

Expert Content Strategy Guide

Purchase In-Process Journey



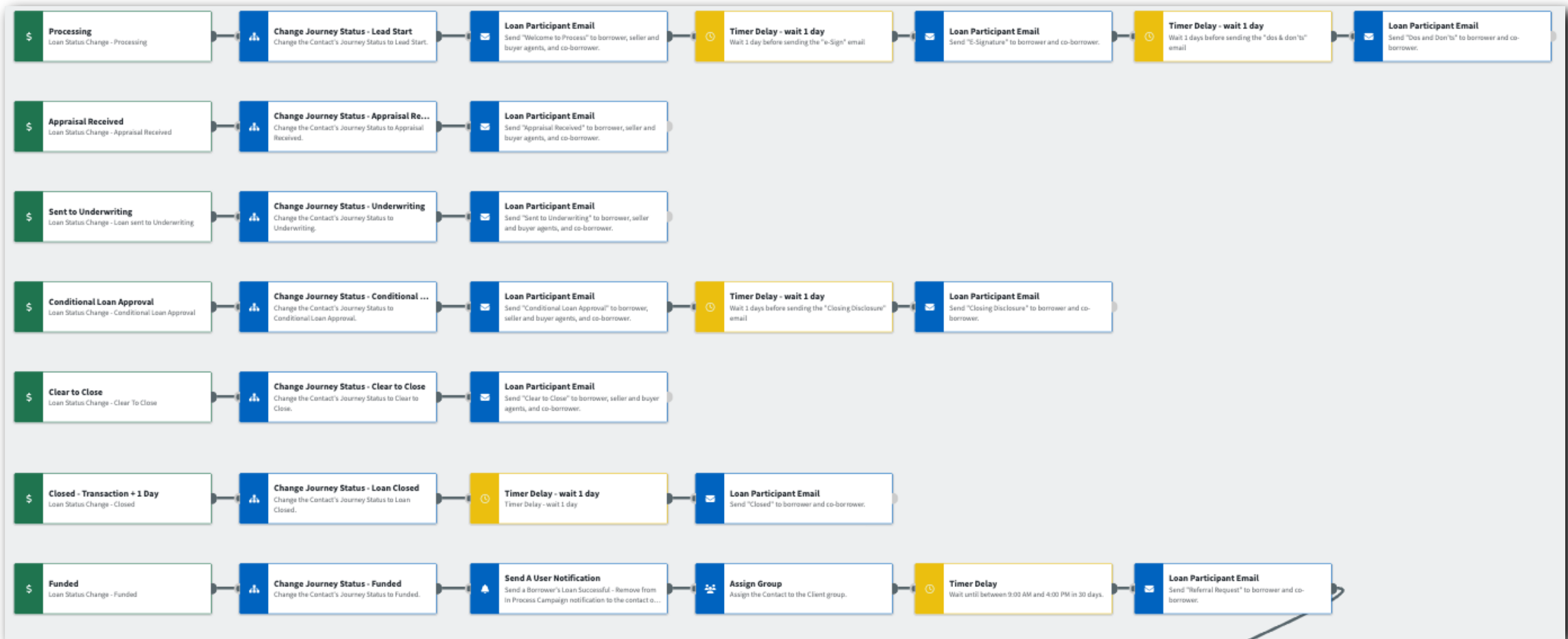
Purchase In-Process Journey

Email series

The Purchase In-Process journey is a series of emails that are triggered by events within the LOS that initiate communication to the borrower and the borrower's real estate agent. These communications are for various milestones that are reached in the loan approval process.

Total Expert customers who leverage text messaging may also choose to leverage this functionality within the existing wireframe.

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



Journey Wireframe Notes:

- Keep emails that work for your organization, swap with custom, or add these emails to your existing campaigns.
- Adjust onramps with organization specific groups and Focused View outcomes.



Hello ,

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 loan 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 .

Thank you for choosing me to assist you during one of life's biggest financial transactions.

Best,

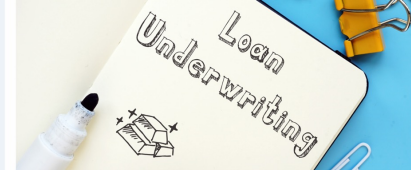


Hello ,

The appraisal report for your home is complete and has been sent to our underwriter for review. The appraisal is an important part of the loan approval process, as it states the fair market value of the property you're planning to finance.

You'll receive a copy of the appraisal soon. Please contact me at if you have any questions about the appraisal report you receive. There is a lot of information contained in the report and I want to make sure you understand it completely and that any questions you have are answered.

Best,



Hello ,

I'm writing to tell you that your loan application and appraisal report has been submitted to underwriting for approval. A mortgage underwriter is a trained professional who will review your loan application and documentation carefully before issuing a conditional approval.

Sometimes underwriters issue conditions that must be addressed before making a final decision. For example, providing a co-borrower's documents may be a condition, or details of a major financial transaction from six months ago.

If conditions are issued, I'll assist you with providing the information requested so your loan's closing won't be delayed. As always, contact me at if you have questions.

Best,



Hello ,

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 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 the home loan process. We want you to have an outstanding experience with no unexpected problems along the way.

Best,

Email Subject:

- Thank you for trusting us!
- Your home appraisal's ready to review
- Your loan's been submitted to underwriting
- Some financial Dos and Don'ts to remember



Hello ,

I'm writing to deliver some good news ... your loan application's been conditionally approved!

Since we may need a few more things from you before your loan is ready to be finalized - this is often called "clear to close" - please be sure to respond quickly to any calls or messages from me or my support team.

You've been patiently waiting to close your home loan. We want everything to stay on track with no delays. Call me with questions - .

Best,



Hello ,

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. You may also visit the Consumer Financial Protection Bureau online at consumerfinance.gov for more information.

Best,



Hello ,

We're currently preparing your loan's Closing Disclosure, so please watch for it. It contains the pricing, term and other important details of your mortgage.

You'll need to review, sign and return your Closing Disclosure to us at least three business days before your loan is scheduled to close.

If you would like to discuss one or more sections of your Closing Disclosure with me, I'm more than happy to help. You may also find the Consumer Financial Protection Bureau's Guide to Closing Disclosures helpful.

Best,



Hello ,

Your loan is approved, all conditions are met, and we're ready to finalize your loan.

Be sure to watch for any final disclosure documents that will be delivered to you in the next few days. You'll need to review and sign them quickly. Call me at if you have any questions.

As soon as your closing day is scheduled, I'll contact you so you can begin to prepare for it.

On behalf of myself and my team, thank you again for choosing to provide your home's financing.

Best,

Email Subject:

- You're a big step closer to closing
- Your electronic signature options explained
- Important documents headed your way
- Congratulations! We're clear to close!