



The hidden cost of “free” origination tools

Free origination tools are a lot like an iceberg — seemingly safe but risky underneath the surface. Without features that streamline the process and automate workflows, free tools can increase manual work, slow down the loan process, decrease LO productivity and app conversion, and even increase operational costs.

Find out how Blend’s robust Mortgage Suite helps your teams deliver immense value throughout the mortgage process.

	Blend	"Free" origination tools
Pre-app engagement	<ul style="list-style-type: none">✓ Soft credit pre-qualification✓ Self-serve pre-approval	<ul style="list-style-type: none">✗ Inability to engage borrowers
Application onboarding	<ul style="list-style-type: none">✓ Automated, intuitive, and personalized workflows✓ Upfront results	<ul style="list-style-type: none">✗ Static and generic✗ Requires manual work
Verifications	<ul style="list-style-type: none">✓ Credit✓ Assets✓ Income✓ Employment	<ul style="list-style-type: none">✗ Disjointed verifications after submission
LO tools	<ul style="list-style-type: none">✓ Mobile app✓ Loan structuring✓ Integrations	<ul style="list-style-type: none">✗ Manual work on multiple systems
Follow-ups	<ul style="list-style-type: none">✓ Triggered follow-ups✓ Condition management capabilities	<ul style="list-style-type: none">✗ Manual work for loan teams
Closings	<ul style="list-style-type: none">✓ Close on the same platform✓ Sign remotely or in person✓ LOS integrations	<ul style="list-style-type: none">✗ Separate closing platform✗ No RON options✗ Less integration options

The cumulative value of Blend’s end-to-end platform. *All numbers are averages

37%

increase in transaction speed

7 days

cut from the loan lifecycle

34%

increase in borrower closing rates

Stay afloat now and in years to come with Blend’s origination platform.

Get in touch with your Blend account executive, or sign up for a demo at blend.com/request-walk-through.

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