

Expert Content Strategy Guide

Refinance In-Process Journey



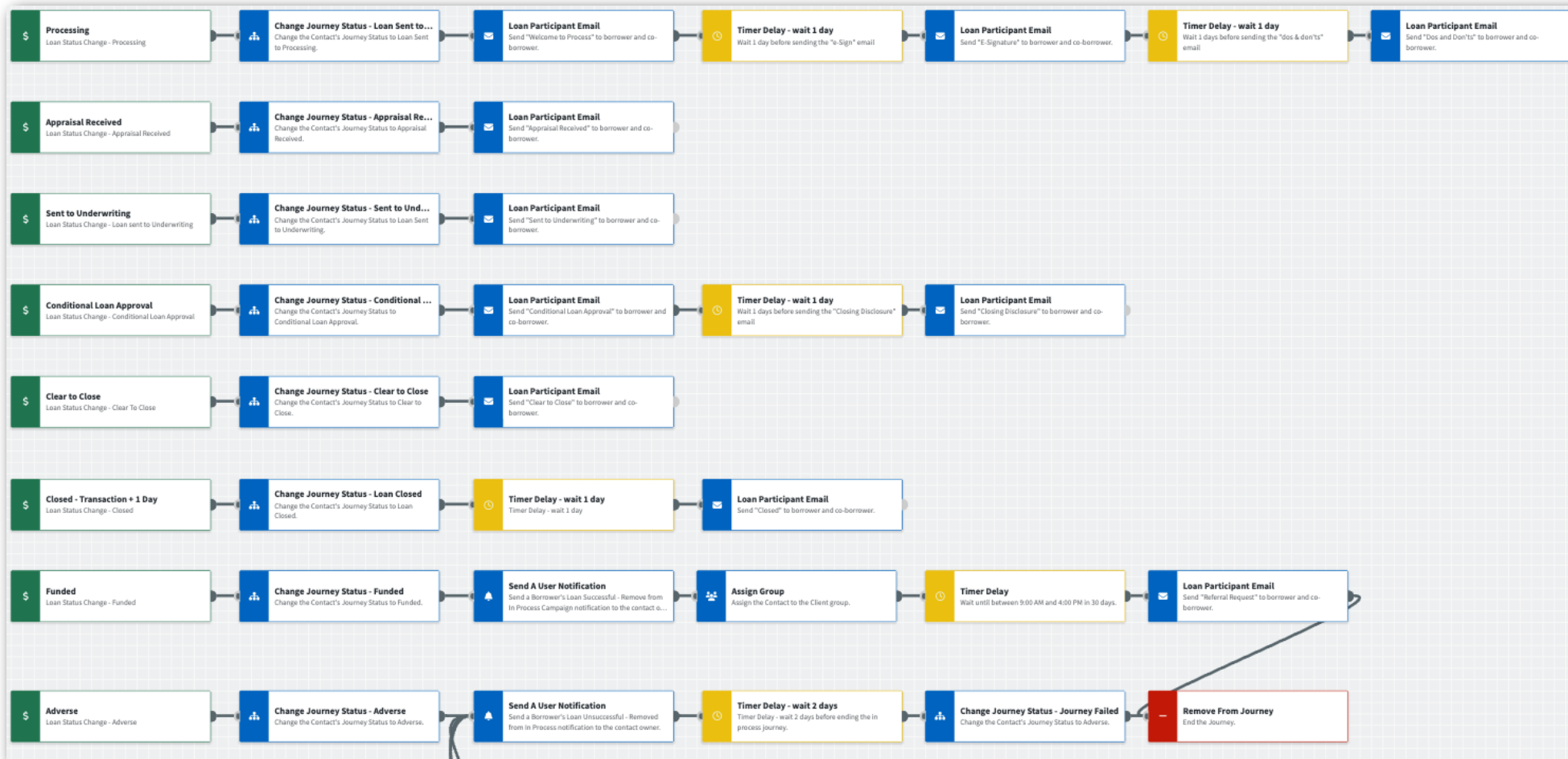
Refinance In-Process Journey

Emails

The Refinance In-Process journey is a series of emails that are triggered by events within the LOS that initiate communications to the borrower. These communications are for various milestones that are reached in the loan approval process for a refinance.

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 Map 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.

Refinance In-Process Journey



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 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 888-888-8888.

Thank you for choosing me to assist you.

Best,

Super Admin



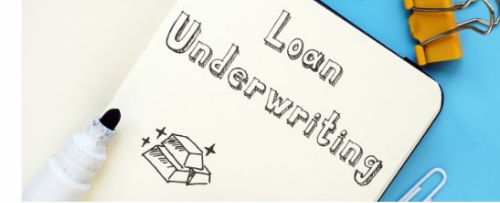
Hello ,

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 refinancing process, as it states the fair market value of your home.

You'll receive a copy of the appraisal soon. Please contact me at 888-888-8888 if you have any questions about the appraisal report you receive. Since there's a lot of information in the report, I want to make sure you understand it completely and that any questions you have are answered.

Best,

Super Admin



Hello ,

I'm writing to tell you that your refinance 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. If this happens, I'll assist you with providing the information requested so your loan's closing won't be delayed.

As always, contact me at 888-888-8888 if you have questions.

Best,

Super Admin



Hello ,

I'm writing to deliver some good news ... your refinancing 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 refinance. We want everything to stay on track with no delays. Call me with questions - 888-888-8888.

Best,

Super Admin

Email Subject:

- Welcome to the Process
- Appraisal Received
- Sent To Underwriting
- Conditional Loan Approval

Refinance In-Process Journey



Hello ,

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

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 888-888-8888 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 Total Expert, Inc to provide your home's refinancing.

Best,



Hello ,

As you're already aware, the mortgage refinancing process will 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,

Super Admin



Hello ,

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

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,

Super Admin



Hello {{recipient.f_name}},

Even though your home loan has closed, it doesn't mean our relationship is over. I'll always be pleased to answer any questions you have.

If you haven't yet received a monthly statement for your mortgage, you can make your first payment with the coupon issued at closing. If you didn't receive a payment coupon, or have other questions about your loan, give me a call at 888-888-8888.

Again, thank you for choosing me to assist with one of life's biggest financial transactions. If I can serve any friend or family member with their home financing needs, please pass on my information.

Email Subject:

- Clear To Close!
- E-Signatures
- Closing Disclosure
- Your Loan Has Closed