



# **Simplifying mortgage workflows with Blend's integrations**

# 01 Powering our platform with integrations

Blend minimizes the friction in mortgage lending, allowing our customers to deliver superior experiences. But we can't do it alone. Our integrations with best-in-class solutions help power our platform, supporting streamlined workflows for lenders.

As mortgage lenders work to digitize operations, some are struggling to juggle multiple internal systems and customer-facing application tools. Their teams are stuck performing time-consuming daily tasks in

inefficient workflows, which can lead to a disjointed experience between loan teams and borrowers.

Blend's cloud-based software platform combines the services you rely on to optimize your loan teams' workflows into one modern interface, making it possible to increase operational efficiency and provide better service to borrowers. Connect consumers and lenders in the same system for more seamless digital collaboration from application to close. Find a better way with our integrated solution.

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*Our method of integrating with best-in-class solutions helps power our platform, providing a unified experience with streamlined workflows for lenders.*

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In this ebook, you'll learn about the different types of services that integrate with Blend in order to save time and simplify processes for:

- Loan officers and their teams
- Processors
- Disclosures desks
- Closing teams

Discover how each member of your team can streamline workflows to maximize productivity and ultimately close more loans, faster.

Keep reading for improvements to the following workflows:

1. Lead capture
2. Loan structuring
3. Disclosing
4. Automated data verification
5. Closing

## Build and deploy quickly

Realize rapid time-to-value with integration capabilities that allow you to seamlessly integrate your core systems with Blend.

## Grow your business

Integrate with Blend to accelerate your business by enabling automated workflows and superior borrower experiences from lead to close.

## Better together

Our flexible approach to integration was built with lenders in mind. We work with you to find the right path to integrating Blend's digital lending experience with your core systems.

# 02 Integrations

We offer pre-built integrations with best-in-class providers covering many use cases, including core banking systems, CRMs, data verification tools, LOS, pricing engines, and doc gen providers, as well as with the GSEs.

In service of simplifying workflows, there are several ways for financial institutions to connect to third-party providers through the Blend platform. This can include integrating your preferred partnership via our public

API, choosing from integrations built directly into the Blend platform, or even building custom integrations with our in-house experts.

See how you can accelerate innovation, realize cost savings from increased efficiency, and delight your end users.

This chart outlines some common integrations by type and the workflow each of them enhances.

Workflow	Lead capture	Loan structuring	Disclosing	Data verification	Closing
Integrations	CRM	Credit PPE Fees Asset connectivity AUS LOS	eSign DocGen LOS	Asset connectivity Income verification Employment verification Address autocomplete DocAI	LOS eSign eClose eVault Title

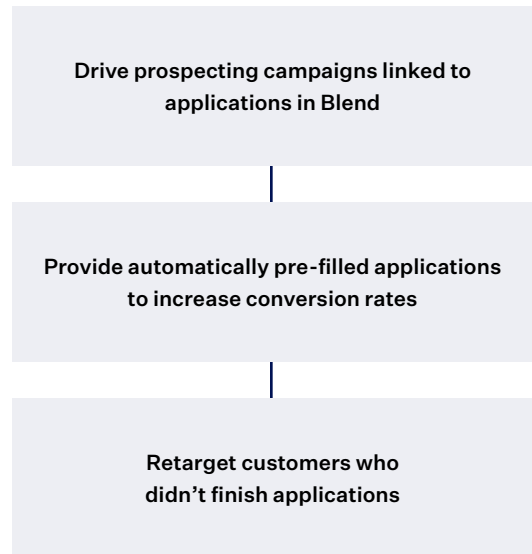
# 03 Lead capture

Without integrations, generating and recording leads can be exhausting and tricky. Your marketing operations teams may currently find themselves performing redundant data entry and insecurely sharing data across systems. Documents and important lead information can get lost in the shuffle. Fill your funnel more securely and efficiently in Blend, and streamline your process for recording communications with prospects.

## Platform integrations

- CRM solutions

## See it in action for marketing operations teams:



*Until recently, that [marketing] campaign data was not easy to track because it was not easy to carry from tool to tool. We have to work with our technology partners to help them understand what sorts of touchpoints we need to be able to measure. Blend has been excellent with this.*

### Katherine Campbell

Chief Digital Officer, Assurance Financial

# 04 Loan structuring

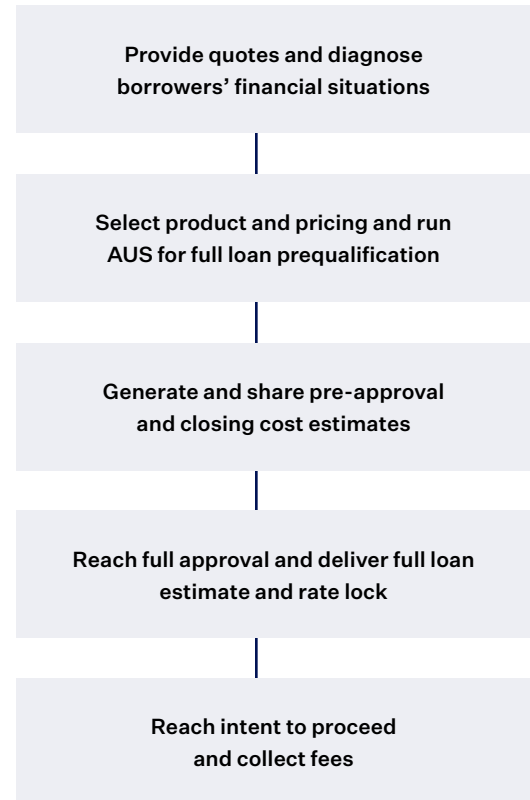
Loan origination systems can be slow and difficult to navigate. Get out of the LOS and into a more user-friendly tool with our collection of loan structuring integrations.

Complete all the required steps to get a borrower through the application process to intent to proceed, right in Blend. Blend integrates with a portfolio of providers across the loan structuring process. All services are conveniently located in a toolbar, complete with a guided workflow.

## Platform integrations

- Credit providers
- Product and pricing engines (PPE)
- Fees providers
- Asset connectivity providers
- Automated underwriting systems (AUS)
- Loan origination systems (LOS)

## See it in action for loan officers:



*[Blend] helps me not to have to manually touch every file every day because it's working in the background while I'm working on the new ones.*

**Linda Weir**

Branch Manager, PRMI

# 05 Disclosing

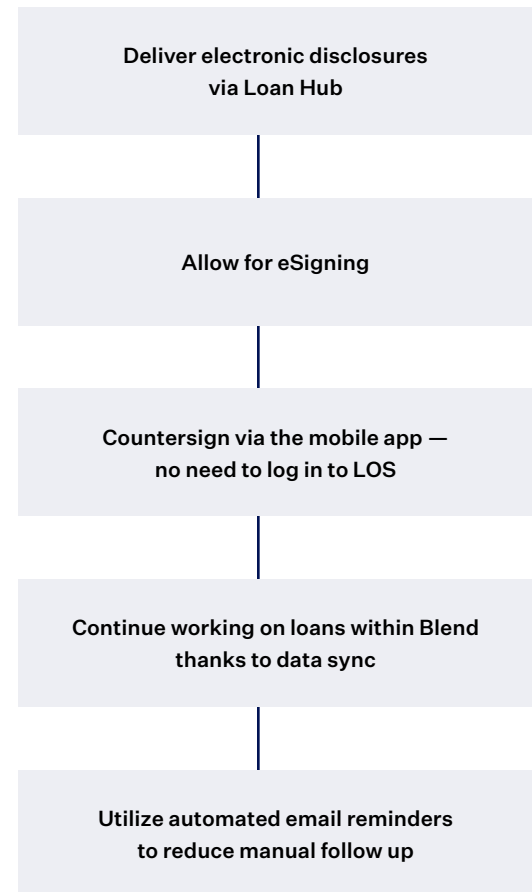
Without integrations, borrowers are required to access multiple systems throughout the digital mortgage process. Document signing workflows across these systems can cause unnecessary confusion and delays. This means more work for loan teams, who have to spend time manually following up with borrowers and walking them through each step of the process.

Our document generation and disclosures integrations directly connect your LOS to the Loan Hub within Blend. Loan teams can tap into a simplified interface for capturing eConsent and eSignatures, in addition to sending borrowers email reminders from their phones when they're on the go. As the workflow continues, the disclosures desk can benefit from a single, streamlined process, while customers and loan teams can enjoy a simplified disclosing experience.

## Platform integrations

- LOS
- eSign providers
- DocGen/disclosures providers

## See it in action for loan teams and the disclosures desk:



*It's so much easier. Now people are just signing their disclosures without me following up.*

**Colin McMahon**

Loan Officer, Eagle Home Mortgage

# 06 Automated data verification

Loan teams are required to manually request and verify borrowers' information. In addition to being time consuming and tedious, it often involves significant third-party coordination.

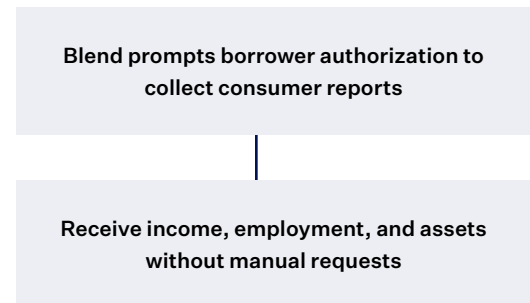
Our collection of automated data verification integrations, including asset, income, employment verification and Doc AI (data recognition and extraction), help streamline the validation process.

Loan officers have more time to focus on high-value-add tasks, and automated conditioning based on information provided in the application reduces steps downstream for processors. This can lead to faster loan underwriting and validation.

## Platform integrations

- Doc AI partners
- Asset connectivity providers
- Address autocomplete tools
- Income verification providers
- Employment verification tools/providers

## See it in action for loan officers and processors:



*We were losing two, three, four days upfront waiting on a borrower to get a document. Blend sped that up, and then The Work Number enhanced that by removing the need to collect W2s and pay stubs.*

**Bobby Nicely**

President, ALCOVA Mortgage



# 07 Closing

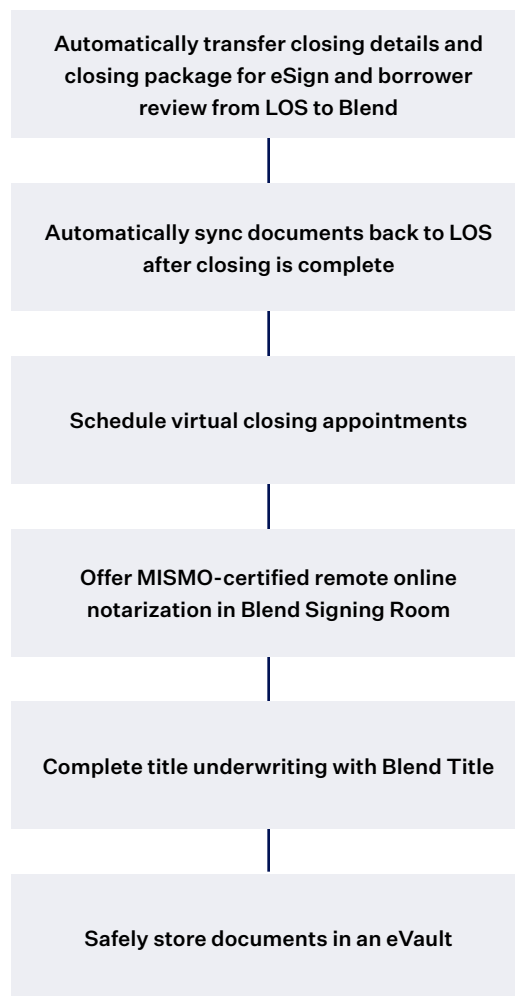
Closing is typically an arduous process for teams and their customers. Digital closing, although available with certain institutions in select states, is not currently the norm. Varying regulations across states and counties make it difficult for lenders to develop a digital closing process. Because multiple technologies are needed to realize digital closing, the processes some lenders offer are disjointed for all involved. Blend Close is a digital, integrated experience that is designed to reduce disruption for your team.

Plus, with other services like title insurance, borrowers can stay in the same portal from application to close. They can preview and sign documents, provide necessary information directly to their title agency, and access help as needed.

## Platform integrations

- LOS
- eSign providers
- eVault services
- eClose services
- Title agencies

## See it in action for closing teams:



*We are always looking to make the entire process more convenient for our customers as we know they are busy, and traveling to a bank branch or title company may be inconvenient. Partnering with Blend will enable us to be on the forefront and continue our track record of innovation.*

### Eric Somers

VP of Digital Lending, BMO Harris Bank



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## **Powered by Blend**

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. To learn more, visit [blend.com](https://blend.com).