



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 mortgage process. With a Digital Lending Platform, your workflow is simplified and the borrower's lending journey is streamlined.

		The status quo
<p>01 Lead capture</p> 	<div data-bbox="525 958 672 1112">  <p>Leslie Lender</p> </div> <p>I meet customers online or in person and send them an application in the moment.</p> <p>I use my CRM to develop marketing campaigns that lead to pre-filled applications.</p>	<div data-bbox="1291 982 1417 1112">  <p>Loan officer / banker</p> </div> <p>I meet my customers and follow up with an application once I'm back at my desk.</p>
	<div data-bbox="525 1282 672 1437">  <p>Bailey Borrower</p> </div> <p>I start an application in person, then continue at my leisure on the device of my choice.</p> <p>An application is ready on desktop or mobile with some of my info already filled out.</p>	<div data-bbox="1291 1307 1417 1437">  <p>Homebuyer</p> </div> <p>I start the application once my LO sends me a link. I have to finish the app on the same device.</p> <p>I can find my application online, but can't transfer it to mobile.</p>



The status quo



Leslie
Loan Officer

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

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



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.

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



Bailey
Homebuyer

I can initiate my own pre-approval.

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



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

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My LO asks me to find and provide documents.



Leslie
Loan Officer

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.



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

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I have to bug them for any missing information.



Bailey
Homebuyer

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



I have to fill out each and every section.

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02 Pre-approval



03 Application





The status quo



Leslie
Loan Officer

Since data is verified automatically, I'm able to move the process along faster.

More of my loans will be eligible for Fannie Mae D1C and Freddie Mac AIM programs, which wins me points with my boss.



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

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Bailey
Homebuyer

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



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

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Leslie
Loan Officer

No need for me to step in here.



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.

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Bailey
Homebuyer

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



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

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04 Data verification



05 Conditions





The status quo



Leslie
Loan Officer

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.



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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.



Bailey
Homebuyer

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



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



Leslie
Loan Officer

Helping my borrowers get homeowners insurance is simple.



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I can't ensure my borrowers obtain homeowners insurance.



Bailey
Homebuyer

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

I can get homeowners insurance in the same portal, without having to deal with any other vendors.



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I need to seek homeowners insurance from an outside vendor.

06 Disclosures



07 Closing and funding



Powered by Blend

Blend is transforming the lending industry by creating a unified approach to getting mortgages, consumer loans, and deposit accounts. Our Digital Lending Platform makes the journey from application to close fast and easy for consumers, while helping lenders increase productivity, deepen customer relationships, and deliver exceptional customer experiences.