

# Expert Content Strategy Guide

*In Process Refinance Milestone  
May 2025*

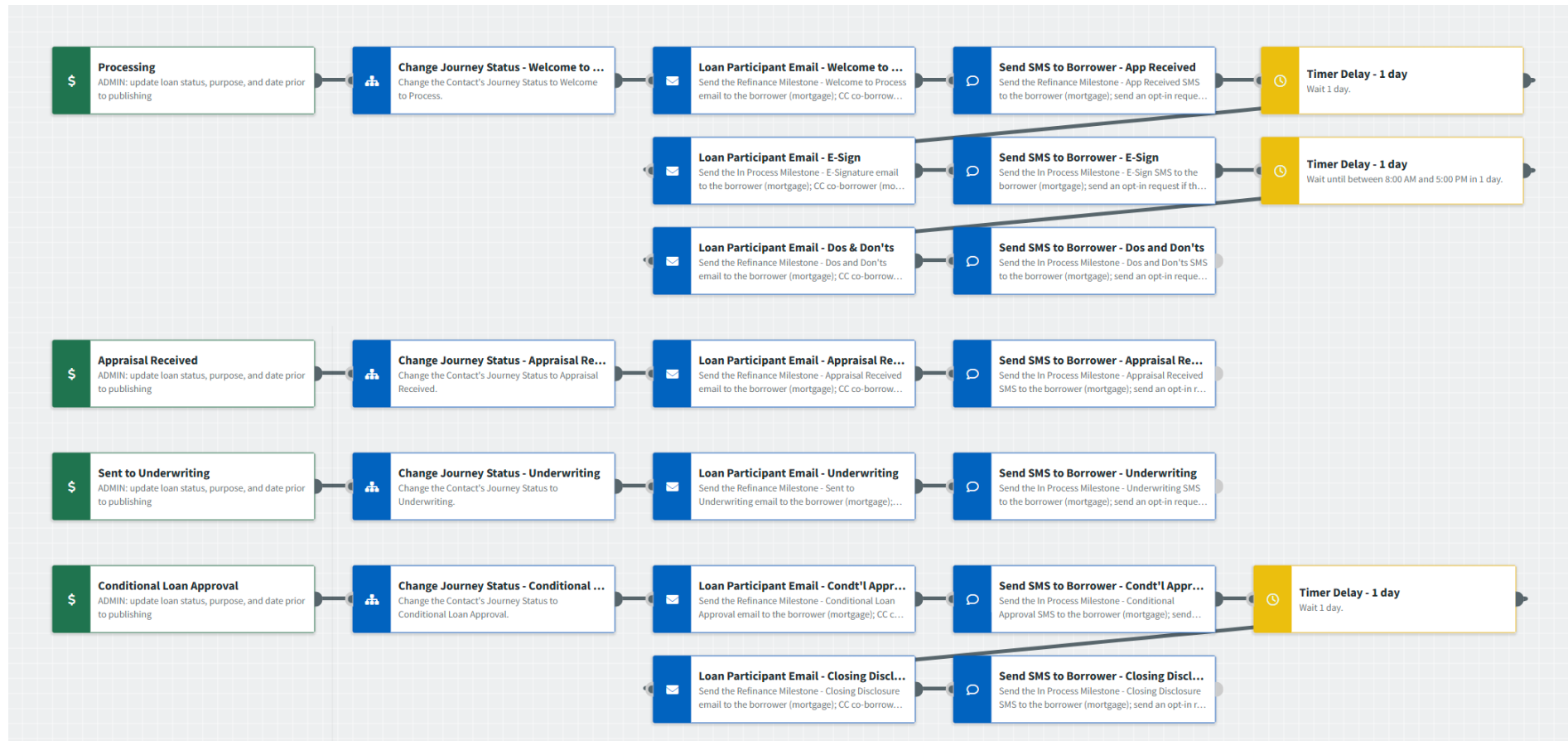


## Communication types: Email, SMS, and User Notifications

This journey includes a series of emails and SMS that are triggered by events within the LOS. Each loan status change will initiate communication about the milestone to the borrower, the coborrower. Status updates will CC the real estate agent(s) and BCC the sender. Additional emails provide information only to the borrower and coborrower such as e-signature information and dos and don'ts during the loan process. SMS touchpoints are included for each milestone and are sent to the primary borrower. Additional touchpoints for coborrower or other loan participants can be added manually.

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

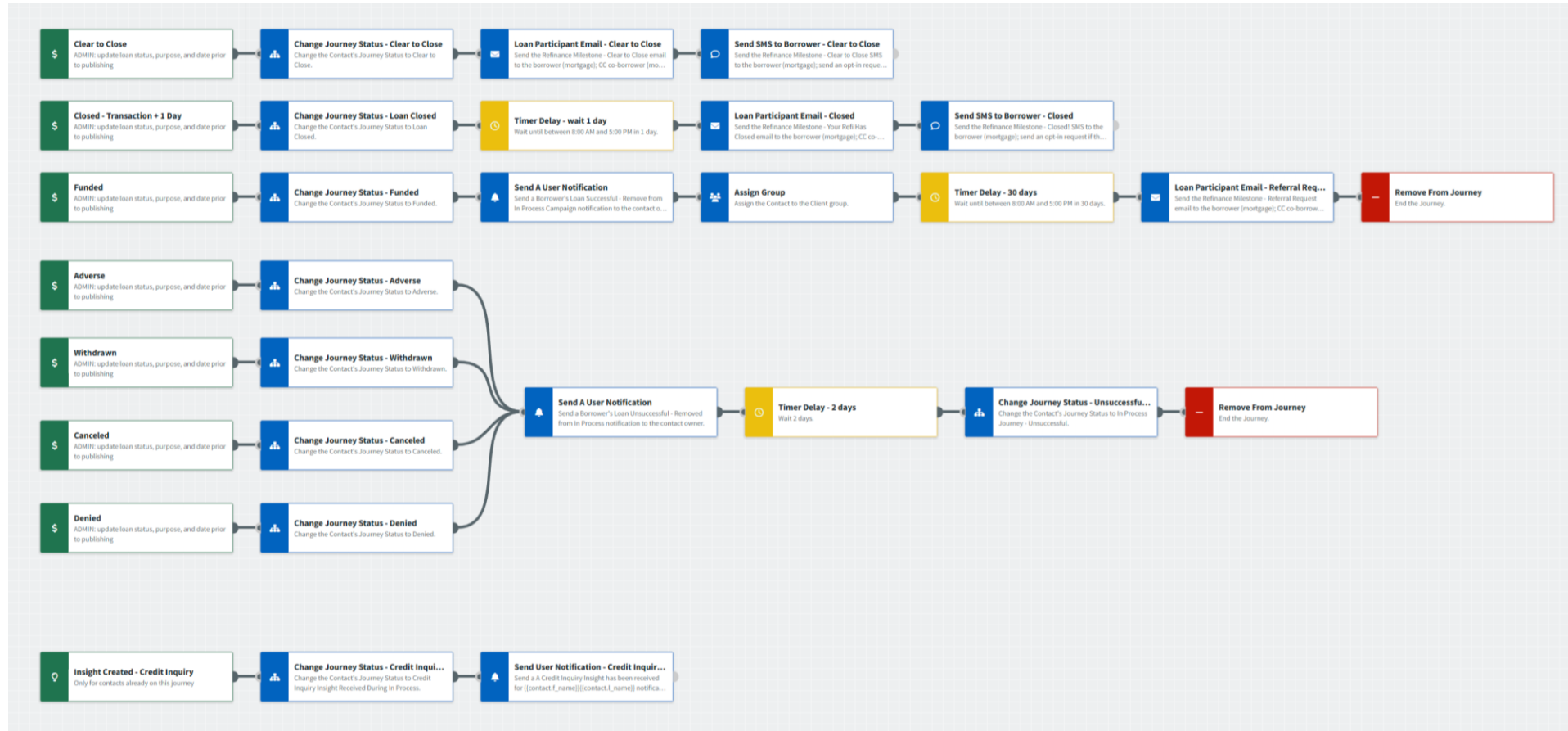
# In Process Refinance Milestone



## Journey Map Notes:

- Keep emails and SMS that work for your organization, edit the content, swap with custom, or add these touchpoints to your existing campaigns.
- Adjust onramps with organization specific loan statuses or use as-is.

# In Process Refinance Milestone




## Journey Map Notes:

- If your organization has Customer Intelligence enabled, there is also a user notification if a contact on the journey triggers the Credit Inquiry insight.

# In Process Refinance Milestone

MEDIA TEAM ADMIN  
EXPERT CONTENT  
www.expertcontent.com



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Hello Linda,

Now that your loan application's complete, I wanted to let you know that my support team will be working on your behalf from now until the day your refinance is closed.

Our goal is to ensure that your application is approved as quickly and smoothly as possible. With this in mind, we may need more information from you during the process. If you receive a call, text or email request for more loan-related information or documents, please respond as quickly as possible so we can keep your application on track.

If you have questions about any request, call (123) 456-7890.

Thank you for choosing me to assist you.

Best,  
Media Team




**Media Team Admin**  
NMLS#: 12345  
Office: (123) 456-7890 | Cell: (888) 888-8888  
ExpertContent@TotalExpert.com

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1234 Lake View Ave, Suite 600  
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Hello Linda,

As you're already aware, almost any loan - from an IOU to a home loan - requires a signature. Mortgages may require quite a few signatures from you. This doesn't mean you need to worry about getting carpal tunnel syndrome. Our technology enables you to electronically sign, or "e-sign" many of the loan-related documents coming your way in the weeks ahead. You'll be notified of these documents in the weeks ahead, together with instructions for the e-signing process.

When you receive one or more documents for review and signature, please read them carefully before signing and call us if you have questions.

Best,  
Media Team




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Hello Linda,

Even though your application is progressing as planned, it's important to discuss any financial or employment moves with me before you proceed. The reason for this is simple: your refinancing application's information has already received an initial approval based on your current job and finances. A major change could affect your approval before your loan closes.

Here are some examples.

If you change jobs, this could temporarily lower your FICO score, even if your new job pays more. Since your FICO score will be reviewed again just before closing, a lower score could adversely affect your approval.

If you open new credit accounts, make a large purchase, or co-sign a loan, this will increase your Debt to Income (DTI) ratio and possibly lower your FICO score.

If you're thinking of moving large sums of money between bank accounts, or making changes in your investment portfolio, call us before you proceed. These may need to be postponed until after your loan closes.

Remember, we're always ready to answer your questions about refinancing. We want you to have an outstanding experience with no unexpected problems along the way.

Best,  
Media Team



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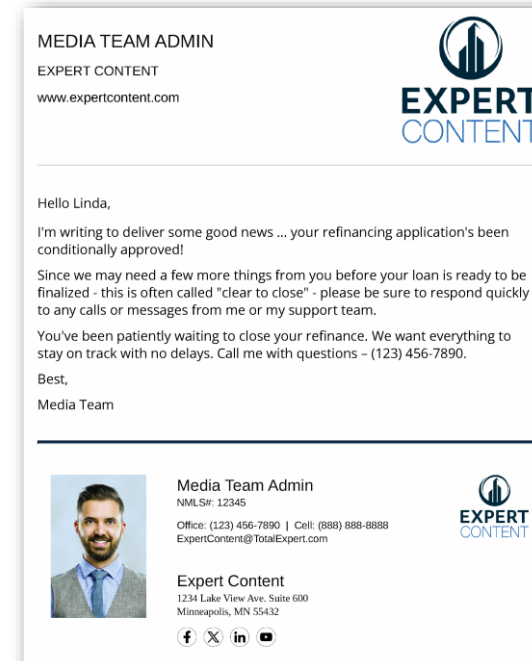
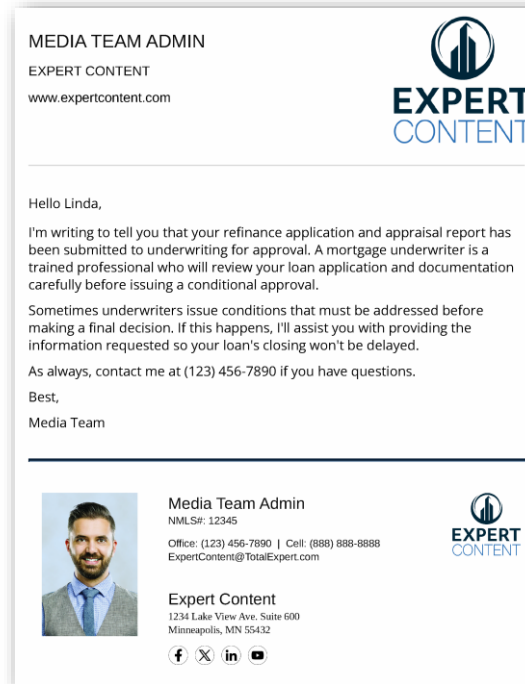
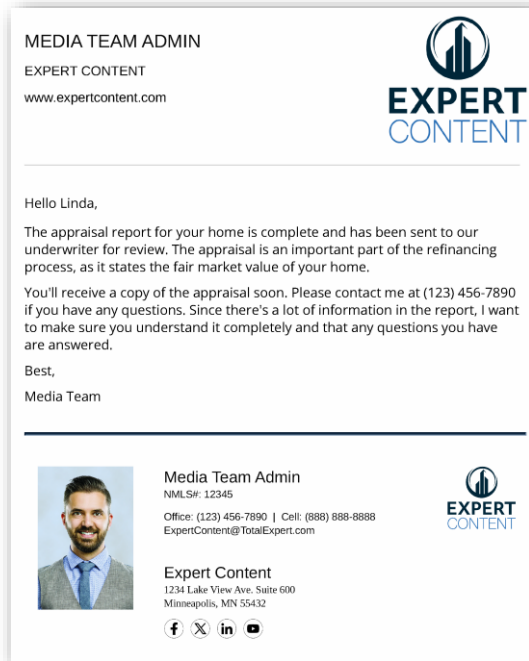
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## Email Subject Line:

- Thank you for trusting us!
- Your electronic signature options explained
- Some financial Dos and Don'ts to remember

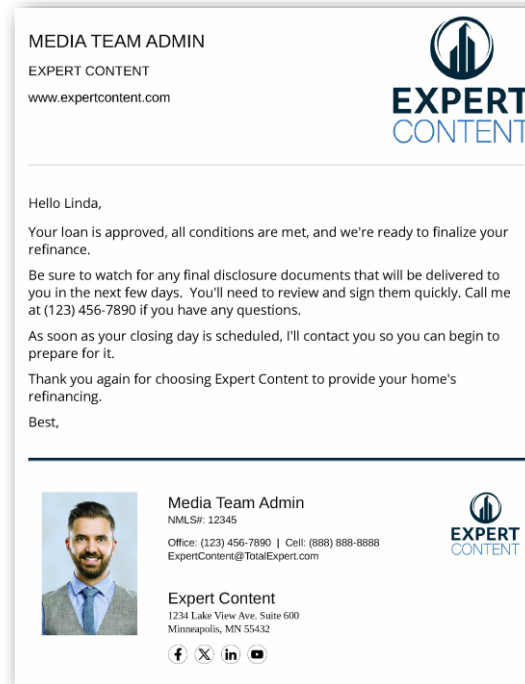
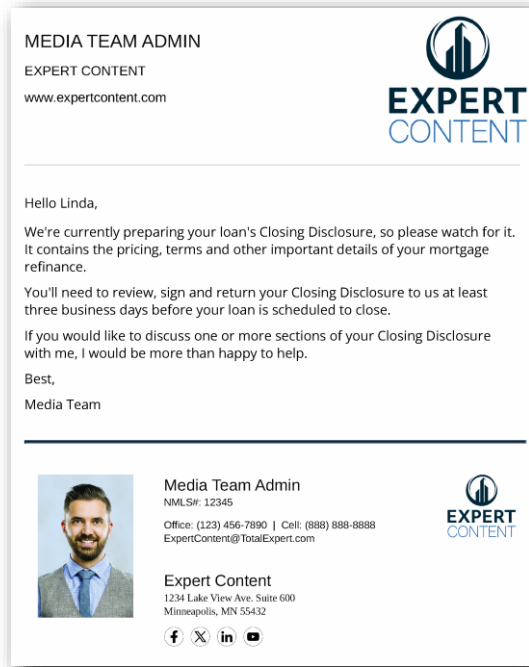
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## Email Subject Line:

- Your home appraisal's ready to review.
- Your loan's been submitted to underwriting
- You're a big step closer to closing.

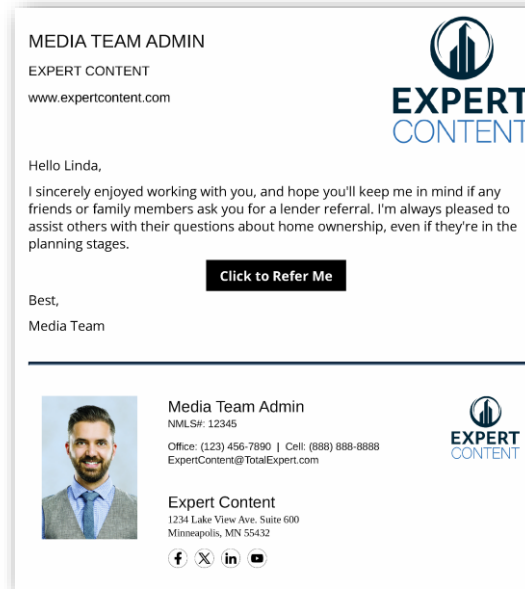
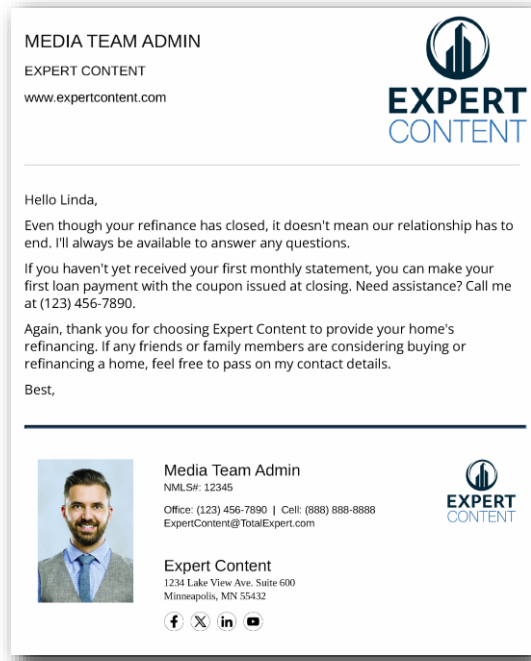
# In Process Refinance Milestone



## Email Subject Line:

- Important Documents Headed Your Way
- Congratulations! We're clear to close!

# In Process Refinance Milestone



## Email Subject Line:

- Thank you for your business and your trust.
- It was a pleasure helping you refinance!



## **SMS: Refinance Milestone - App Received**

{{sender.company}} Loan update: {{recipient.f\_name}}, your refinance application has been received. Please sign and return your initial loan documents ASAP to avoid delays.

## **SMS: In Process Milestone - E-Sign**

{{sender.company}} Loan Update: {{recipient.f\_name}}, you'll be receiving some mortgage-related documents soon. You'll be notified before they're sent to you, together with instructions on how to review and sign them online. Call if you have questions.

## **SMS: In Process Milestone - Dos and Don'ts**

{{sender.company}} Loan Update: {{recipient.f\_name}}, From now until the day your mortgage closes, it's important to keep your credit score intact. A career change, new credit card or changes in financial accounts may lower your score and affect your loan approval.

## **SMS: In Process Milestone - Appraisal Received**

{{sender.company}} Loan Update: {{recipient.f\_name}}, the appraisal for {{loan.address\_1}} is being reviewed by our underwriter. You'll be notified when the review is complete.

## **SMS: In Process Milestone - Underwriting**

{{sender.company}} Loan Update: {{recipient.f\_name}}, your loan and appraisal are with underwriting for review and approval. Questions? Reach out any time!

## **SMS: In Process Milestone - Conditional Approval**

{{sender.company}} Loan Update: {{recipient.f\_name}}, Good news! Your mortgage application's been conditionally approved, so you're a big step closer to your loan being finalized.

## **SMS: In Process Milestone - Closing Disclosure**

Your mortgage's Closing Disclosure is ready. It contains all of your loan's details so you'll want to carefully review it before signing it.

## **SMS: Refinance Milestone - Clear to Close**

{{sender.company}} Refinance Update: {{recipient.f\_name}}, Good news! The estimated closing date for your refi is {{loan.closing\_date\_estimated | date: "m/d/Y"}}. Watch for disclosure documents to arrive, as these will require your signature.

## **SMS: Refinance Milestone - Closed!**

Your refinance for {{loan.address\_1}} has closed. Congratulations! On behalf of myself and my team at {{sender.company}}, thank you for choosing us.

## **User Notification: Borrower's Loan Successful - Remove from In Process Campaign**

The status of the below loan was changed to {{loan.loan\_status}} and will be removed from the Milestone Journey in the coming days.

Loan#: {{loan.loan\_number}}

Borrower Name: {{loan.borrower.f\_name}} {{loan.borrower.l\_name}}

Borrower Email: {{loan.borrower.email}}

## **User Notification: Borrower's Loan Unsuccessful - Removed from In Process**

The status of the below loan was changed to {{loan.loan\_status}} and will be removed from the Milestone Journey in the coming days.

Loan#: {{loan.loan\_number}}

Borrower Name: {{loan.borrower.f\_name}} {{loan.borrower.l\_name}}

Borrower Email: {{loan.borrower.email}}

**User Notification: A Credit Inquiry Insight has been received for {{contact.f\_name}}{{contact.l\_name}}**

Your contact, {{contact.f\_name}}{{contact.l\_name}} who is currently In Process with you, has an active Credit Inquiry Insight and may be shopping rates.

Reach out to {{contact.f\_name}}{{contact.l\_name}} through the below information:

{{contact.email}}

{{contact.phone\_cell}}

{{contact.address}}

{{contact.city}}

{{contact.state}}

{{contact.zip}}