

October Product Update

October 14, 2026



Loan Officer Productivity

Lead Management: Branch/Team Routing

- **Scoped sources and routing policies:** Branch and team managers can now create and edit lead sources and routing policies for their own scope – a scoped policy applies only to leads within that branch or team.
- **Admin oversight and override:** Org and admin users retain full visibility and override across every branch. The Sources and Policies tables can be filtered by scope, with flags for items that need attention.
- **Built-in guardrails:** Scoped sources are validated for compatibility with their routing policies, ensuring routing stays inside the branch that owns it. Off by default – admins turn it on in Lead Management settings.

Create Routing Policy

Policy Name*

Give this policy a name

Routing Target

Team(s)

User

Search teams...

Distribution Type

Round Robin

Scope

Search teams...

Leave empty to make this policy available org-wide. Otherwise only admins and managers of the selected teams can see it.

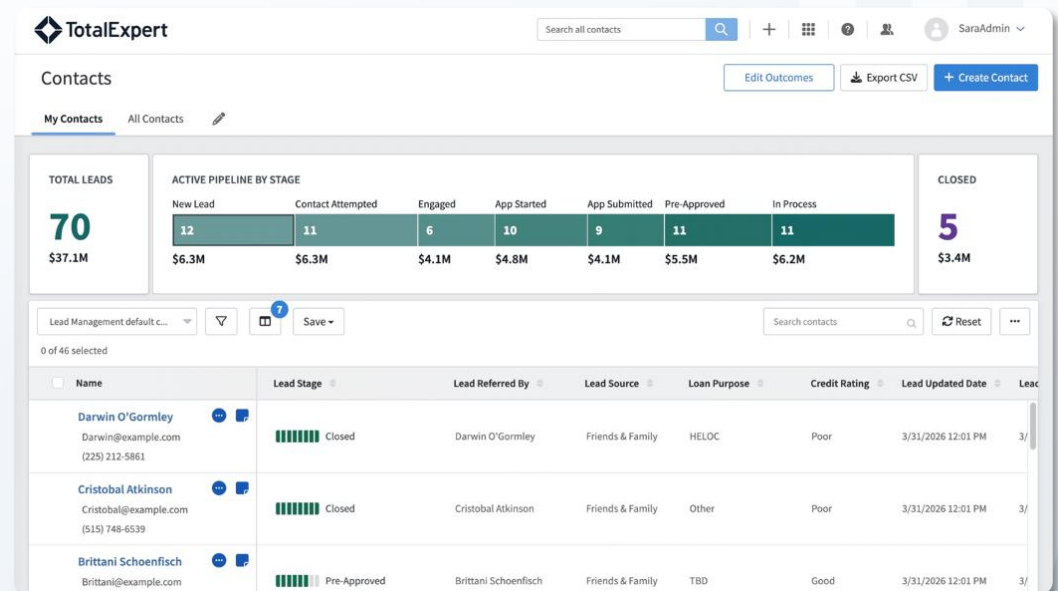
Cancel

Create

Loan Officer Productivity

Pipeline Views: Default Landing Page

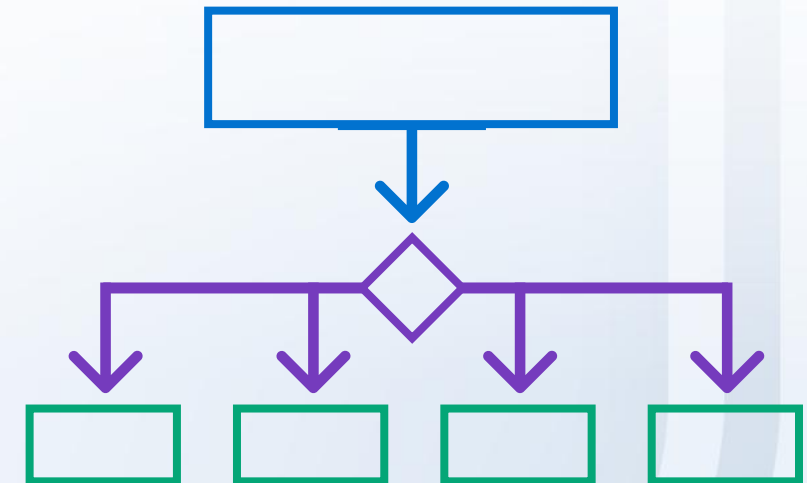
- **Organization-level default landing page:** Admins can set Pipeline View contact lists as the default landing page for their organization – loan officers start each day in their pipeline instead of navigating to it.
- **Permission-based:** Users with the Landing Page Redirect permission land on Pipeline Views at login. Admins turn it on; set up Pipeline Views for those roles first so users land on a useful view.
- **Audit logged:** Changes to the organization default are logged for audit purposes.



APIs & Integrations

Bulk APIs for Contacts & Loans

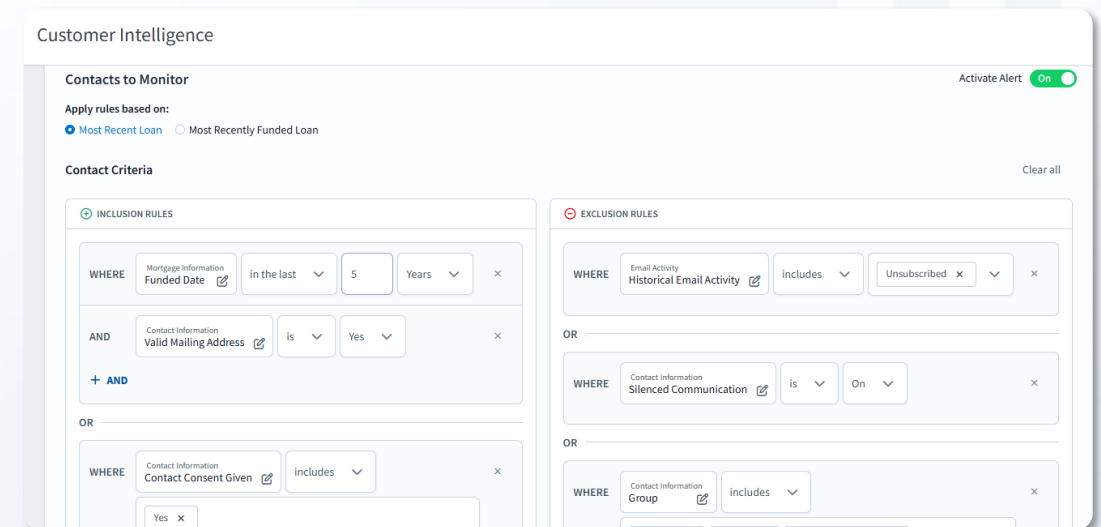
- **Bulk contacts:** New endpoints to create or update multiple contacts in a single request – up to 1,000 records per request.
- **Bulk loans:** A new endpoint to create multiple loans in a single request, including borrower and participant details.
- **Built for large batches:** An idempotency key makes retries safe, and deduplication options are supported.



Insights & Enrichment

Customer IQ Settings: And/Or Logic & Funded Loan

- **And/Or logic in inclusion/exclusion rules:** Admins can now combine conditions with And/Or for each alert type in Enrichment & Insights settings and monitor multiple customer segments at once.
- **Most Recent Funded Loan toggle:** Rules can now be limited to a contact's most recent funded loan rather than their most recent loan of any status.
- **Consistent with Pipeline Views:** These are the same options added to Pipeline Views last month, and are coming soon to Campaign Builder for one consistent way to define audiences.



The screenshot displays the 'Customer Intelligence' settings page. At the top, there's a section for 'Contacts to Monitor' with an 'Activate Alert' toggle set to 'On'. Below this, a radio button selection allows choosing between 'Most Recent Loan' (selected) and 'Most Recently Funded Loan'. The main area is divided into 'Inclusion Rules' and 'Exclusion Rules' sections, each with a 'Clear all' link. The 'Inclusion Rules' section contains three rules connected by 'AND' and 'OR' logic. Rule 1: 'WHERE Mortgage Information Funded Date' is 'in the last' 5 'Years'. Rule 2: 'AND Contact Information Valid Mailing Address' is 'Yes'. Rule 3: 'OR Contact Information Contact Consent Given' includes 'Yes'. The 'Exclusion Rules' section contains three rules connected by 'OR' logic. Rule 1: 'WHERE Email Activity Historical Email Activity' includes 'Unsubscribed'. Rule 2: 'OR WHERE Contact Information Silenced Communication' is 'On'. Rule 3: 'OR WHERE Contact Information Group' includes an empty field.

AI & Automation

AI Sales Assistant: New Talk Tracks

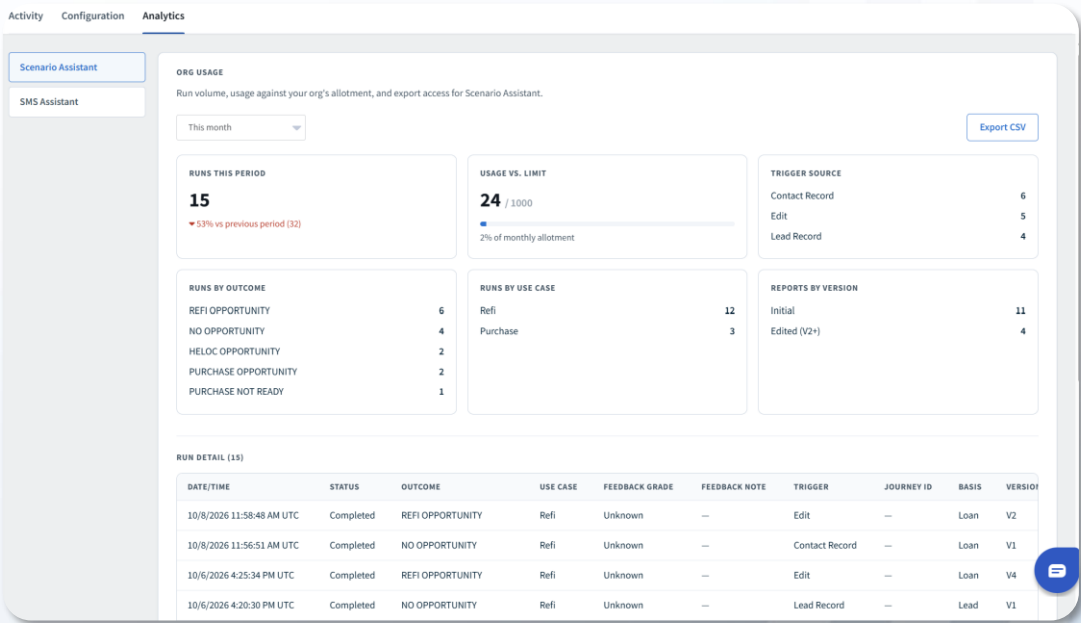
- **Aged Pre-Approval talk track:** Re-engages contacts whose pre-approval has aged beyond its window, with the goal of reactivating the pre-approval or starting a new application.
- **HELOC talk track:** New conversation category aimed at existing mortgage customers with home equity potential – records “application started” as its primary outcome.
- **New “Application Started” outcome:** A new outcome type in Total Expert, introduced with the HELOC track. Both talk tracks run on the existing AI Sales Assistant infrastructure.



AI & Automation

AI Assistants: Usage Analytics

- **New Analytics tab:** A dedicated Analytics tab under AI Assistants switches between Scenario Assistant and SMS Assistant, with a date-range filter (This Month, Last Month, Last 90 Days).
- **Scenario Assistant view:** Run volume vs. prior period, usage vs. monthly limit, and breakdowns by trigger source, outcome, use case, and report version – plus a 14-column run detail table and CSV export.
- **SMS Assistant view:** Conversations started, ROI attribution signal (loan created within 90 days), message usage, outcomes by conversation, use cases, and sentiment – plus a Conversation Detail table and uncapped CSV export.
- **No separate setup required:** Both views share the same tab and permission. Available for organizations with the respective AI Assistant enabled.



AI & Automation

AI SMS Assistant: Persona & Custom Instructions

- **Persona selection:** Admins choose one of three org-wide personas: Loan Officer (first-person, default), a named Assistant (configurable name, up to 60 chars), or AI Assistant (discloses itself as the LO's AI assistant).
- **Custom instructions:** Free-text org-wide rules the assistant follows on every message – e.g., banned words or a required sign-off. Capped at 4,000 characters. Cannot override compliance behavior or AI-disclosure honesty.
- **Honest AI disclosure:** Regardless of persona or custom instructions, if a consumer directly asks whether they're texting a person or AI, the assistant acknowledges it plainly.



SMS ASSISTANT
Behavior & instructions for text conversations

CUSTOM INSTRUCTIONS
Tell the SMS Assistant how to behave in plain language. Use this for rules like words or topics to avoid, tone of voice, or things it should always mention. Leave blank to use standard behavior.

Always sign off with NMLS: 1234. Be emoji heavy.

Type your own instructions or paste them in. These apply to every SMS conversation this assistant handles.

PERSONA
Choose who the SMS Assistant sounds like when it messages a contact.

☐ **The User**
Messages appear to come directly from the loan officer, in their own voice and tone.

☒ **The User's Assistant**
Signs off as the loan officer's assistant, replying on their behalf.
Assistant's name

Erica

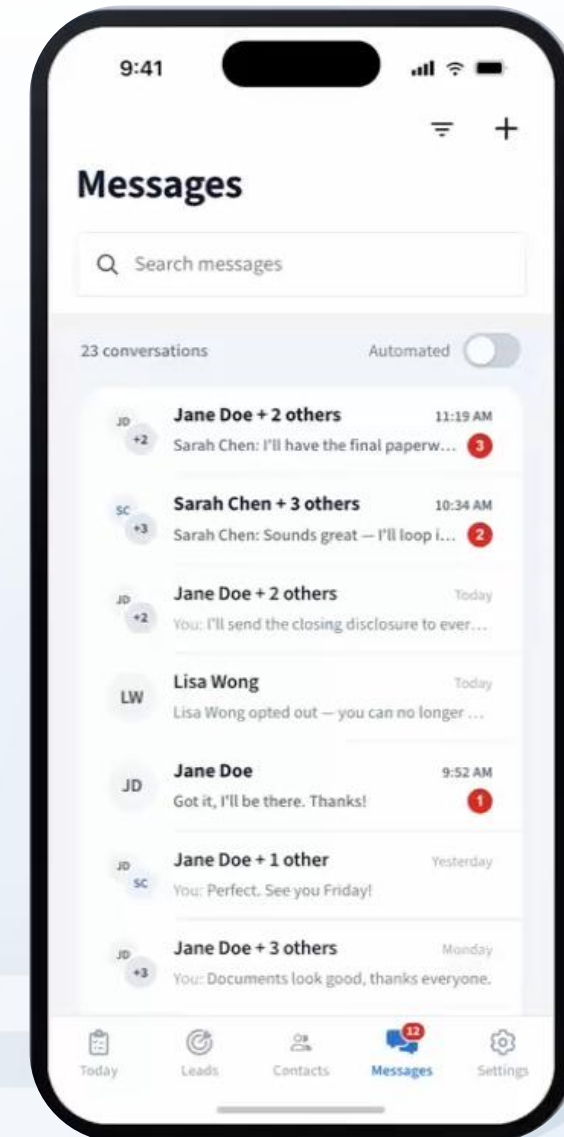
Used to introduce the assistant, e.g. "Hi, this is Ron's assistant, Lydia..."

☐ **An AI Assistant**
Introduces itself as an AI assistant, clearly disclosed to the contact.

Mobile App

Group Messaging for Mobile

- **Group texting, unlocked:** LOs can build and manage group SMS conversations with up to 10 participants — co-borrowers, agents, borrowers' spouses — right from the mobile app, matching full web functionality on the go.
- **Prioritize at a glance:** Unread counts, pinned favorites, and activity-based sorting help LOs quickly spot what needs a reply, while full sender attribution keeps group conversations easy to follow.



Expert Content

Notecard Templates

- **Static self-serve templates:** Print & Ship and Direct Mail let admins upload fully designed notecards — event invitations, greetings — to send to a contact list.
- **User-personalized templates:** Layout templates admins assign (as-is or with branding/text edits) for users to personalize with handwritten notes and addresses. *Available for Print & Ship ordering.*



Coming Soon

Watch for updates in upcoming Release Notes

- **Email Builder: Locked Content Controls (Admins, Loan Officers):** Building on element locking available today, admins will be able to let loan officers edit a locked element without removing it, or require an edit before an email can be sent, so contacts don't receive unedited placeholder text. Applies to text, image, video, button, BombBomb, and Vidyad elements, plus subject and preheader.
- **Mobile App Push Notifications for Lead Assignment and Sharing (Loan Officers with Lead Management):** Real-time push notifications when a lead is assigned or shared, plus a new Notifications tab in the Mobile App to review and act on them with Message and Call quick actions. Hourly batching keeps busy days manageable, loan officers can adjust or turn off batching, and admins will be able to enable the feature for their organization.
- **Redesigned Mobile App Home Screen (Loan Officers, Sales Managers):** A Mobile App home screen built around your day: overdue and upcoming tasks, lead metrics for Total, New, and Contacted leads that tap through to filtered lists, and Key Moments such as upcoming birthdays, loan anniversaries, and holidays with call and message shortcuts. Organizations without Lead Management get an equivalent Contact Overview.
- **Campaign Builder: And/Or Audience Logic and Most Recent Funded Loan (Admins, Marketing Admins):** Brings the And/Or logic and funded-loan options now available in Pipeline Views and Customer Intelligence settings to Campaign Builder audience criteria, so campaign audiences can be built more precisely without stacking multiple campaigns.

Coming Soon

Watch for updates in upcoming Release Notes

- **LenderPrice Pricing Engine Integration (Loan Officers, Admins):** Loan officers who use LenderPrice will be able to request real-time rate quotes in Total Expert and generate rate flyers from LenderPrice pricing data, and use that pricing data in Outbound Data Connector payloads and Journey automation. Joins Optimal Blue and Polly in the pricing engine lineup.
- **EPPS Pricing Engine Integration (Loan Officers, Admins):** Adds Encompass Pricing & Product Engine (EPPS) from ICE Mortgage Technology as a supported pricing engine for rate quotes and rate flyers, bringing live rates inside Total Expert for organizations already working in the ICE ecosystem.
- **GiftHomie Integration (Expert Partner Network):** Loan officers will be able to send thoughtful, customized gifts to borrowers through GiftHomie without leaving Total Expert. Borrower contact information and the gift selection are sent to GiftHomie, GiftHomie delivers the gift on the loan officer's behalf, and the gift and tracking details are reported back to Total Expert.