



CASE STUDY

# Credit Improvement Journeys Help a Top 10 Lender Turn Loan Denials into Customers for Life



## The challenge

Far too many mortgage lenders face the challenge of engaging and staying connected with clients who were denied mortgage loans due to credit difficulties. Many of these hopeful borrowers just need some time and expert guidance to improve their creditworthiness. However, without a structured approach or an effective solution for identifying and monitoring these contacts, it becomes difficult to re-engage them once their credit improves and recapture the opportunity to help them get a loan.

## The solution

A leading lender leveraged Total Expert's Journeys to create a dedicated **Credit Improvement Journey** that educates and guides borrowers through the process of improving their credit scores. This enabled them to nurture and re-engage roughly 2,000 consumers who would have otherwise been overlooked due to their credit difficulties—ensuring that they were the first lender they talked to once they had improved their credit.

## The results

In only six months (November 2024 to April 2025), this lender saw incredible outcomes from their first **Credit Improvement Journey**:

- **Applications:** 316 units and \$84M in volume generated
- **Funded:** 148 units and \$40M in volume generated
- **3,400 insights generated**, providing actionable data to further refine their customer engagement strategies

By transforming lost opportunities into meaningful outcomes, the lender expanded its business and helped clients achieve their dreams of owning a home.



### APPLICATIONS

**316** units & **\$84 M** volume generated



### FUNDED

**148** units & **\$40 M** volume generated



### INSIGHTS

**3,400** insights generated

## What this means for other lenders

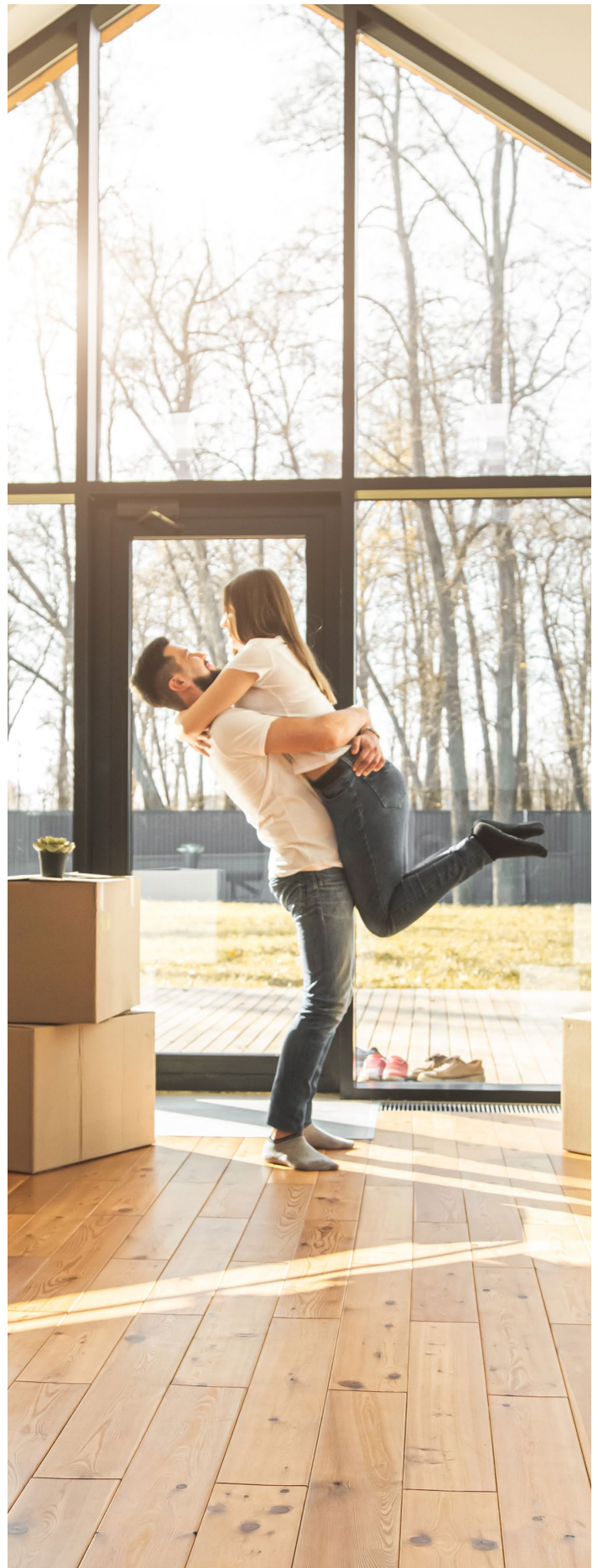
This is just one example that demonstrates the power of pairing forward-thinking leadership with purpose-built mortgage lending tools. **Credit Improvement Journeys** allow lenders to turn previously missed opportunities into successful outcomes—boosting revenue and winning customers for life.

## Closing the gap between denial and approval

This top 10 lender has shown that credit denials don't have to be the end of the road. By implementing a **Credit Improvement Journey**, they were able to generate over \$40M in funded volume that they potentially would have lost to competitors.

Let us show you how a **Credit Improvement Journey** can help your organization turn yesterday's loan denial into tomorrow's closing day.

[Schedule a demo](#)





## About Total Expert

Total Expert is the purpose-built customer engagement platform trusted by more than 200 financial enterprises. Total Expert unifies data, marketing, sales, and compliance solutions to deliver the perfect customer journey across every financial milestone—in any market. Total Expert turns customer insights into actions that increase loyalty and drive growth for modern banks, lenders, credit unions, and insurance companies. Total Expert is now available for purchase on the AWS Marketplace and Salesforce AppExchange.