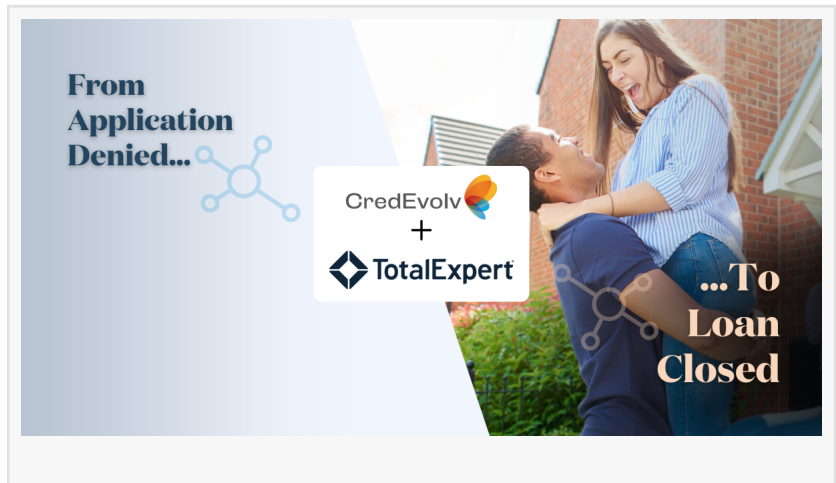


FINTECHS UNITE TO CONVERT UNQUALIFIED MORTGAGE APPLICANTS INTO CLOSINGS

CredEvolv and Total Expert Deliver the Industry's Only End-to-End Solution for Credit and Debt Challenged Borrowers

NAPLES, FL, UNITED STATES, June 26, 2025 /EINPresswire.com/ -- In an industry where fallout rates are high, CredEvolv and Total Expert have joined forces to offer a [breakthrough solution](#) that's changing the game for mortgage lenders nationwide - by turning their low credit, high debt leads into highly valuable borrowers and closed loans.



The new integration - available now as part of the Expert Partner Network - gives lenders the power to turn credit- and debt-challenged applicants into mortgage-ready clients without ever losing them from their pipeline. This is more than a tech integration - it's the gold standard for serving every consumer and maximizing every opportunity.

“

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Jeff Walker, Co-Founder & CEO, CredEvolv

CredEvolv is a first-of-its-kind fintech platform that connects lender CRMs directly to HUD-approved, nonprofit credit and debt counselors. When a borrower doesn't qualify due to credit or debt-to-income challenges, lenders can instantly route them to a trusted counselor from within Total Expert. As the borrower progresses, automated milestone updates flow back into the lender's CRM, signaling the perfect moment to re-engage and move them toward closing.

“If you're not doing this, you're leaving business on the table,” said Jeff Walker, Co-Founder & CEO of CredEvolv. “Lenders who adopt this integration will gain a competitive advantage by keeping more clients in their ecosystem, building goodwill, and closing more loans. This isn't just the right thing to do - it's the smart thing.”

Prosperity Home Mortgage is already seeing a clear ROI.

"Working with CredEvolv has been a no-brainer," said Jelaire Grillo, AVP MarTech Strategy & Adoption from Prosperity. "With CredEvolv embedded into Total Expert, we no longer lose track of low-credit clients. The platform brings transparency, accountability, and a real chance to help people - and close more loans."

With the integration now live, Total Expert users can:

- Refer declined or credit- and debt-challenged borrowers directly to CredEvolv's nonprofit counselor network
- Receive real-time status updates when clients enroll, progress, or achieve mortgage readiness
- Access pre-built, curated messaging to stay in front of borrowers and re-engage at just the right time

"Top performing lenders recognize that every customer has a unique financial journey," Joe Welu, Founder and CEO at Total Expert, said. "This partnership helps us give lenders a tool that helps loan officers educate, engage, and advise borrowers on one of the largest financial milestones in their lives. Together with CredEvolv, we can help those lenders guide prospective buyers toward homeownership."

Every counselor in the CredEvolv network is HUD-certified and each agency is a nonprofit, which ensures ethical, effective credit improvement. This is the antithesis of predatory for-profit credit repair. Consumers receive a personalized plan and monthly coaching, while lenders gain a trusted, compliance-friendly way to help more borrowers succeed.

The message is clear: lenders who want to lead the market - not just survive it - must serve every borrower. With CredEvolv and Total Expert, they finally can.

[About CredEvolv](#)

CredEvolv is a fintech platform that connects mortgage lenders with HUD-certified nonprofit credit and debt counselors. Built for compliance and scale, CredEvolv helps lenders convert declined applicants into closings through a seamless, automated experience.

[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.

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