



# Meet the Blend end-to-end mortgage



# Deliver a seamless digital journey from application to close

02 Mortgage

04 LO Toolkit and LO Mobile

06 Close

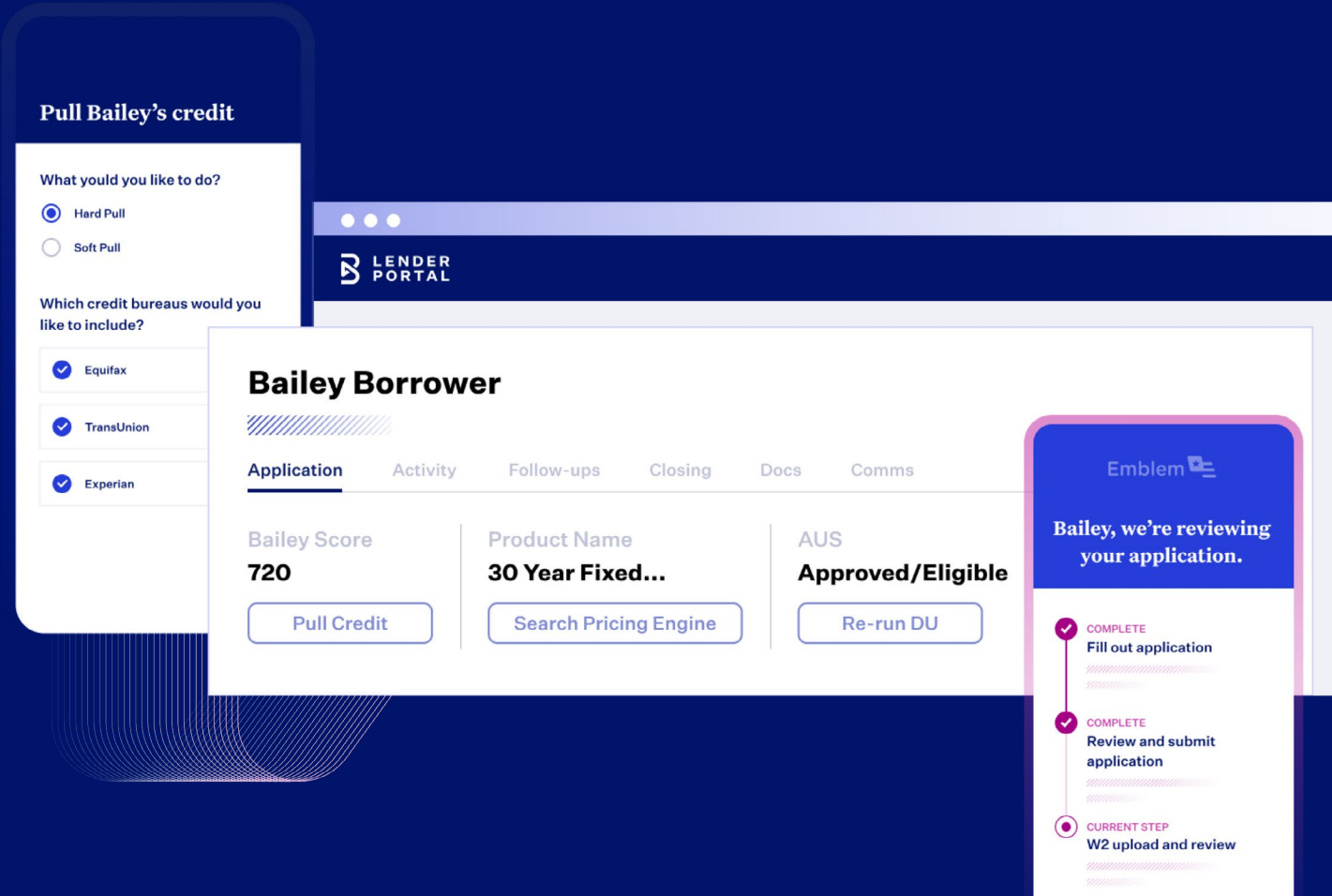
It's time to go beyond the point-of-sale. Transform the homeownership journey by delivering a seamless digital experience from application to close. Blend's unified platform streamlines workflows and adds value at each step.

What does this translate to in practice? Robust LO tools free up your staff so they can focus on serving as trusted advisors. Automation across conditioning, fulfillment, and closing helps maximize operational efficiency. A digital process for all closings simplifies the closing process with an improved experience for borrowers, loan teams, and settlement agents.

Bring consumers the experiences they're looking for while accelerating deployment cycles with an expansive partner ecosystem and pre-built integrations. We unify systems of record, data providers, and best-in-class services.

Mortgage

# The digital mortgage, upgraded



## Capture the attention of leads when it matters most

### Loan officer landing page

Increase website interest and leads through landing pages that promote the LO, and give borrowers a frictionless way to start applications online.

### Rate shopping

Enable prospective borrowers to view the latest available rates before starting a full application.

### Loan scenarios

Structure multiple loan scenarios to educate borrowers on financing options. After pre-approval, help borrowers explore possible loan scenario adjustments.

### Self-serve pre-approval

Convert more leads to funded loans by delivering value to consumers with an instant pre-approval.



## Enable trusted advisors

### Application intake workflow

Deliver support across channels with a flexible application intake. Borrowers can choose to self-serve or loan officers can take applications over the phone, fill in key details, then send to the borrower for completion.

### Co-pilot

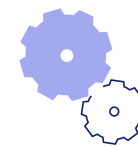
Provide remote, real-time assistance at any point during the application process. Make helpful guidance available from anywhere.

### LO Toolkit

Run credit, select product and pricing, run AUS, generate a pre-approval letter, and share estimated closing costs — all in one convenient workspace.

### LO Mobile App

Help LOs capture and qualify leads at the moment of intent, getting borrowers started with an application anytime, from any device.



## Maximize operational efficiency

### Asset verification

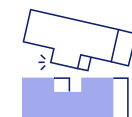
Allow borrowers to connect to their bank accounts and create a Generated Asset Statement, which can be used to verify assets. Connected assets are automatically considered for both Fannie Mae D1C and Freddie Mac AIM. Borrowers have the ability to refresh the assets before close.

### Income and employment verification

Decrease manual downstream work by automatically initiating income and employment verification via The Work Number by Equifax® once an application is completed.

### Automated conditions and workflows

Reduce processing and underwriting touches by analyzing borrower-provided data to automatically detect issues and surface them upon application submission.



## Easily integrate with existing technology

### LOS

Seamlessly collect and transfer loan information, automate verifications, and deliver disclosures.

### CRM

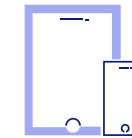
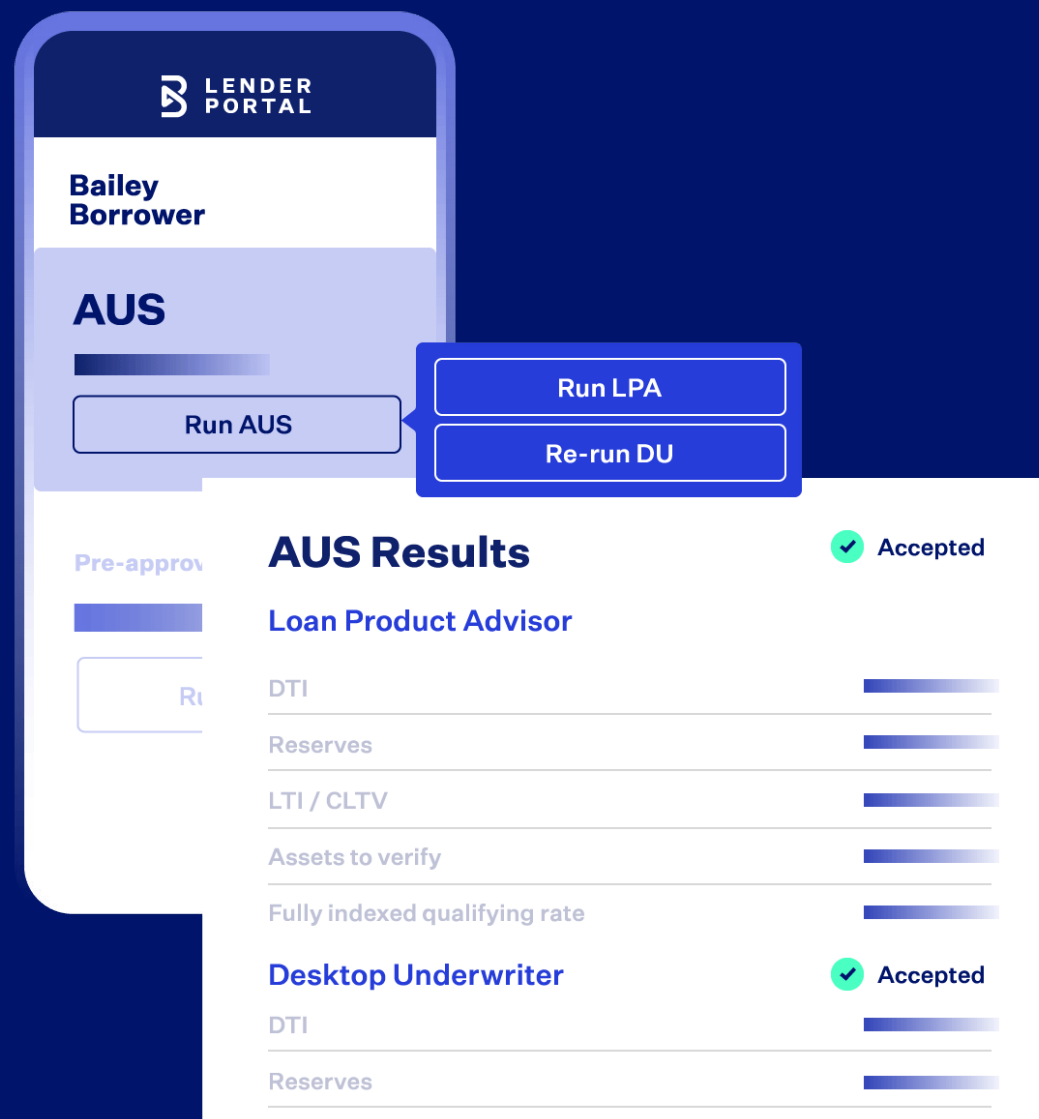
Utilize automated, pre-filled invites and two-way data sync to capture leads, recapture abandoned apps, and provide a clear path from lead to loan.

### Loan structuring

Access pre-built integrations to 35 credit provider integrations, leading product and pricing engines, fee providers, and DU and LPA. Unite your systems into one cohesive experience for loan team efficiency.

LO Toolkit and LO Mobile App

# Equip your loan officers to delight customers



## Support LOs on all key workflows with LO Toolkit

### Structure in seconds

Check upfront rates, select loan programs and rates with Blend Product and Pricing, and pull in loan costs with Blend Fees Management, all in just a few clicks.

### Enable loan comparison

Quickly generate and compare loan products side-by-side so borrowers can choose from financing options and cash-to-close variances.

### Quickly qualify borrowers

Automatically conduct single or tri-bureau credit pulls through our integration partners.

### Complete dual AUS submission in one click

Service a broader set of loan scenarios by simultaneously submitting applications through both AUS. Save time by identifying a borrowers' preferred option as early as possible.

### Generate a pre-approval letter

Give borrowers buying power by completing all required pre-approval steps within the same workspace.

### Lock an initial rate

Use Blend Rate Lock to apply the initial rate using your existing pricing engine with the convenience of remaining within the Blend interface.



## Put the power of Blend in the palm of your hand with the Loan Officer mobile app

### Build pipeline on the go

Easily create and qualify new leads no matter where you are. Send custom invitations to potential customers and pull credit in the field without missing a beat.

### Track applications between meetings

Keep the application moving forward with push notifications that tell you when borrowers complete key milestones or have stalled out in the application process.

### Send pre-approvals from any device, anywhere

Access key loan details and DU results on-the-go. Quickly edit, re-generate, and send pre-approval letters from your phone.

### Sign disclosures remotely

Review and accept loan documents and take timely actions like countersigning disclosures without being tied to your desk.



Close

# Reimagine closing with Blend's eClose solution



Hi Bailey Homebuyer, please review the following details to ensure that you are ready for your closing appointment.

Emblem #183949  
**Bailey Homebuyer**

Your Closing Details

Closing method  
**In-person**

Closing appointment  
**August 1, 3:00 pm**

Task

Closing documents **FINISH REVIEWING**



Emblem #183949  
**Bailey Homebuyer**

Sam Settlement Agent

Task

Upload Closing documents **UPLOAD**



Emblem #183949  
**Bailey Homebuyer**

**CLOSED**

File name	Uploaded by	Action
Closing documents	Signed	Sam Settlement Agent



## Making digital an end-to-end experience

### Traditional close

Enable borrowers to preview documents before closing to give them extra time for review and to help catch any errors before the closing appointment.

### Hybrid close

Shorten closing appointment times by allowing borrowers to eSign most documents before an in-person closing ceremony.

### Remote Online Notarization close

Give borrowers the flexibility to close anytime, from any device with the ability to meet an eNotary, have their ID verified, and complete the closing ceremony via webcam.



## Adopt a customer-first approach to closing

### Guided document review and signing

Educate borrowers ahead of closing by providing an integrated interface that offers previews of closing documents and contextual help.

### Confirm closing appointment

Allow borrowers to easily choose a closing time on their scheduled closing date.

### Loan Hub

Consumers can complete the necessary steps to close a loan and reference completed closing documents all in one place.



## Save closing teams time with automation

### Automate closing document preparation

Sync closing details from the LOS and automate closing document preparation for eSigning, including an eNote.

### Manage upcoming closings

Facilitate a real-time view of eSign status and allow your teams to sort based on closing date.

### Share documents with settlement agents

Quickly and securely send documents to the settlement agent without needing to send them to the borrower first.

### Co-pilot

Provide loan teams with a clear way to answer borrower questions about closing documents prior to closing.



## Ensure smooth communication with Settlement Agent Workspace

### Easy onboarding process

Notify settlement agents via email once a closing has been assigned. Agents have a single set of login credentials used for all lenders using Blend.

### Closing Dashboard

Give settlement agents an at-a-glance view of upcoming closings and the ability to review closing instructions all in one place.

### Secure document management

Enable agents to receive and upload closing documents and see the status of eSignings.

# Request a personalized demo of Blend's unified platform

[Get in touch](#)



## Powered by Blend

Blend's cloud banking platform is designed to power the end-to-end consumer journey for any banking product from application to close. Our technology is used by Wells Fargo, U.S. Bank, and over 310 other financial services firms to acquire more customers, increase productivity, and deepen relationships. Through our software, we enable our customers to process an average of more than \$5 billion in loans per day, helping millions of consumers get into homes and gain access to the capital they need to lead better lives.

Visit us at [Blend.com](https://blend.com)

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