

The Mosaic Welcome Call

The Mosaic Welcome Call program aims to engage homeowners on a personal level and educate them about the Mosaic loan.

Our goals with this initiative are to:

- Personalize the homeowner experience
- Verify the homeowner's understanding of key loan terms, financial obligations, and first payment timing
- Increase the number of homeowners paying by ACH
- Celebrate the homeowner's decision to improve their home

Advantages of the Mosaic Welcome Call

- Cleaner deals, fewer post-funded cancellations
- Higher homeowner satisfaction
- Fewer homeowners contacting you with questions about their loan and payments
- Enhanced consumer protections and supplemental information for future reference



What's in the call?

During the call, we'll promote Mosaic's strong relationship with your business and reinforce the homeowner's decision to make improvements. We'll also verify customer identifying information (DOB, email address, etc.). Most importantly, homeowners will need to confirm their understanding of the following topics:

Loan Terms, including:

- Tax credit and loan obligations
- First Payment Timing
- Promotional Period and Interest Accrual (if applicable)
- Payment method (benefits of paying by ACH)

If these topics were already covered during the sales process, the call will conclude quickly. For topics the homeowner may be unclear about, our friendly Customer Support Specialists will fill in the gaps and answer the homeowner's questions.

In Mosaic fashion, we've designed this call to be fast, simple and effective. As always, we're open and receptive to your feedback.

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Financing applied for and processed through the Mosaic platform is originated by Solar Mosaic LLC or one of its lending/financing partners. Equal Housing Lender. 



How does a homeowner pass the call?

Once Mosaic confirms the identity of the customer and the homeowner verifies their understanding of the key topics, Mosaic will mark the call as passed, and the sales rep will receive an email confirming the call has been passed.

When is a Welcome Call completed?

The Welcome Call most often occurs just after loan documentation has been signed and the homeowner is ready to speak with us to complete the process. Typically, the partner contractor is still with the homeowner. If the homeowner does not attempt to call us, we will make several attempts to reach them in order to complete the call.

How can a homeowner fail the call? What happens next?

The most common reason a homeowner can fail the Welcome Call is if they claim they did not sign their Loan Agreement.

Also, if a homeowner does not understand a key topic, a Customer Support Specialist will explain it to them. Should the homeowner wish to move forward after being educated on the topic(s) they didn't understand, Mosaic will mark the call as passed. If the homeowner does not wish to proceed with the loan, Mosaic will mark the call as "failed" and the opportunity status will revert to "Credit App Approved".

What if a homeowner doesn't answer Mosaic's call?

A Mosaic Customer Support Specialist will try to reach the homeowner by phone three times. If after the third time we're still unable to get through, we'll stop actively reaching out by phone but will send one last email to the borrower, cc'ing the opportunity owner, asking for a convenient time to complete the call. At this point, the opportunity will not be countersigned, but when the homeowner wants to move forward they can call in or email support@joinmosaic.com to set up the call.

How will I be notified if a homeowner passes or fails?

Mosaic will send an email update to the opportunity owner when a homeowner either passes or fails the call.

Where can I find information on the status of the Welcome Call for each opportunity?

We've added Welcome Call notification functionality. Those with administrative portal privileges can sign themselves and others up to receive emails when call attempts have been made — you'll receive an email at each of three attempts. You can also designate who you'd like to be notified when a customer passes or fails the call. See the "Notifications" section of the portal. Additionally, the details of the status of the call (pass/fail/pending and fail reason) can be found in the activity log within each opportunity and within the "Export CSV" in the portal.

¹ Credit approvals are valid for 60 days and the deal can easily be revived if the homeowner decides to move forward.

To do this, the sales rep will simply need to re-send the loan agreement by clicking the 'Resend financing agreement' button in the opportunity. Once the loan documents are re-signed, a new Welcome Call will be scheduled.

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