

# Expert Content Strategy Guide

*Pre-Qualified Journey*

*April 2025*

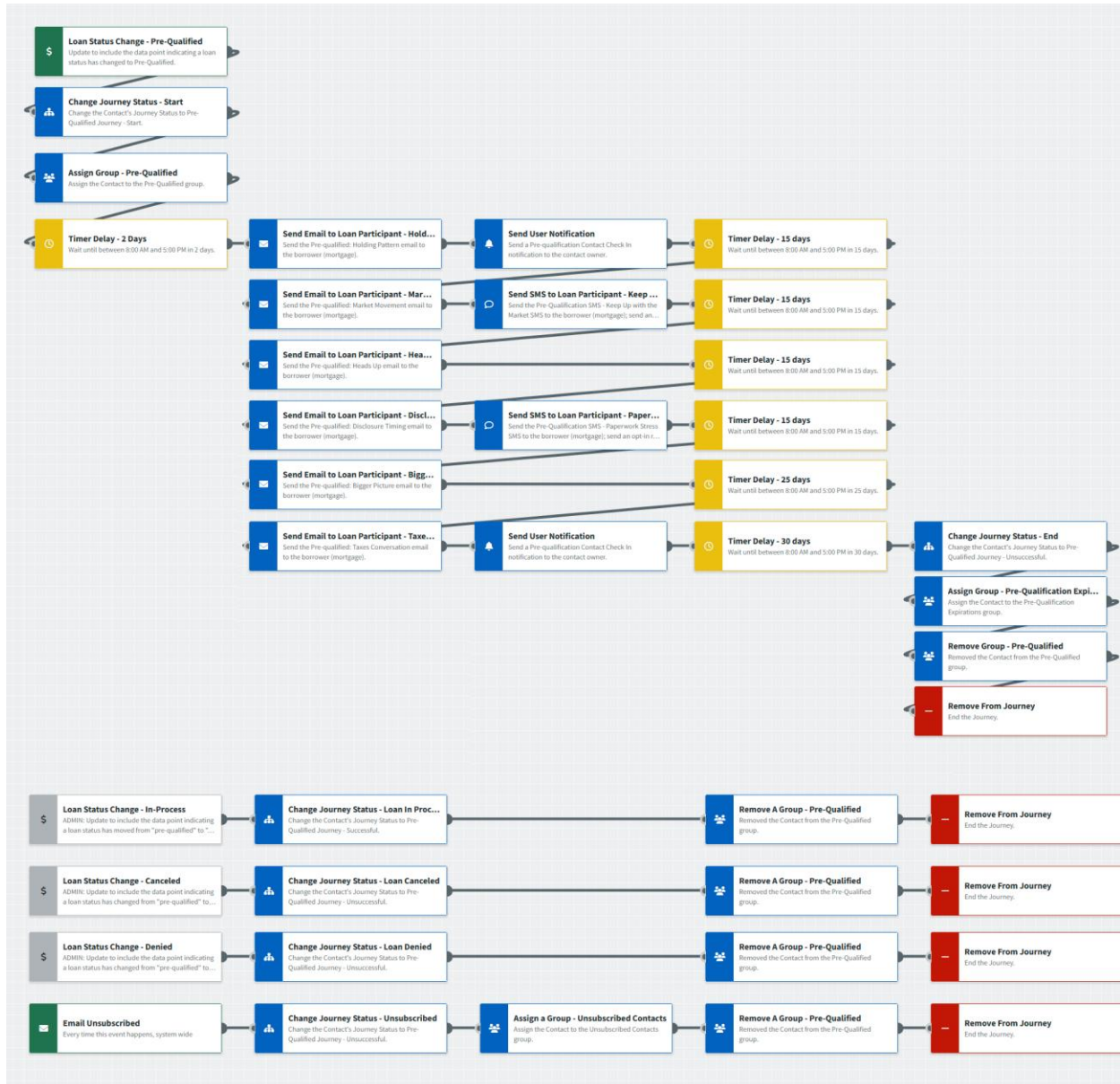


Communication types: Email, SMS, and User Notifications

Leverage this pre-qualified journey to retain prospective borrowers, educate them on the loan process, and encourage loan application completion. The journey begins when a loan status changes to pre-qualified. Specific statuses of the onramps and offramps should be updated to match your organization's loan status naming conventions.

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

# Pre-Qualified Journey



## Journey Notes:

- Keep emails that work for your organization, swap with custom, or add these emails to your existing campaigns.
- Focused View Outcomes or Contact Group triggers can also be added to bring contacts onto the journey or offramp them. *For example, an onramp trigger of Contact Group Assigned (Pre-Qualified) may be best for organizations without a point-of-sale integration.*

# Pre-Qualified Journey



Hello Linda,

Thank you for completing your application for a mortgage pre-approval. Since a pre-approval isn't the same as a final loan approval, you'll want to keep your finances in a "holding pattern" between now and closing. Here's why.

If you apply for a new credit card, buy a new vehicle or move large amounts of money between bank accounts, this may temporarily lower your credit score. This could affect your loan approval or even delay your closing. Changing jobs—even to a higher-paying one—could do the same thing.

If you have questions about managing your finances during this time, please give me a call first. I'll help you make sure your path to closing doesn't have any speed bumps.

Best,

Media Team



Media Team Admin

NMLS#: 12345

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**Expert Content**

1234 Lake View Ave, Suite 600  
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Hello Linda,

You've probably heard the saying "What a difference a day makes." It's actually true, especially when it comes to mortgage interest rates and home prices. Rate fluctuations and increases in property values may affect your loan, even after you've been pre-qualified.

If this sounds like a stressful situation, I can help. Call me any time for updates on interest rates and local real estate markets.

Best,

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Hello Linda,

Congratulations on your loan pre-approval! I'm writing to let you know what to expect as your application moves through the underwriting and approval process.

Depending on the documents you've already provided, our underwriters may require additional documentation that verifies your income, assets, credit score and tax liabilities.

I'll always be happy to discuss these with you at any time. Call me any time to learn more about the loan approval process, or if you have questions.

Best,

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## Email Subject Line:

- You're pre-approved! Here's what to expect next.
- A day can really make a difference...
- A friendly heads-up regarding your mortgage application.



# Pre-Qualified Journey



Hello Linda,

I'm sending you a "heads-up" regarding some important mortgage documents headed your way soon.

In addition to the paperwork required to approve your mortgage, there are federal and other regulations that apply. These have been created to protect consumers. You'll learn about these when you receive your Closing Disclosure, which explains the various costs of buying a home in detail.

You'll need to review, sign and return your Closing Disclosure quickly so your closing won't be delayed. If you'd like to see a blank Closing Disclosure so you'll know what to expect, let me or a team member know.

The day you've been waiting for is getting close! As always, contact me if you have questions.

Best,

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Hello Linda,

Besides getting pre-approved, have you explored how a new mortgage will fit into your other financial and life goals? In addition to helping you get the best loan and terms for your current needs, I work with my clients to make sure their financing works with their mid-range and long-term plans as well.

Now is a great time to talk about your personal "big picture."

Best,

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Hello Linda,

Getting a mortgage can affect your taxes. Have you talked to your tax professional about your plans?

Whether it's a write-off for points paid or eligibility for a mortgage deduction, a home loan may offer you major tax savings. If you haven't looked into the possible tax advantages of home ownership, now is a great time to do so. I'm happy to refer you to a qualified pro.

Best,

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## Email Subject Line:

- We're almost ready to close!
- Now's a great time to talk about the big picture.
- Is it time for a homeowner's tax checkup?

## **User Notification: Pre-qualification Contact Check In**

Your contact is on the pre-qualified journey. Call to check in on {{contact.f\_name}} {{contact.l\_name}} at {{contact.phone\_cell}}. Visit their contact details for more context on where they are in the homebuying journey.

## **SMS: Pre-Qualification SMS - Keep Up with the Market**

Hi {{contact.f\_name}}. Are you too busy to keep up with mortgage interest rates? The solution's simple...give me a call. I'll share the latest news about property values and interest rate changes, and any other market changes that may affect your loan.

## **SMS: Pre-Qualification SMS - Paperwork Stress**

As you may know, there's lots of paperwork involved with a mortgage, but don't let it stress you. I'll help you keep track of documents, explain anything that's confusing, and keep you on schedule for an on-time closing. Questions? Call me at {{sender.phone\_cell}}!