



# CrossCountry Mortgage's Digital Closing Transformation

How the nation's #1 distributed retail mortgage lender streamlined operations, eliminated errors, and empowered borrowers through Blend Close



**45** minutes

average closing time  
reduced from 2 hours

**85-120**

loans closed per  
month by each closer

**0%**

post-closing  
signature errors

CrossCountry Mortgage (CCM) is the nation's #1 distributed retail mortgage lender, with more than 7,000 employees operating over 700 branches servicing loans across all 50 states, DC, and Puerto Rico. As an industry leader committed to innovation and operational excellence, CCM recognized the need for a comprehensive digital transformation to meet evolving customer expectations and streamline their closing operations.

## Problem: **Multiple platforms creating operational bottlenecks**

Before Blend, CrossCountry Mortgage faced significant challenges that threatened both efficiency and customer satisfaction. The mortgage closing process had become a patchwork of disconnected systems, creating friction for both borrowers and internal teams.

The most pressing issue was the fragmented technology environment. Closers juggled multiple platforms throughout each transaction: one system for preparing files, another for hybrid closings, and yet another for full RON (Remote Online Notarization) transactions. This constant platform-switching pulled closers out of their Loan Origination System (LOS), disrupting workflow and reducing productivity.

“The breaking point was having our closers go into multiple systems,” said Simone LaBorde, EVP of Closing and Strategic Initiatives

Alex Sanchez, SVP Closing Manager who oversees close to 200 employees, watched her team struggle with the inefficiency. “Before Blend, we were working in multiple platforms,” Sanchez explained. “Having to remember what to do in each platform created a poor experience for our employees.”

The borrower experience was equally challenging. Traditional closings meant signing over 100 pages of documents in front of a notary, a process that typically took 1.5 to 2 hours. The process was paper-intensive, time-consuming, and prone to human error. Manual data entry, signature mistakes, and incorrect dates created constant suspenses with investors kicking back a loan file.

CCM knew they needed change. However, each solution fell short. Some couldn't handle all closing types, others required too many systems, and none provided the seamless experience CCM needed.

“The breaking point was having our closers go into multiple systems. They were going into a system to prep the file, another for hybrids, another for full runs. We were interested in speeding up the process and minimizing the error rate.”

**Simone LaBorde**

EVP of Closing and Strategic Initiatives

## Solution: **One platform, unified experience**

After years of searching, CrossCountry Mortgage found their answer in Blend Close. What distinguished Blend was its comprehensive, integrated approach that eliminated the platform juggling and created a seamless experience for everyone involved.

Blend Close integrated directly with CCM's LOS, meaning closers never had to leave their primary system. Whether processing a hybrid closing or a full RON, closers could see real-time status updates and manage everything from a single interface. Title companies could access the system, and completed documents automatically pushed back into the LOS, all without the closer ever switching platforms.

"With Blend, we were able to work out of one platform," Sanchez said. "For the closers, being able to close the file without having to jump here, jump there... It just became smoother."

For borrowers, Blend transformed the closing experience. CCM already used Blend for mortgage applications, so extending to closing created a familiar, consistent journey. Borrowers could log into one portal throughout their entire mortgage process using the same credentials.

LaBorde noted, "I truly love the one-stop shop for borrowers. Borrowers have one login and can review closing packages ahead of time and still log back in to view signed documents after closing, which helps with security and scams."

Blend Close's flexibility was also crucial. The platform supported hybrid closings, hybrid with eNote, and full RON transactions, allowing CCM to adapt to different borrower needs. RON capability proved particularly valuable for emergencies, vacations, or military deployments.

**"One of the reasons why we chose Blend was because of the unified borrower experience. The borrower has one login for the application, the follow up closing CDs, and also the closing package."**

**Simone LaBorde**

EVP of Closing and Strategic Initiatives

Like many digital transformations, adoption required a thoughtful approach. Initially, some loan officers preferred the traditional in-person closing experience. CCM's solution was to make hybrid closing the default for all eligible transactions.

“There was some initial resistance,” LaBorde acknowledged. “But to get hybrid to work, we had to make it the default closing platform. This encouraged the branches to get comfortable with it.”

## Outcome: **Dramatic efficiency gains and enhanced experiences**

The impact of Blend Close on CrossCountry Mortgage's operations delivered measurable improvements across every dimension of the business.

Traditional closings that took hours were reduced to approximately 45 minutes with hybrid closings. Some transactions were completed in as little as 25 to 30 minutes.

“Our closers can now close and fund 85 to 120 loans a month. It's about working smarter, not harder, and Blend helped us get there.”

**Alex Sanchez**  
ESVP Closing Manager

The time savings extended throughout the organization. Settlement agents no longer needed to print 145-page closing packages, and their closings shrank from 90 minutes to 45 minutes. The efficiency gains also created better work-life balance for both closers and settlement agents.

The shift to digital closing virtually eliminated human error. By removing manual data entry and signature collection, Blend Close ensured dates were correct and signatures were captured properly.

“Our productivity changed drastically,” Sanchez explained. “We have fewer suspenses and the data quality has improved because there are no errors.”

The borrower experience also improved significantly. Borrowers could now close from anywhere in the country – crucial for military, those facing emergencies, or anyone with scheduling constraints. The flexibility and speed created more positive experiences.

For employees, the platform's user-friendly design reduced training time and improved satisfaction. “The platform is easy to navigate,” Sanchez noted. “It's self-explanatory, user-friendly, doesn't take a long time to train.”

“Closing is the last thing the borrowers remember. So it has to be smooth, fast, and a great experience.”

**Simone LaBorde**

EVP of Closing and Strategic Initiatives

## Looking Ahead: **Continuing the digital journey**

CrossCountry Mortgage continues to push the boundaries of digital closing. In the near term, CCM is transitioning from hybrid closings to hybrid with eNote, which will enable even faster loan delivery. Looking further ahead, CCM sees a future where Remote Online Notarization becomes the default for many transactions.

But the partnership with Blend extends beyond technology. CCM values Blend's collaborative approach and dedicated support team. “The customer service has been key to helping us achieve our goals,” Sanchez said.

For LaBorde, the message to other lenders is straightforward: “I would tell someone that hasn't gone digital yet, ‘I get it, change is hard, but it's the future.’”

By partnering with Blend, CCM has positioned itself as a leader in digital mortgage closing, setting a new standard for efficiency, accuracy, and borrower satisfaction.



Blend is the infrastructure powering the future of banking. Financial providers — from large banks, fintechs, and credit unions to community and independent mortgage banks — use Blend's platform to transform banking experiences for their customers. Blend powers billions of financial transactions every day.

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