






Uplevel the lender and borrower experience with a Digital Lending Platform

Working with your current point solution entails completing manual tasks, switching between portals, and making complex requests to your borrowers. Your customers pay the price in the form of a lengthy lending process. With a Digital Lending Platform, your workflow is simplified and the borrower's journey is streamlined.

01 Lead capture



	The status quo
<div data-bbox="527 963 676 1110">  </div> <div data-bbox="556 1135 646 1190"> <p>Leslie Lender</p> </div> <div data-bbox="747 974 1163 1071"> <p>I meet customers online or in person and send them an application in the moment.</p> </div> <div data-bbox="747 1112 1152 1209"> <p>I use my CRM to develop marketing campaigns that lead to pre-filled applications.</p> </div>	<div data-bbox="1293 985 1417 1110">  </div> <div data-bbox="1283 1135 1442 1190"> <p>Loan officer / banker</p> </div> <div data-bbox="1484 1023 1917 1120"> <p>I meet my customers and follow up with an application once I'm back at my desk.</p> </div>
<div data-bbox="527 1282 676 1430">  </div> <div data-bbox="541 1455 659 1510"> <p>Bailey Borrower</p> </div> <div data-bbox="747 1274 1163 1373"> <p>I start an application in person, then continue at my leisure on the device of my choice.</p> </div> <div data-bbox="747 1412 1142 1510"> <p>An application is ready on desktop or mobile with some of my info already filled out.</p> </div>	<div data-bbox="1293 1307 1417 1432">  </div> <div data-bbox="1283 1455 1428 1484"> <p>Homebuyer</p> </div> <div data-bbox="1484 1294 1953 1391"> <p>I start the application once my lender sends me a link. I have to finish the app on the same device.</p> </div> <div data-bbox="1484 1432 1913 1494"> <p>I can find my application online, but can't transfer it to mobile.</p> </div>



The status quo



Leslie
Lender

I can generate a pre-approval and loan scenario in one system.

I have direct access to all the live data I need.



Loan officer /
banker

I have to enter a separate system for pre-approval. If the process moves past pre-approval, I have to go into another system to generate the loan scenario.

I explain to the borrower which documents I need and ask them to provide them.



Bailey
Borrower

I can initiate my own pre-approval.

There's no need for me to hunt down documents.



Borrower

I have to wait until my lender is available to show me available rates and initiate pre-approval.

My lender asks me to find and provide documents.



Leslie
Lender

I can easily follow along and help the borrower if they run into any issues.

If they miss something, I can follow up directly via the platform.



Loan officer /
banker

Helping borrowers get through the application is difficult because I can't follow along with them.

I have to bug them for any missing information.



Bailey
Borrower

I fill out a user-friendly application that already has some of my information.



Borrower

I have to fill out each and every section.

02 Pre-approval



03 Application



04 Data verification



Leslie
Lender

Since data is verified automatically, I'm able to move the process along faster, which wins me points with my boss.



Bailey
Borrower

I can continue within the same interface I started my application in.



Leslie
Lender

No need for me to step in here.



Bailey
Borrower

If I need to complete conditions, they're templated and easy to fill out, and I'm able to e-sign.

The status quo



Loan officer /
banker

I can't move the process along until my team manually verifies each piece of data.



Borrower

I'm prompted to navigate a third party experience to complete data verification.



Loan officer /
banker

My underwriting team has to manually analyze borrower information and surface conditions.

I need to email or call my borrower to ask them about a condition such as a credit inquiry or large deposit.



Borrower

If I need to complete a condition like a letter of explanation, I have to write it myself.

05 Conditions



06 Disclosures



07 Closing and funding



Leslie
Lender

Since most borrowers will already have provided eConsent, they can e-sign disclosures.

I know whether borrowers have completed disclosures, and I can countersign via the mobile app from wherever I am.



Bailey
Borrower

I can complete disclosures in the same portal I've been using since I initially applied.



Leslie
Lender

Helping my borrowers complete the closing process and receive funding is simple.



Bailey
Borrower

Closing takes place in the same environment I've been in since I started my application.

The status quo



Loan officer /
banker

Since the eConsent process is cumbersome, most of my borrowers won't have provided it. I have to send stacks of paper to borrowers via mail.



Borrower

If I didn't provide eConsent in the application process, I have to physically sign disclosures and return them to my lender.



Loan officer /
banker

One more step to go through with yet another system.



Borrower

Closing requires a new set of documents that I need to review and sign elsewhere.

Powered by 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.