

How Churchill Mortgage Partnered with Nurix to Qualify Borrowers and Close Loans Faster

Organisation
 Churchill

Industry
 Financial Services

Channel
 Voice (Inbound + Outbound)

Product
 Nurix NuPlay

Use Cases
 Lead Qualification CRM Automation Intelligent Routing

Challenge
 Manual first contact and fragmented lead routing limited Churchill's ability to qualify borrowers at scale, slowing conversion and stretching loan officer capacity.

Solution
 A voice AI agent on NuPlay deployed across inbound and outbound channels, automating qualification, CRM updates, and intelligent handoffs to loan officers.



About the Client

Churchill Mortgage is a direct-to-consumer mortgage lender serving borrowers across 49 U.S. states and the District of Columbia. With over 100,000 homeowners served, Churchill is built on a mission-driven approach to homeownership, helping every client find the smartest, most financially sound path to owning a home.

The Major Friction

Churchill's lead engagement process depended on manual effort at every step, creating bottlenecks across qualification, data capture, and routing.

- 1 Loan officers handled first contact and early qualification through manual calls.
- 2 Engagement data was scattered across calls, calendars, & systems with few CRM updates.
- 3 Lead routing relied on manual coordination without real-time view of loan officer availability.
- 4 Without an intelligent engagement layer, growth was capped by capacity, not demand.

Nurix's Approach

Rather than adding headcount, Nurix proposed an always-on AI engagement layer that operates across both inbound and outbound channels – reaching every lead, qualifying intent, and handing off warm, context-rich conversations to loan officers.

Map & Qualify

Mapped Churchill's lead journeys to spot drop-offs and handoff gaps.

Design Conversations

Built mortgage-specific flows to qualify loan data, intent signals, and borrower eligibility.

Deploy on NuPlay

Integrated with Churchill's CRM, scheduler and telephony stack for real-time routing.

Iterate with Analytics

Fed post-call insights back into the agent to sharpen qualification accuracy.

Solution

Nurix deployed a voice agent as the new engagement layer for Churchill's inbound and outbound funnels, replacing manual first contact.



01 Instant

Instant First Contact

All voice agents reach every inbound and outbound lead instantly, answering questions, capturing loan data, and screening intent without loan officer involvement.

02 Structured

Qualification Borrower Pre-Screening

Conducts structured mortgage qualification conversations, capturing loan purpose, income signals, and borrower eligibility before any human handoff.

03 Seamless

Automated CRM Sync

All call data, outcomes, and loan details flow directly into CRM and connected tools via API, eliminating manual data entry and fragmented records.

04 Live

Smart Lead Routing

Routes and transfers calls based on live loan officer availability. Schedules callbacks when no one is free, zero leads lost to capacity gaps.

05 Qualified

Context-Rich Transfer

Passes only qualified, high-intent borrowers to loan officers, with full conversation context, captured inputs, and recommended next steps already in hand.

Major Capabilities Deployed

Campaign Manager

- Visual Journey Design**
Design multi-intent flows with live preview and A/B testing.
- Real-Time Control**
Modify, pause, or redirect campaigns instantly without any downtime.
- Connected Systems**
Integrates CRM, telephony, and scheduling tools seamlessly.
- Access & Compliance**
Role-based access and audit logs enforce campaign governance.

How Churchill uses it: Churchill runs parallel inbound and outbound qualification campaigns each with its own routing logic managed from one console with real-time performance tuning.

Post-Call Analytics (PCA)

Structured intelligence layer that turns every conversation into scores, equating compliance-ready data.

Funnel Conversion by Stage

Stage	Count
Engage	12,480
Qualify	8,730
Intent	5,430
Convert	2,340

Metric Trend

Intent Score, Compliance, Conversion Rate

Recent Flagged Calls

Call ID	Intent	Issue	Severity	Agent
Call #8107	Home Loan	Disclosure Missed	High	Agent A
Call #8107	Personal Loan	High Intent	Medium	Agent B
Call #8102	Personal Loan	Objection not handled	Medium	Agent C
Call #8109	Credit Card	Compliance Risk	High	Agent D
Call #8104	Home Loan	Script Deviation	Low	Agent E

AI Insights

- Intent score improved by 0.4 pts this week
- Compliance improved by 13% this week
- High-intent calls have 28% higher conversion
- Focus on disclosure adherence for better outcomes

Call Intelligence
Transcribes every call & tags intent, borrower signals, & qualification status.

Turn-Level Insights
Shows exactly where borrowers qualify, disengage, or need a follow-up.

Compliance Review
Flags script gaps and routes conversation snippets for quality review.

Optimization Loop
Identifies weak flows and suggests improvements automatically.

How Churchill uses it: Churchill reviews weekly dashboards on contact rates, qualification outcomes, and handoff quality, using turn-level insights to refine borrower flows and reduce time to disbursement.

Impact Numbers

5%+

Higher Conversion Rate

More qualified borrowers reaching loan officers, driving measurable improvement in closed loans.

10%+

Reduction in Disbursement Time

Faster qualification and context-rich handoffs cut time from first contact to loan close.

98%+

Lead Contact Coverage

Nearly every lead reached instantly up from a manually constrained, capacity-bound baseline.

Experience Voice AI that Actually Sounds Human

Hear our voice agents handle real financial services conversations - fast, natural, and always available.

Start by Asking Anything

"I'm a first-time buyer, what's the minimum down payment I'd need?"

"I applied last week. Can you give me an update on my loan status?"

"I need to reschedule my call with my loan officer, can you help?"

Try it like a real call - ask anything, anytime.

TALK TO OUR AGENTS →

About Nurix

Nurix AI builds production-grade voice AI agents for enterprises that handle high-stakes, high-volume customer conversations. Our platform - NuPlay - combines human-like conversational quality with the orchestration, analytics, and compliance tooling that large organisations need to deploy voice AI at scale. From financial services to healthcare and beyond, leading enterprises use Nurix to transform customer experience, accelerate sales funnels, and unlock the intelligence trapped in every call. Our mission is to make every business conversation smarter, faster, and more human - at a scale that humans alone could never reach.

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