1. **STATE THE PROBLEM**

*Securing a mortgage loan with favorable terms can be stressful as it often involves a thorough review of your financial history and creditworthiness. It is a complex process. Dealing with extensive paperwork, getting all documents for pre-approval loans, finding the right lender can all be confusing and frustrating.*

*Assembling the required documentation can be a lengthy process, having to gather employment and salary information, W2s, additional sources of income, and information about outstanding debt.*

1. **INTRODUCTION TO OUR PROCESS and PRODUCT (NEED VERBIAGE FOR THIS PART)**

*Preapproval helps a buyer understand how much they can afford to spend on a home, providing a maximum amount for a loan and what monthly payments might look like. This information is crucial for budgeting and narrowing down your house hunting options. In addition, getting pre-approved for a mortgage gives a buyer credibility with sellers, can often speed up the home purchase process, targets home searches, gives a clear financial picture, and streamlines the formal application process. Overall, completing the first steps online to get pre-approved reduces the stress associated with homebuying*

Share Stats, overview of current process for mortgage (all the steps that Exuar shared) of process, competitive market info, etc.

1. **INTRODUCE OUR HOME BUYER AND HER PROBLEM**

Introduce our potential home buyer – the problem and how we can solve

*Meet Emily, she is a 32-year-old professional ready to buy her first home. She wants to find a 2-bedroom starter home close to restaurants and shopping. Her primary goal to stop renting and invest in her own property, Emily wants a place to call her own where she can build equity and stability.*

*Emily is tech savvy and is comfortable using online resources and apps to research and gather information. She searches for properties and mortgage rates online, but lacks experience in the real estate market and what is needed to get pre-qualified and does not know where to start. For convience and familiarity she would prefer to seek advice from professionals regarding the process online.*

1. **INTRODUCE THE PRODUCT (NEED VERBIAGE FOR THIS PART)**

Experian Realty Connect

* Using the platform – Experian Verify, where the data has already been collected
* My Marketplace > Realty Connect
* Why is this easy, **explain how is solves Emily’s pain points**

Emily views the paperwork and legalities of homebuying can be overwhelming. She is anxious about meeting the criteria for mortgage approval and the associated credit checks

1. **DEMO OF THE PROCESS (NEED VERBIAGE FOR THIS PART)**
2. Video: Zoom in to current Experian Verify navigation menu, show user selection of “My Marketplace” (use a close up screen of the navigation menu, this can be an image to add to video, no need to build out)
3. Zoom into a selection from marketplace that shows the option (use a close up screen of the navigation menu, this can be an image to add to video, no need to build out)
4. Demo/show the built out Pre-approval screen
5. Review the options, market Experian boost, and chat AI
   * Show User selecting the option to consent to share data (maybe show a list of that data, illustrating the ease and no hassle finding paystubs and other documents

* Show the “approval screen”
  + Explain briefly the options that are available on that screen

1. **WRAP UP**

Online mortage preapproval is a valuable tool that can give homebuyers a clear picture of their homebuying cababilities and help navigate the process with confidence.

**Future state – what would that look like -Exuar**

**Share Figma screens – move through process**

**VIsiability of the entire home buying process, modern**

1. **End with Emily in front of her new home**

* Many people find the home buying process scary, but it is rewarding and fullfilling in the end

1. **State Problem**

* Securing a mortgage loan with favorable terms can be stressful as it often invovles a through review of your financial history and creditworthiness. It is a complex process. Dealing with extensive paperwork, getting all documents for pre-approval loans, finding the right lender can all be confusing and frustrating.
* Share Stats, overview of current process for mortgage (all the steps that Exuar shared) of process, competitive market info, etc.

1. **Set up the picture of our concept (we may want to add this after introducing our buyer)**
2. **Introduce our buyer**

* Emily Miller, age 32, occuption: Marketing Manager, yearly income 70,0000
* First time home owner - As a first time buyer Emily is relatively inexperienced in the real estate market and needs guidance on the buying process
* Location Urban, starter home, low maintenance
* **Goals**: Primary goal to stop renting and invest in her own property,wants a place to call her own where she can build equity and stability. She values financial security and sees homownership as a long term investment. She has ‘good’ credit.
* **Challenges:** She has limted savings, she is worried about taking on a mortgage and her monthly expenses, lacks experience in the real estate market and does not know where or how to start. She views the paperwork and legalities of homebuying can be overwhelming. She is anxious about meeting the criteria for mortgage approval and the associated credit checks
* **Preferred channels:** Emily is tech savvy and is comfortable using online resources and apps to research and gather information. She searches for properties and mortgage rates online. She would like to first seek advice from professionls for her down payement and bugeting online to get a starting point.

1. **Introduce the solution:** Experian Realtor Connect

* Using the platform – Experian Verify, where the data has already been collected
* My Marketplace > Realtor Connect
* Why is this easy, **explain how is solves Emily’s pain points**

1. **Show screens- User path**

* Zoom in to current Experian Verify navigation menu, show user selection of “My Marketplace” (use a close up screen of the navigation menu, this can be an image to add to video, no need to build out)
* Zoom into a selection from marketplace that shows the option (use a close up screen of the navigation menu, this can be an image to add to video, no need to build out)
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* Show the “approval screen”
  + Explain briefly the options that are available on that screen

1. **Wrap up with continued concept (find lender, view available homes, contact lender, etc.) make this part short and sweet**
2. **End with Emily in front of her new home**

* Many people find the home buying process scary, but it is rewarding and fullfilling in the end