



NRL Mortgage's Journey to Seamless Mortgage Experiences with Blend

NRL Mortgage collaborated with Blend to boost loan officer productivity, increase its pull-through rate, and improve customer satisfaction



Headquarters
Houston, TX

Products
Mortgage, Close

Mortgage LOS
Encompass

2.1

average funded loans
per month vs. **1.3**
for non-Blend loans

13%

increase in
pull-through rates

9.1

customer
satisfaction score

Founded in 2007, NRL Mortgage is an independent mortgage bank operating in 48 states, specializing in residential lending. With branches in approximately 23 states and a team of around 240 loan officers, NRL Mortgage has built its business by providing the most important thing a lender can: reliability. NRL prides itself on cultivating a culture that celebrates steadfast service to its customers, partners, employees, and communities.

As part of this commitment to reliable service, NRL decided to double down on the technology partner that matches its same passion for streamlining the mortgage process. Matt Kovach, Chief Strategy and Transformation Officer at NRL, made a decision for the team to consolidate to a single mortgage solution and go all in with Blend to elevate their customer experience and supercharge operational efficiencies.

Challenge: **Achieving a Delightful, Streamlined User Experience for Borrowers and Loan Officers Alike**

Before integrating Blend into their operations, NRL Mortgage encountered several challenges hindering efficiency and customer satisfaction. Kovach recalls the cumbersome nature of previously using the point-of-sale (POS) system included in their Loan Origination Software (LOS) and the lack of a seamless borrower experience. He noted, "I don't think many of our originators even used it. It had a very clunky disclosure process. We got several calls from borrowers who were confused and needed to be walked through the process."

In 2021, NRL Mortgage transitioned from their previous POS platform to Blend Mortgage. And shortly after, they decided to introduce a second POS platform, nCino Mortgage Suite, since several of their loan officers were already familiar with it. However, managing two different systems simultaneously proved to be incredibly complex.

“It was an absolute nightmare to run two point-of-sale systems at the same time. It added a ton of complexity and made it very difficult on our corporate processing team.”

Matt Kovach

Chief Strategy and Transformation Officer

Solution: **The Blend Advantage**

Realizing the challenges posed by using multiple POS platforms, NRL Mortgage made the strategic decision to consolidate to a single mortgage solution with Blend. In January 2024, they migrated all existing users to Blend, streamlining onboarding and training processes for loan officers. Blend's enablement team facilitated virtual training sessions, ensuring loan officers were confident and successful in utilizing the platform. NRL Mortgage also adopted Blend's hybrid Close solution, which has drastically improved the closing experience for borrowers.

Kovach explained the NRL team has seen a drastic improvement to the customer experience since adopting Blend Close, “We're not new to [close] hybrids, but we are new to using it with Blend. And it has significantly streamlined the closing process. Before Blend, we were using an attorney for hybrid closings. So there would be a separate portal and the borrower would have to create an additional account order to do a hybrid closing. Now that we're able to do everything inside of Blend, we're actually setting the default option for all of our loans as hybrids.”

“With Blend, our closing process has become more streamlined and efficient. Tasks that used to take hours can now be completed in minutes, allowing us to serve our borrowers more effectively.”

Matt Kovach

Chief Strategy and Transformation Officer

Since integrating Blend into their operations in 2021, NRL Mortgage has seen great results across all aspects of its business. Blend's platform offers a seamless mortgage process from application through closing, significantly enhancing the borrower experience while boosting loan officer productivity.

NRL's loan officers are leveraging Blend to retrieve credit reports, generate pre-approval letters, and streamline communication for document requirements. Kovach says, “Blend's attention to even the smallest details like automating gift letter processes or the fact that you can complete the 4506-C tax transcript inside of Blend really demonstrates Blend's unparalleled value to its partners.”

Outcome: **A Paradigm Shift in Mortgage Experiences**

Customer Experience: NRL achieved a 9.1 out of 10 customer satisfaction score (CSAT) for loans completed using Blend. Borrowers have shared positive feedback about the simplicity and user-friendliness of the application process, highlighting how easy it is to upload documents or get access to additional resources. In a recent survey, a borrower commented, “This was probably one of the easiest applications I’ve ever used.”

Pull-Through Rate: Blend loans demonstrated a 13% higher pull-through rate compared to its other POS platform. Blend's streamlined processes and user-friendly interface contribute to improved loan completion rates.

Loan Officer Productivity: Loan officers utilizing Blend extensively (90%+) funded an average of 2.1 loans per month, compared to 1.3 loans per month for non-Blend loans. Blend's continuous commitment to innovation, such as integrating processes like gift letter automation and tax transcript requests directly into the platform, enhances efficiency and productivity for loan officers.

The adoption of Blend's platform catalyzed a paradigm shift in NRL’s operations, yielding remarkable outcomes and setting new benchmarks for success. By consolidating their operations onto a single platform, NRL eliminated complexity and streamlined onboarding and training processes, enabling them to focus their resources effectively. Renee Dalcour, Director of Learning and Development at NRL Mortgage, emphasized the impact on training, stating, "Training sessions with Blend have become more focused and productive. With everyone on the same platform, we can deliver comprehensive training that prepares our team for success."

Blend's innovative features and attention to detail has helped propel NRL to new heights of efficiency and customer satisfaction.

“Blend's intuitive platform has truly revolutionized how our borrowers experience the mortgage process. Our NPS score of 9.1 reflects the positive impact Blend has had on our customer satisfaction.”

Matt Kovach

Chief Strategy and Transformation Officer

A Unified Vision for Success

Blend's seamless integration and user-friendly interface have significantly impacted NRL Mortgage's mortgage experience. By consolidating to a single POS platform and leveraging Blend's innovative solutions, NRL Mortgage has not only improved customer satisfaction but also enhanced operational efficiency and loan officer productivity. The success of this transition underscores the importance of selecting the right technology partner and prioritizing user experience in the mortgage lending industry.

According to Kovach, “Blend’s three biggest differentiators are its commitment to innovation, its consistent customer service, and its attention to detail.

“I love that Blend is forward-thinking and always iterating to make things even better. Every time I see the release notes come out, I'm excited to read them. In addition, Blend’s customer service has always been phenomenal and very consistent. There’s always someone to reach out to.”

Matt Kovach

Chief Strategy and Transformation Officer



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)