



Amarillo National Bank

Growing with Blend from application to close

Amarillo National Bank cemented a unified end-to-end mortgage experience with the addition of Blend's digital process for all closing types.



Headquarters
Texas

LOS
Encompass

Back in 2018, Amarillo National Bank adopted Blend to digitize the mortgage application process. “We’ve been happy with that solution ever since,” said Lauren Lyons, senior system administrator.

Over the years, the partnership has grown, with the ANB team adding new Blend products and features to create a more unified experience for customers. Most recently, ANB used the Blend platform to adapt to a new paradigm in the homeownership process — closings that didn’t have to take place fully in person.

The search to extend a seamless experience

During the pandemic, many lenders, including ANB, searched for ways to continue closing loans remotely. The value of hybrid and electronic closing methods quickly became clear. “We knew we had to move forward with the hybrid closings so that our customers didn’t have to go into the title companies to close their loans,” Debbie Bigelow, senior vice president, recalled.

When it came to looking for a partner to put updated closing methods into action, Blend stood out as a frontrunner. “We knew your people, we had already worked together, and you were easy to work with,” Bigelow said, referencing the great relationship Blend and ANB established with their mortgage partnership.

The opportunity for ANB to offer an end-to-end mortgage with Blend’s platform was key to the decision, with Bigelow declaring, “Having a single portal that would get customers set up from start to finish was the deciding factor for us.” Implementing Blend Close allowed ANB to provide a seamless experience for customers from application to close.

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– Debbie Bigelow
Senior Vice President

Getting the team on board

Onboarding new technology is often challenging, but it doesn’t have to be. With ANB already using Blend’s platform and reaping the benefits, getting closing teams to adopt Blend Close didn’t take much convincing.

“It was a very easy transition for us,” said Lyons. “It’s gone really smoothly. We had great user acceptance, which is hard to have,” she continued.

ANB didn’t have to invest significant time or funds in adoption because the process is so intuitive for closing teams. “Blend has figured out how to make the process simple and easy-to-use. There’s just very little training needed,” reflected Bigelow.

Optimized workflows impact overall productivity

Upon switching to Blend Close, closing teams were pleased to experience workflow efficiencies similar to those seen by their loan officer and processor counterparts using Blend Mortgage. Bigelow noted their enthusiasm: “Our closing staff love it.”

Blend is streamlining the closing process for ANB teams by reducing manual tasks and eliminating unnecessary steps. Examples include automating closing document preparation and enabling closing teams to send documents to the settlement agent to finalize details before sharing them with the borrower.

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— **Debbie Bigelow**
Senior Vice President

Blend integrates soundly with ANB’s existing technology, making it a welcome addition to employees’ workflows. “Pulling the documents through Encompass from Blend has been a great experience,” noted Mortgage Loans Closing Supervisor Ferrin Ponder.

This smooth integration impacts business results: “We’ve been able to see faster funding times,” Lyons observed. “With documents coming back digitally, it speeds up the back and forth communication.” Blend is “saving a ton of time,” she continued.

Unified experiences yield customer satisfaction

Closing teams weren’t the only fans of the new closing solution — the response from ANB’s customers has been positive as well. “We’ve received nothing but great feedback for Blend’s closing solution,” Lyons reported.

“Customers say it’s way easier than any of the other portals they have to go through,” Lyons continued, referencing the seamless digital experience customers now enjoy from application to close. Instead of disjointed solutions and portals, ANB offers a unified end-to-end mortgage. “We needed a one-stop shop and Blend was able to deliver.”

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Senior Vice President

The future of closing

With Blend Close impacting customer experiences, employee productivity, and funding times, ANB has found their closing solution for the long haul. They have no plans to slow down, continuing to adopt innovations that allow them to adjust to the rapidly changing landscape. With hybrid closings functioning smoothly, they are implementing fully digital closings with Remote Online Notarization next.

[*See how you can master digital closing to delight your customers*](#)

About Blend

Blend helps lenders maximize their digital agility. We streamline the journey from application to close for any banking product across every channel. Our Digital Lending Platform is used by Wells Fargo, U.S. Bank, and over 250 other leading financial institutions to acquire more customers, increase productivity, and deepen customer relationships.