

Product Update

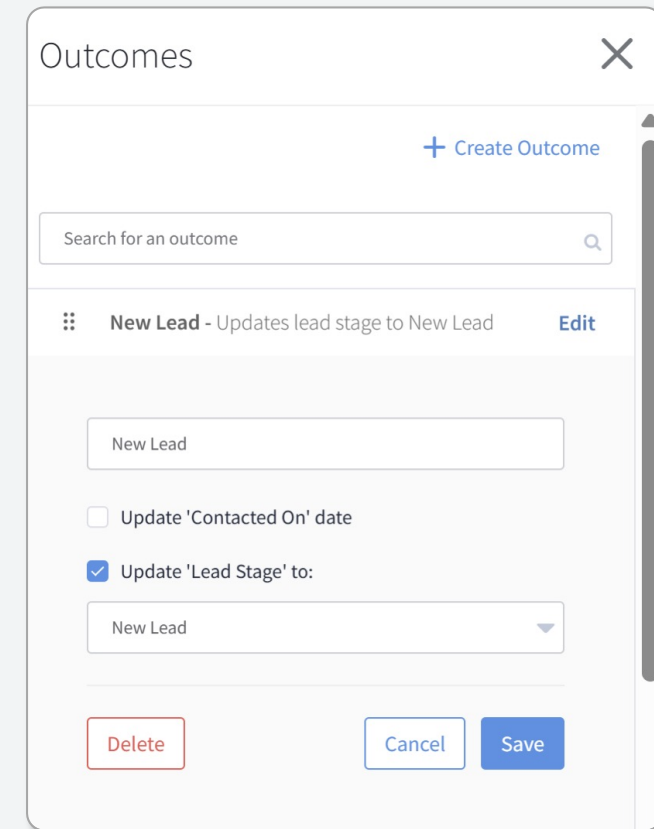
May 2026



Loan Officer Productivity

Lead Management

- **Routing policy enhancements:** Admins can now create leads via Journeys without a routing policy when distribution logic isn't needed, configure policies to bypass assignment when a lead matches an existing contact owner, and are now required to set a fallback policy alongside any primary routing policy to ensure every lead has a secondary path.
- **Outcome-to-stage indicators:** When logging an outcome, LOs can see which outcomes advance the lead stage and what stage it will move to before confirming.
- **Update lead stage from a Journey operator:** Journey builders can now change a lead's stage directly within a journey – no manual update required.
- **Co-Marketing Partner lead visibility:** Partners who own a contact can now view associated leads directly in Total Expert (view-only).
- **Lead Source list filtered by role:** Loan officers see only sources relevant to manual creation. Routing and third-party sources are hidden from the user dropdown.
- **Audit trail for deleted notes and outcomes:** Deletions are now captured in the audit trail with user, date, and time for complete visibility into lead activity history.



Outcomes

+ Create Outcome

Search for an outcome

⋮ New Lead - Updates lead stage to New Lead Edit

New Lead

Update 'Contacted On' date

Update 'Lead Stage' to:

New Lead

Delete Cancel Save

Insights & Enrichment

Credit & Debt Enrichment



- **Tradeline-level debt insights:** Contact profiles include balances, utilization rates, payment amounts, and interest rates for participating early adopter organizations.
- **Segment definition for enrichment:** Admins can define which segments within their contact population are enriched.
- **Loan officers can be alerted through Insights** when contacts cross specific financial thresholds, such as a contact's debt utilization signaling a refinance or consolidation opportunity.
- **Data will be available in Journey conditions,** enabling automated outreach.

Data Enriched Mar 11, 2026 Exact values expire May 10, 2026 • 59 days

Credit Score 680	DTI Ratio 40% ELEVATED	Mortgage Rate 6.25%	Monthly Mortgage \$3,000 HIGH PAYMENT RATIO
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FINANCIAL OVERVIEW

Est. Income \$58K <small>Annual</small>	Open Trades 15 <small>Total</small>	Open Debt Balance \$200,000 <small>Total</small>
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MORTGAGE & HOME EQUITY

Mortgage Balance \$150K <small>Total</small>	Total Mortgage Balance \$180K <small>All mortgages</small>	Open Mortgages 1 <small>All mortgages</small>
HELOC Lines 1 <small>Open home equity</small>		

AUTO

Auto Balance \$50K <small>Total</small>	Monthly Payment \$750 <small>Auto only</small>	Auto APR — <small>Not available</small>
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OTHER DEBT

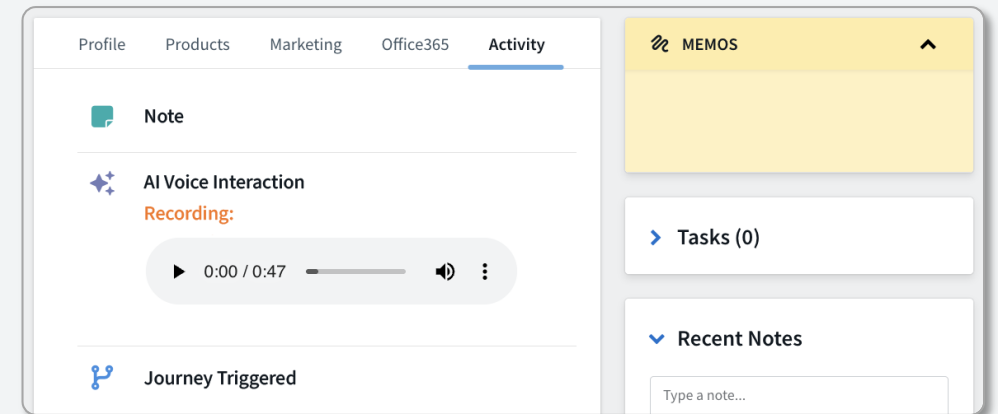
Revolving Debt \$30K <small>Incl. HELOC</small>	Revolving (excl. HELOC) \$0 <small>Credit cards etc.</small>	Installment Balance \$15K <small>Total</small>
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AI & Automation

AI Sales Assistant Enhancements

AI Sales Assistant gets enhanced configuration, richer call data, and stronger consumer consent handling to support growing adoption across organizations.

- **Bulk user configuration via Importer:** AI Agent user fields (preferred name, phonetic spelling, transfer number) are now available for column mapping in one-time and recurring import workflows.
- **AI Interaction note type:** A new dedicated note type stores AI voice call data, recordings, summaries, and transcripts on the contact timeline with an inline audio player and collapsible transcript.
- **Do Not Contact handling:** When a consumer opts out during an AI voice call, `ok_to_call` is set to false, Voice AI consent is revoked, and `do_not_contact` is set to true — simultaneously.



Campaigns

Journey Categories

A dedicated Categories tab makes it easier to keep journeys organized as libraries grow.

- **Dedicated Categories tab:** Surfaces all journey categories in one place, giving admins a clear view of their full category structure.
- **Category management:** Admins can view, edit, and delete categories directly from the tab.
- **Category details at a glance:** Each category displays its name, type, creation date, and the number of journeys associated with it.

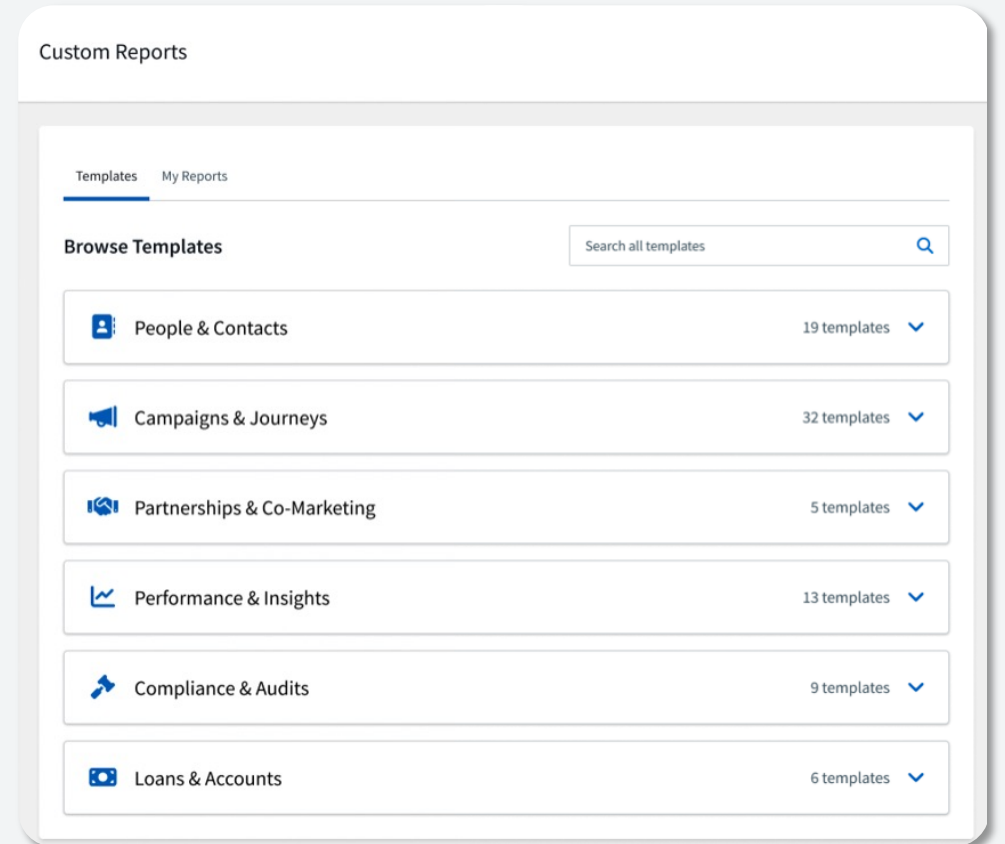
LEAD GENERATION
Brand Awareness
Lead Nurture
CONVERSION
In Process
Educational
POST-CLOSE
Onboarding
Post-Close
RETENTION
Cross-Sell
Customer Intelligence
OPERATIONS
End User Engagement & Training
Operational Workflow
Recruiting

Data/Analytics

Reporting Center Updates

The Reporting Center continues to expand with new templates and broader field coverage, giving admins more data to work with and fewer manual joins to run.

- **Contact List (new template):** A new report that provides a filterable export of contacts with associated user email and user status fields.
- **Loan and Contact List (new template):** A new report that pairs loan records with their associated contact data, including user email and user status, in a single exportable view.
- **User Status and User Email fields:** Optional field parameters available across existing reports.



Integrations

RETR HVR Integration

Deliver personalized home value reports to contacts to build the relationships that drive repeat business.

- **Personalized home value reports:** Deliver branded home value reports to contacts.
- **Engagement Insights:** Activity flows back into Total Expert as an Insight, giving loan officers a timely signal and enabling follow-up.
- **Consent capture:** SMS and Voice AI consent collected during the home report experience syncs directly to the contact record.

March 1st, 2026 Home value report

87 Renee S Way

Guilford, CT

Your home value report was prepared by Andrew Penner and Alpha Mortgage. We're here to guide you through your home's equity and what you can do with it.

Andrew Penner
Sample Loan Officer | NMLS #1234568

Send Message Call Now

Home Value Health: High

Access to Equity: unlock now → Excellent

Monthly Savings Potential: Excellent

Your home's estimated value this month is... **\$797,290**

3.08% vs last month 7.59% vs last year

Service	Estimated Value	Change
otto	\$797,290	+0.0%
Quantarium	\$771,269	-2.6%
Chorro	\$850,000	-3.3%

See How Your Home Value Has Trended

Track the estimated value of your home month-by-month, based on trusted data sources.

Value increased **\$60,000** ↑7.59% since created in Mar-25

Bar Chart Line Chart

* Value history on your home may be delayed. Check back next month for the most up-to-date history.

Estimate my home buying budget Take money out of my home Learn more about selling my home Talk to my Loan Officer

Expert Content

New Expert Content Releases

- **Event Email Templates:** New email templates designed for loan officers and marketing teams to use around key consumer events and milestones, deployable immediately from the Expert Content Email Template Gallery.
- **AI Sales Assistant Journey Enhancements:** Updated journey structures incorporating new Insight Attributes for AI Sales Assistant outreach, giving teams more precise triggering logic for AI-assisted engagement.



Join us for a **NETWORKING EVENT**



Join fellow mortgage professionals, real estate agents, title officers, and financial advisors for lunch to make meaningful connections. Whether you're looking to build your referral network, share industry insights, or simply connect with peers who understand the challenges and opportunities in today's market, this relaxed mixer creates the space for authentic professional relationships to grow.

7.26.26 | 12PM

Kick off with a buffet lunch and open networking. No formal program—just quality time to meet new contacts, reconnect with familiar faces, and have real conversations about what's working in your business right now.

PHOENIX, AZ

7611 W Thomas Rd,
Phoenix, AZ 85033

RSVP Early for Perks

Register by July 19th and you'll be entered to win a gift basket valued at \$150, plus receive early access to our attendee directory so you can identify key connections before the event. Spots are limited to ensure quality networking opportunities.

[RSVP HERE](#)

ONLINE **BUSINESS CONFERENCE**

Denver, CO | 22 June 2026 | Friday | 10A - 4P

Meet Our Speakers



Main Topics

Risk Management

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Quod eum eius numquam sint dolore voluptatibus beatae ab ad, dignissimos fugiat? Nisi odio commodi debitis eveniet tenetur provident aliquid tempora placeat.

EXPERT CONTENT | Media Team Admin | Marketing

EVENTS COMING UP

This Month!

Learn more, network, and have fun...

JULY 1: WORKSHOP WEDNESDAY
This month's Workshop Wednesday is all about managing client relationships together. Learn strategies for co-managing difficult personalities, asking the right discovery questions, and creating seamless handoffs that elevate the client experience.

JULY 5: INDEPENDENCE DAY PARADE
Join me at the community celebration! I'll be at the Independence Day parade connecting with local families. Great opportunity to network, meet potential clients together, and show our community partnership.

JULY 8: NATIONAL FINANCIAL AWARENESS DAY
Help me kick off Financial Awareness Month by encouraging homebuyers to schedule a free consultation hour. I'll help clients understand mortgage rates, refinancing options, or homebuying readiness.

JULY 15: REALTOR WEBINAR
This month's webinar focuses on what's new in lending. Join me for a free 30-minute webinar covering recent loan program changes, underwriting updates, and strategies to help your buyers close faster. Perfect for your team meeting or continuing education.

JULY 23: LUNCH & LEARN
This month's Lunch & Learn is all about Construction Loans. Designed for agents working with builders or buyers considering new construction. I'll break down construction-to-perm loans, builder incentives, and how to position these opportunities with clients.

If you are interested in partnering with me on future industry presentations or client-facing events, please don't hesitate to reach out!

Now Available

Expert Content