Below are the details of the contact and loan that triggered this alert.

Contact name: {{contact.f\_name}} {{contact.l\_name}}

Contact phone: {{contact.phone\_cell}}

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}}%

## **User Notification: CI: Credit Inquiry - Early Pay Off (EPO) Alert**

The contact below has triggered a credit inquiry alert and their funded date is less than 6 months ago. This is an EPO risk and should be followed up on as soon as possible. Below are the details of the contact and loan that triggered this alert.

**Contact name:** {{contact.f\_name}} {{contact.l\_name}}

**Contact phone:** {{contact.phone\_cell}}

**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}}%