

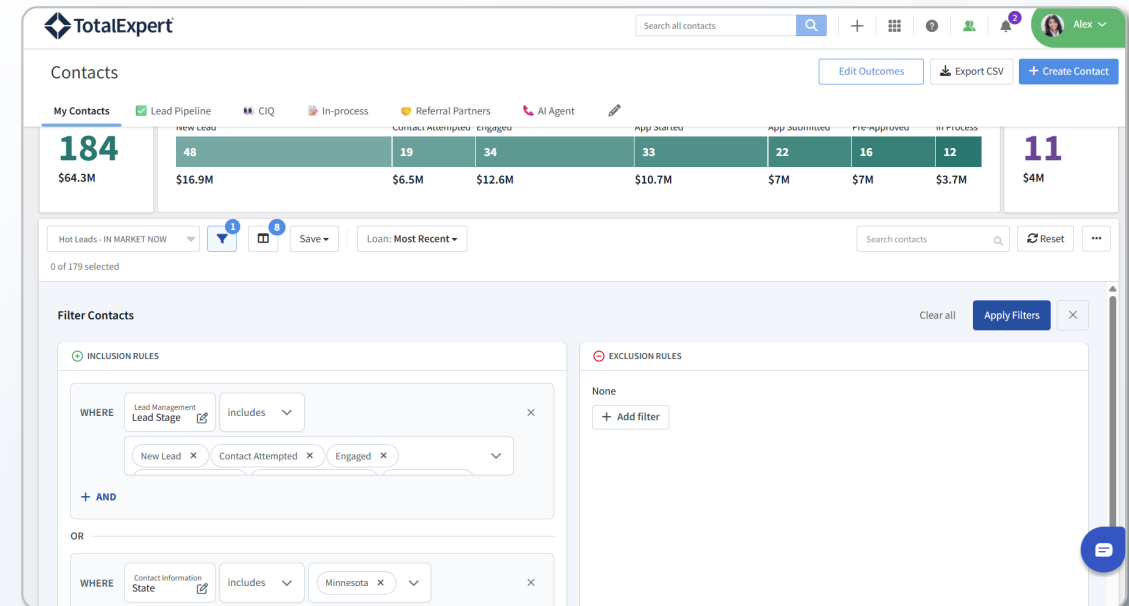
September Product Update

September 9, 2026

Loan Officer Productivity

Pipeline Views Expansion

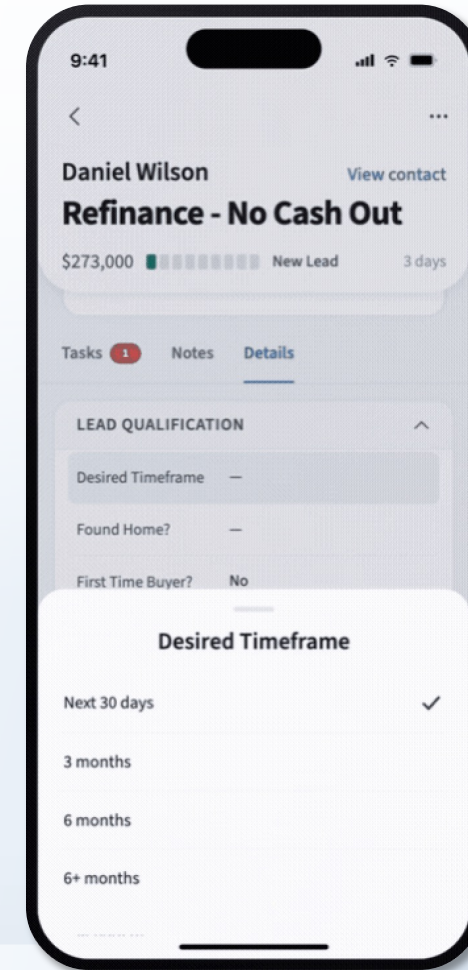
- **Custom Loan Fields as Columns:** Admins can now add custom loan fields as columns in Pipeline Views, bringing custom data directly into the pipeline alongside standard fields.
- **And/Or Filter Conditions:** Pipeline View filter rules now support both And/Or logic for more sophisticated inclusion and exclusion rules — stack conditions to build precise pipeline segments.
- **Most Recent vs. Last Funded Loan:** Admins configure whether Pipeline Views show the most recent loan or the last funded loan per contact, based on organizational workflow.
- **Email Unsubscribed Field:** “Is Email Unsubscribed” is now available as a Pipeline View column, filter, in Customer Intelligence settings, and in Campaign Builder audience rules.



Mobile App

Edit Contacts & Leads on Mobile

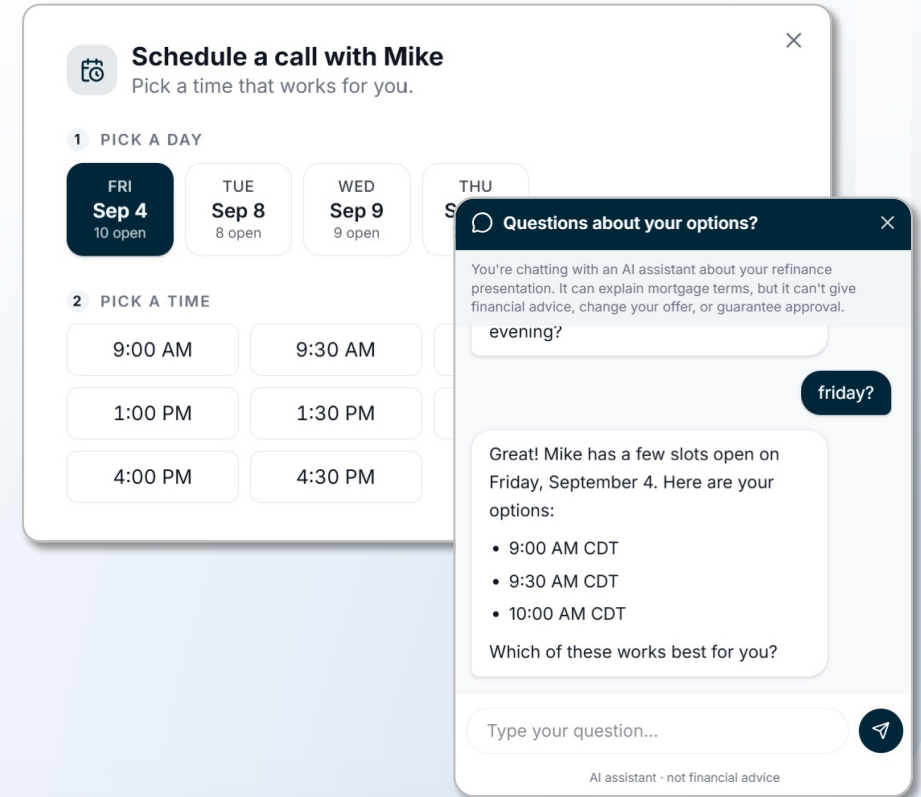
- **Edit Contacts and Leads:** LOs can now edit contact and lead records directly from the mobile app – all standard and custom fields. Requires app version 7.1.0+.
- **Mobile UX Refinements:** Edit Contact and Edit Lead screens redesigned for mobile-first workflows, with quick actions for Note, Outcome, and SMS directly from the mobile pipeline view.
- **Loan Association on Mobile:** Link and manage loan associations directly from the “Lead Details” view on mobile, matching desktop capabilities. Unlink loans as needed to keep records accurate.



AI Assistants

Calendar & Appointment Scheduling

- Both AI assistants can now check an LO's Outlook/Office 365 calendar and book appointments directly.
- AI SMS Assistant can book directly within SMS conversations.
- AI Scenario Assistant can book through the customer presentation page via a booking interface or in the consumer chat box.



The screenshot displays a user interface for scheduling a call. The main window is titled "Schedule a call with Mike" and includes a close button. Below the title, it says "Pick a time that works for you." The interface is divided into two sections: "1 PICK A DAY" and "2 PICK A TIME".

In the "1 PICK A DAY" section, there are four buttons for different days: "FRI Sep 4" (10 open), "TUE Sep 8" (8 open), "WED Sep 9" (9 open), and "THU Sep 10" (10 open). The "FRI Sep 4" button is highlighted.

In the "2 PICK A TIME" section, there are six buttons for different times: "9:00 AM", "9:30 AM", "1:00 PM", "1:30 PM", "4:00 PM", and "4:30 PM". The "9:00 AM" button is highlighted.

Overlaid on the right side of the main window is a chat window titled "Questions about your options?". The chat window contains the following text:

You're chatting with an AI assistant about your refinance presentation. It can explain mortgage terms, but it can't give financial advice, change your offer, or guarantee approval.

evening?

friday?

Great! Mike has a few slots open on Friday, September 4. Here are your options:

- 9:00 AM CDT
- 9:30 AM CDT
- 10:00 AM CDT

Which of these works best for you?

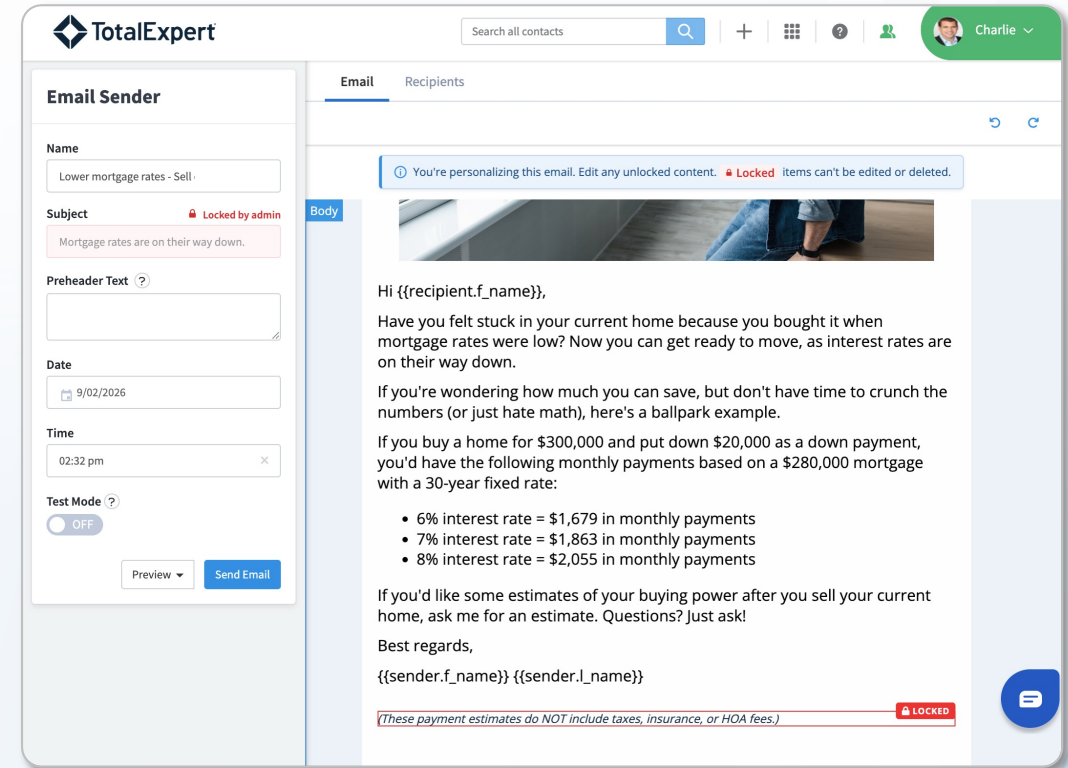
Type your question...

AI assistant · not financial advice

Content

Email Builder: Locked Blocks

- **Lock email template blocks:** Admins can lock any block in an email template. Locked blocks remain visible to LOs but cannot be deleted — ensuring compliance-critical content stays in every email.
- **Safe LO editing access:** Admins can now expand email editing permissions to loan officers without risking removal of disclosures, signatures, or required footers.
- **How to get started:** Admins should review existing templates, identify compliance-critical blocks, and lock them before enabling LO editing access.



The screenshot displays the TotalExpert Email Builder interface. On the left, the 'Email Sender' panel includes fields for Name (Lower mortgage rates - Sell), Subject (Mortgage rates are on their way down, marked as 'Locked by admin'), Preheader Text, Date (9/02/2026), Time (02:32 pm), and Test Mode (OFF). The main area shows the email body with a header image and personalized text: 'Hi {{recipient.f_name}}, Have you felt stuck in your current home because you bought it when mortgage rates were low? Now you can get ready to move, as interest rates are on their way down. If you're wondering how much you can save, but don't have time to crunch the numbers (or just hate math), here's a ballpark example. If you buy a home for \$300,000 and put down \$20,000 as a down payment, you'd have the following monthly payments based on a \$280,000 mortgage with a 30-year fixed rate: 6% interest rate = \$1,679 in monthly payments, 7% interest rate = \$1,863 in monthly payments, 8% interest rate = \$2,055 in monthly payments. If you'd like some estimates of your buying power after you sell your current home, ask me for an estimate. Questions? Just ask! Best regards, {{sender.f_name}} {{sender.l_name}}'. A red 'LOCKED' label is visible at the bottom right of the email body.

AI & Automation

AI Data Assistant

- **Natural-language querying:** Admins ask questions about their Enrichment & Insights data in plain English and receive instant analytics, trends, and insights – no report-building expertise or support ticket required.
- **Audience:** Admins at organizations with Enrichment & Insights (formerly Customer Intelligence) enabled.
- **How to get started:** Contact your CSM to enable AI Data Assistant for your organization.



DATA ASSISTANT

How many CI contacts are monitored for Org 1?

You're looking for the total number of unique monitored contacts for Organization 1.

monitored_contacts_count
597662

What is the count of contacts monitored by alert type?

You're looking for the count of unique contacts monitored, broken down by each alert type.

monitoring_type	monitored_contacts_count
Inquiry	18566973
Life_event	11650397
Equity	6860737
Rate	3153611
Improvement	471295

Describe the data you're looking for.

Integrations

Bi-Directional Task Sync

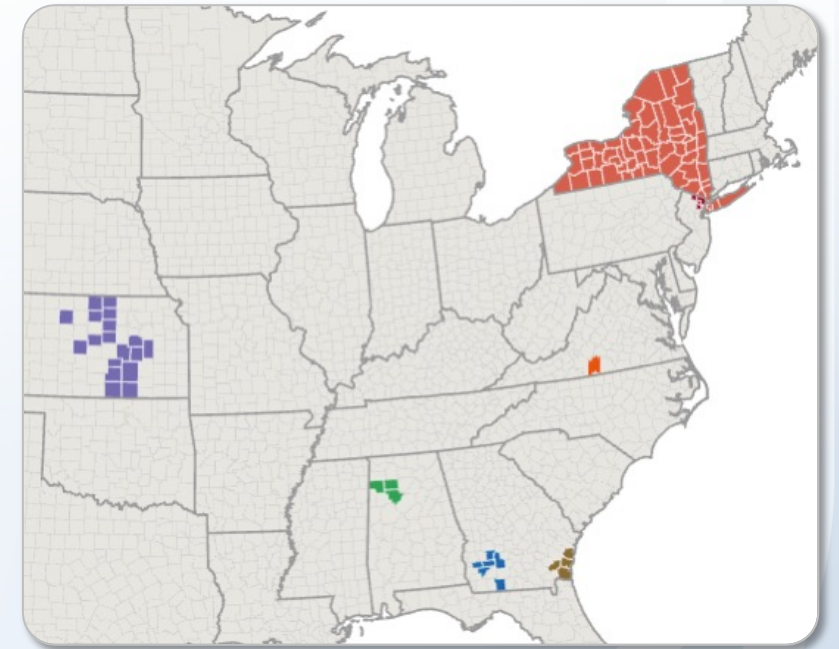
- **Task API for External Systems:** Three new REST endpoints (POST, PATCH, DELETE) let external systems programmatically create, update, and delete tasks on Total Expert contact records with full field mapping.
- **Salesforce/Total Expert Sync:** Tasks created in either platform sync automatically in both directions – creates, updates, completions, and deletions. Requires TE4SF connection.
- **Task Assignment Control:** Tasks can be assigned to specific team members (e.g., LOAs) rather than only the originating LO, with Salesforce assignment reflecting the actual assignee.



Integrations

New MLS Network Additions

- **7 new MLSs added:** Albany Board of REALTORS (GA), Dan River Region Association (VA), Walker Area Association (AL), South Central Kansas MLS (KS), MyState MLS (NY), New Jersey MLS (NJ), and Scout MLS (GA).
- **Who benefits:** Loan Officers at organizations with MLS integrations enabled in their respective service areas.
- **How to get started:** LOs can configure their MLS Agent ID under MLS/IDX Settings in their account to view listings in their market.



New Expert Content Releases

- **Co-branded Rate-Only Flyers + Rate Flyer Enhancements:** Co-branded variations of the two existing rate flyers for both PPE-integrated and editable options.
- **New Single and Co-branded Flyer Footers:** Refreshed default flyer footers to improve alignment, increase headshot sizing, and allow more space for company logos.
- **Thank You and Birthday Greeting Card:** New greeting card designs intended for users to handwrite greetings and hand-address before mailing.

MORTGAGE INTEREST RATES

Purchase Price: \$500,000

Interest rates as of 08/11/2020

LOAN INFORMATION	
Down Payment	\$100,000
UPMIP/Lending Fee	\$0.00
Total Loan Amount	\$400,000
Interest Rate	3.00%
APR	6.500%
Loan Term	30 YEARS
Monthly Principal/Interest	\$2,528.27
Mortgage Insurance	\$0.00
Property Taxes	\$375.00
Homeowners Insurance	\$0.00
Monthly Estimated Payment	\$2,903.27
HCA Fee	\$0.00

CONFORMING 30 YEAR FIXED	
APR	6.500%
APR	6.500%
Loan Term	30 YEARS
Monthly Principal/Interest	\$2,528.27
Mortgage Insurance	\$0.00
Property Taxes	\$375.00
Homeowners Insurance	\$0.00
Monthly Estimated Payment	\$2,903.27
HCA Fee	\$0.00

LOAN INFORMATION	
Down Payment	\$75,000
UPMIP/Lending Fee	\$0.00
Total Loan Amount	\$425,000
Interest Rate	3.00%
APR	6.594%
Loan Term	30 YEARS
Monthly Principal/Interest	\$2,688.29
Mortgage Insurance	\$67.29
Property Taxes	\$375.00
Homeowners Insurance	\$0.00
Monthly Estimated Payment	\$3,128.58
HCA Fee	\$0.00

CONFORMING 30 YEAR FIXED	
APR	6.594%
APR	6.594%
Loan Term	30 YEARS
Monthly Principal/Interest	\$2,688.29
Mortgage Insurance	\$67.29
Property Taxes	\$375.00
Homeowners Insurance	\$0.00
Monthly Estimated Payment	\$3,128.58
HCA Fee	\$0.00

LOAN INFORMATION	
Down Payment	\$100,000
UPMIP/Lending Fee	\$0.00
Total Loan Amount	\$400,000
Interest Rate	3.00%
APR	6.625%
Loan Term	30 YEARS
Monthly Principal/Interest	\$2,881.40
Mortgage Insurance	\$105.00
Property Taxes	\$375.00
Homeowners Insurance	\$0.00
Monthly Estimated Payment	\$3,361.40
HCA Fee	\$0.00

CONFORMING 7/1 ARM	
APR	6.625%
APR	6.625%
Loan Term	30 YEARS
Monthly Principal/Interest	\$2,881.40
Mortgage Insurance	\$105.00
Property Taxes	\$375.00
Homeowners Insurance	\$0.00
Monthly Estimated Payment	\$3,361.40
HCA Fee	\$0.00

LOAN INFORMATION	
Down Payment	\$17,500
UPMIP/Lending Fee	\$0.00
Total Loan Amount	\$480,943
Interest Rate	5.000%
APR	6.472%
Loan Term	30 YEARS
Monthly Principal/Interest	\$2,716.72
Mortgage Insurance	\$219.79
Property Taxes	\$375.00
Homeowners Insurance	\$0.00
Monthly Estimated Payment	\$3,391.51
HCA Fee	\$0.00

FHA 30 YEAR FIXED	
APR	6.472%
APR	6.472%
Loan Term	30 YEARS
Monthly Principal/Interest	\$2,716.72
Mortgage Insurance	\$219.79
Property Taxes	\$375.00
Homeowners Insurance	\$0.00
Monthly Estimated Payment	\$3,391.51
HCA Fee	\$0.00

Example Illustration / Standard Rate: Borrower: Start to display rates that will appear at the beginning of your disclaimer, use in Export Content rate sheets. Navigate to Mortgage Marketing > Disclaimers, to adjust. Adjust this disclaimer. Borrower Rate, Disclaimers: End to display rates that will appear at the end of your rate disclaimer, use in Export Content rate sheets. Navigate to Mortgage Marketing > Disclaimers, to adjust

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Equal Housing Lender. Example Illustration / Standard Rate: Borrower: Start to display rates that will appear at the beginning of your disclaimer, use in Export Content rate sheets. Navigate to Mortgage Marketing > Disclaimers, to adjust

Design & Safe Area:
The Full Design Area
8.75" x 11.25" or 630px x 810px

The Blue Line Safe Area
7.5" x 7.513" or 540px x 540.936px
*All text should be contained within this border.

— Contact information below: non-editable —

