August Product Update

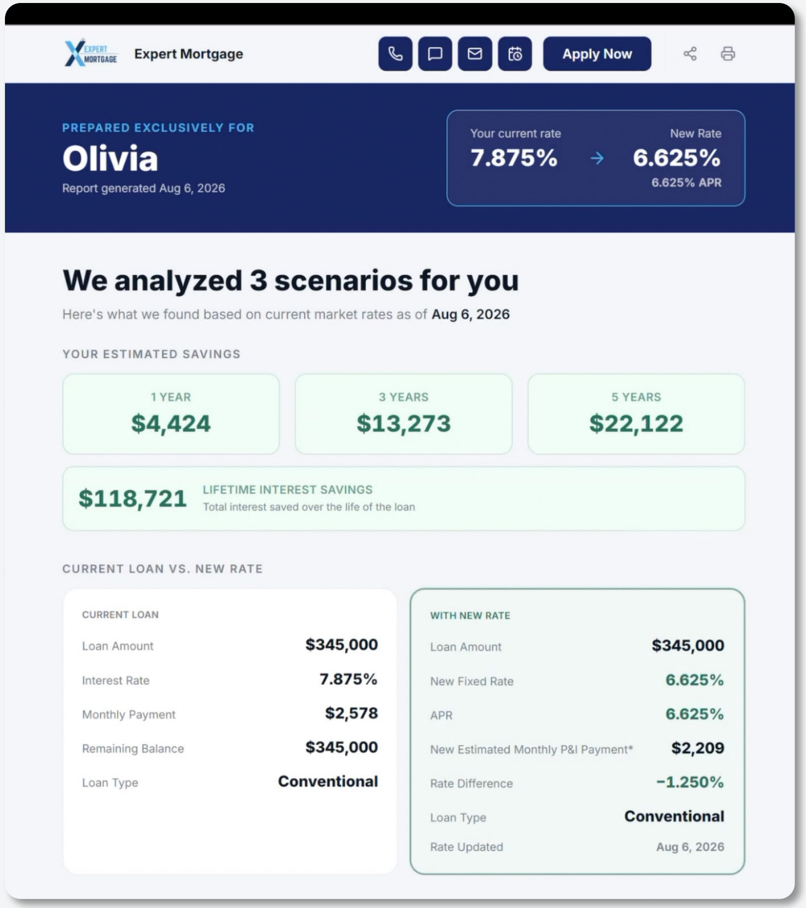
August 2026

TotalExpert®

AI & Automation

AI Scenario Assistant

- **Refinance Scenario:** Identifies refi opportunities based on admin-configured triggers, current rates, and Enrichment signals. Prices scenarios through the LO's PPE and generates draft email and SMS outreach.
- **Purchase Scenario:** Extends the same architecture to purchase-ready contacts — prices 2–4 contextually appropriate scenarios and produces a purchase-specific consumer presentation.
- **Multi-point launch:** Initiate from a Journey action, contact list bulk action, or contact record inline button. Select Refi or Purchase use case at point of launch.
- **LO and admin visibility:** LOs see AI Scenario status and outcomes for all their contacts. Admins have org-wide equivalent view, filterable by date, contact, and outcome.



GA – Contact CSM

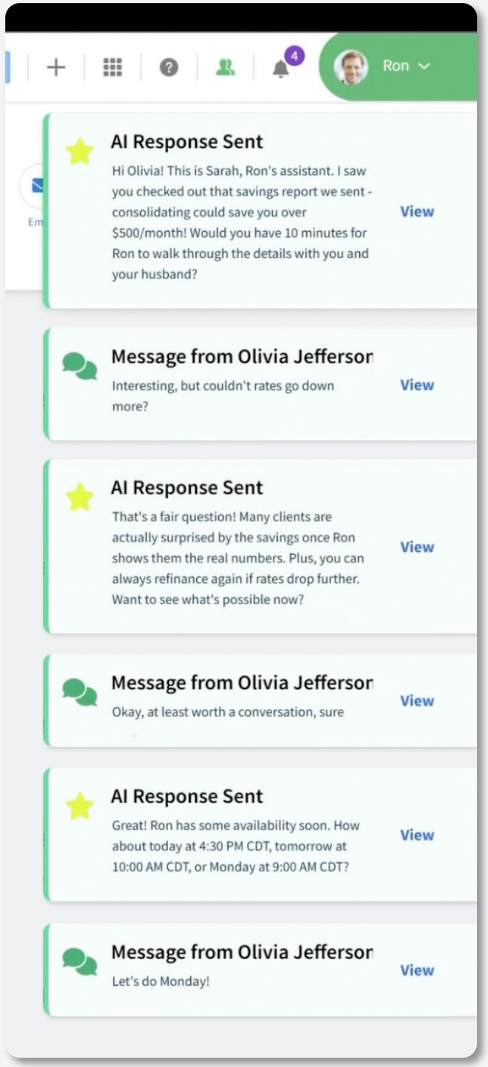
AI & Automation

TotalExpert

AI & Automation

AI SMS Assistant

- **9 out-of-the-box use cases:** Rate Alert, Credit Inquiry, Firm Offer of Credit, New Lead Purchase/Refi/HELOC, Periodic Mortgage Review, Aged Pre-Approval, and In-Process Update — each with its own goal and conversation flow.
- **Three autonomy modes:** AI Autopilot (sends autonomously), AI Assist (drafts for LO approval), and AI Disabled. Configurable at org and user level; contact-level overrides available.
- **Ad-hoc message generation:** From any SMS thread, LOs prompt the assistant with a plain-language goal and receive a context-aware draft ready to review and send.
- **Calendar scheduling:** When a contact wants to meet, the agent checks the LO's Office 365 calendar and offers open slots in the conversation. Confirmed appointments are booked automatically.



GA – Contact CSM

AI & Automation

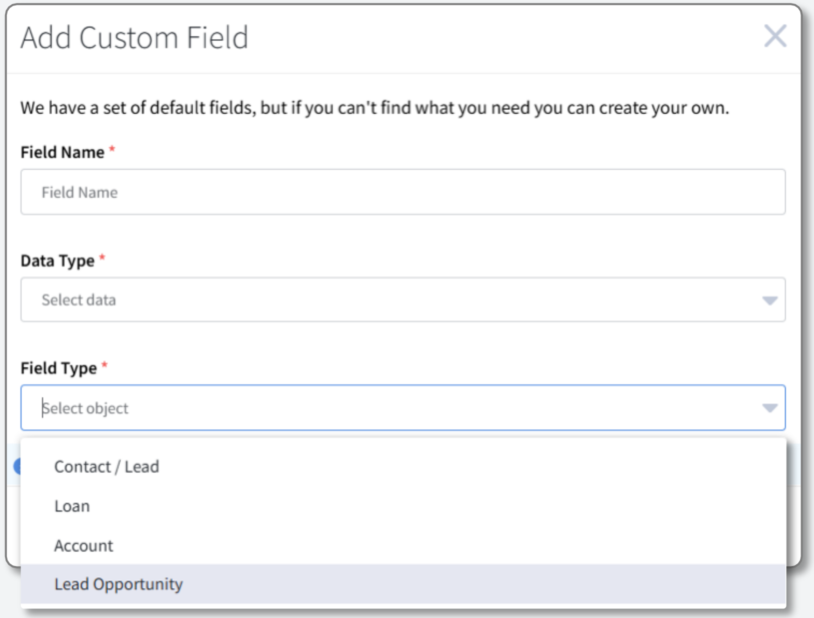
Loan Officer Productivity

Lead Management: Custom Fields

- **Custom fields on Lead Management:** Admins can create custom fields directly on the Lead Management object — bringing Lead Management to parity with the Contact and Loan objects.
- **Available everywhere:** Custom fields appear as columns and filters in Pipeline Views, as targeting conditions in Campaign Builder, and as Journey conditions.
- **API and importer support:** Custom fields are accessible via the Lead Management External API and importer, so third-party data flows in cleanly.
- **No additional config required:** Available upon release to all orgs with Lead Management enabled.

Generally Available

Lead Management

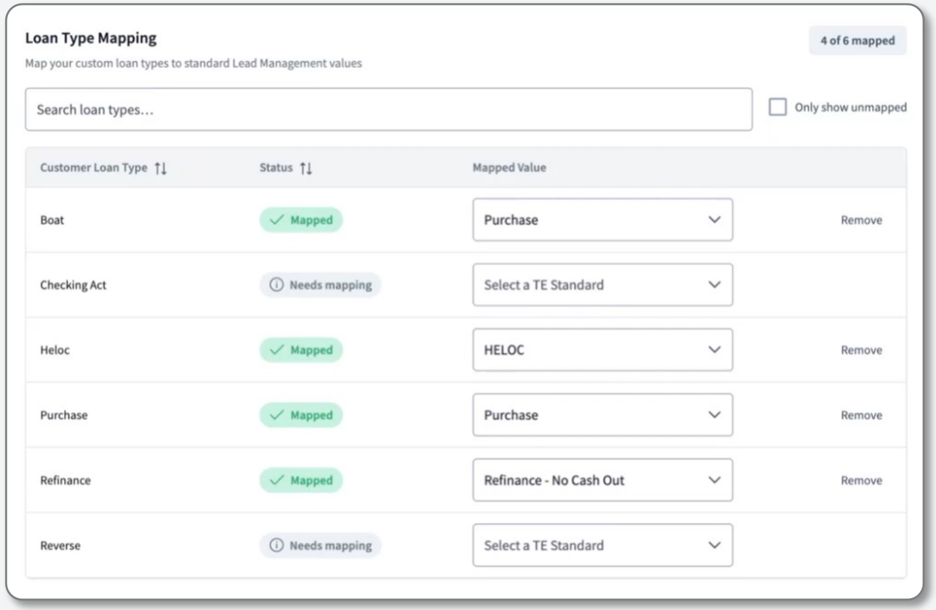


TotalExpert

Loan Officer Productivity

Lead Management: Lead Stage Mapping Tool

- **Self-serve mapping UI:** View, update, and add LOS-to-lead-stage mappings directly in the platform — no support ticket required
- **Full mapping visibility:** See all current mappings in one place and verify they reflect your organization's current workflow
- **No re-implementation needed:** Routine mapping changes are handled in-platform; implementation engagement only required for initial setup



Available 8/21

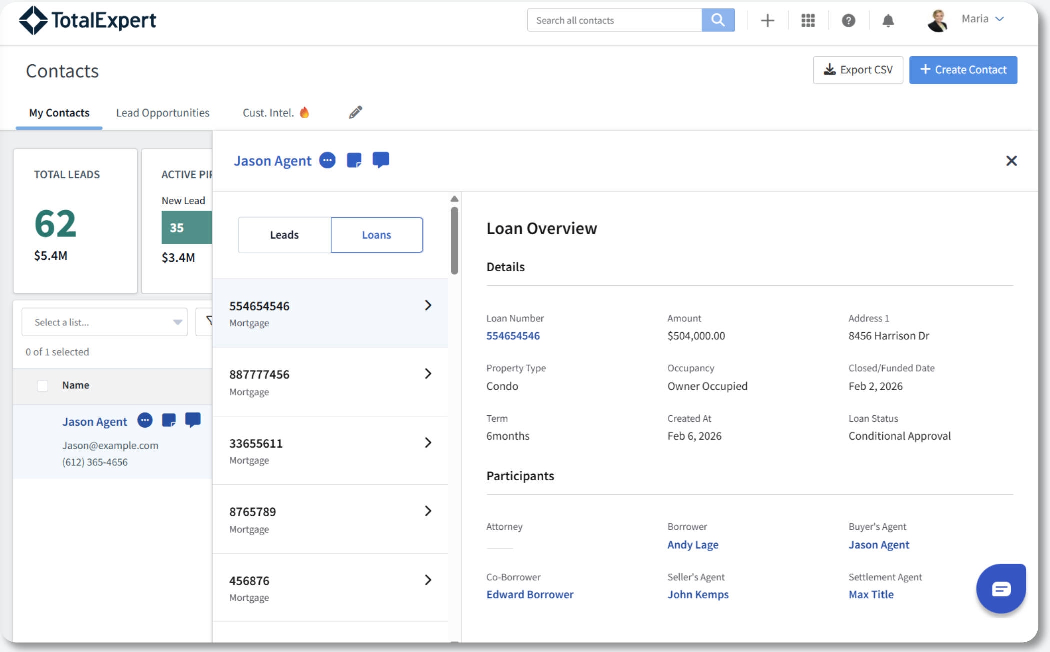
Lead Management

August 2026 Release

Loan Officer Productivity

Pipeline Views: Loan Detail Flyout

- **Loan Detail Flyout Panel:** Clicking a contact row opens a right-side panel with the full loan record in context — no navigation away from the pipeline. Panel persists and updates as you move between rows.
- **Quick actions from the panel:** Note, Outcome, and SMS actions are available in the flyout header — take action without losing your place in the list.
- **Lead and Loan tabs:** For Lead Management orgs, the flyout includes both a Leads and Loans tab. Non-LM orgs see the Loans tab only.
- **No configuration required:** Available automatically to all orgs upon release.



Generally Available

Lead Management

Integrations

SMS External API

- **Outbound SMS triggers:** External systems send SMS through Total Expert via API — no manual initiation required
- **Opt-in status and conversation history:** Retrieve a contact's SMS opt-in status and full message history from any connected platform
- **Send job tracking:** Monitor the status of API-initiated send jobs in real time
- **Inbound reply webhooks:** Receive webhooks when a contact replies to an API-initiated conversation, enabling real-time response logic in external systems

Generally Available

Integrations

Expert Partner Network

Cotality

- **Automatic contact monitoring:** Contacts shared to Cotality via ODC are enrolled in a precision marketing monitoring portfolio automatically
- **Real-time Insights:** Home shopping activity, AVM changes, and estimated equity position return to Total Expert as structured Insights the moment Cotality detects them
- **Journey automation:** Cotality Insights trigger existing Journey workflows — no new automation required beyond connecting the integration
- **Rich signal data:** Insight attributes include AVM confidence score, estimated equity, estimated AVM value, listing observation count, and observation location

Generally Available

Integrations

TotalExpert

Expert Content

New Expert Content Releases

- **Fall Seasonal Recipe Postcards:** First installment of a quarterly seasonal recipe postcard series — a low-effort, high-relevance touchpoint designed for year-round deployment. Subsequent seasonal installments follow quarterly.
- **Enrichment & Insights Equity Alert Journey:** Refreshed equity alert journey leveraging Customer IQ signals to identify homeowners with meaningful equity and initiate timely outreach. Requires Enrichment & Insights.
- **Double-Sided Flyer Template:** New flyer template supporting fully designed front and back background images — admins upload their own artwork for each side with toggle control over footer placement.

Quarterly Plan | Expert Content