



Process Improvement

Integrations Further Digital Lending

This innovative approach is improving the mortgage process for both the lenders and the consumer, as well.

By Tony Garritano

There is so no doubt that the mortgage industry is moving toward a more digital process. Vendors are helping more this ball forward in many ways.

For example, EXOS Technologies, a ServiceLink company, and Blend, two leaders in the digital mortgage space, are collaborating in a dynamic partnership to further extend and enhance the consumer digital mortgage experience.

As part of the mission to offer a complete consumer digital experience, EXOS and Blend are partnering to deliver exact real-time appraisal scheduling functionality for lender clients using EXOS Appraisal, a core offering from the EXOS platform. This integration enables consumers

The EXOS Appraisal platform eliminates the time-consuming back and forth that often slows down the appraisal process, therefore giving mortgage lenders the ability to close mortgage loans faster, improve pipeline management and boost consumer loyalty and satisfaction.

“Blend is committed to streamlining the mortgage workflow, and EXOS adds yet another dimension when it comes to driving efficiency and automation in the appraisal process,” said Brian Martin, head of Business Development at Blend. “Partnering with

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seeking a new mortgage to seamlessly schedule appraisal appointments by accessing live calendars of tens of thousands of licensed appraisers in all 50 states in our country.

Borrowers digitally select the exact date and time of their preferred appointment and receive instant confirmation plus a photo of their appraiser and the make and model of their vehicle. By automating appraisal orders and empowering the home buyer to self-serve, lenders can deliver on faster mortgage closings.

“This is an exciting partnership as EXOS will help extend the level of digital connectivity for lenders utilizing Blend’s platform,” said Kiran Vattem, Executive Vice President, Chief Digital and Technology Officer. “EXOS helps address critical consumer touchpoints overlooked by most lenders.”

EXOS provides the opportunity to offer a more complete digital mortgage experience and help our customers interact with borrowers on a deeper level.”

EXOS Technologies transform consumers’ digital expectations around the mortgage experience through mobile apps, voice interaction, APIs, Predictive Analytics and AI. EXOS products – including Title, Appraisal, Closing and Servicing – extend and enhance critical consumer digital touchpoints throughout the entire mortgage lending life cycle. EXOS reduces cycle times, improves quality and enhances a lender’s relationship with their consumer.

Blend makes the process of getting a loan simpler, faster, and safer. With its industry-leading digital lending platform, Blend helps financial institutions like Wells Fargo and U.S. Bank increase productivity and deliver exceptional customer experiences. ❖

Tony Garritano is chairman and founder at PROGRESS in Lending Association. As a speaker Tony has worked hard to inform executives about how technology should be a tool used to further business objectives. For over 10 years he has worked as a journalist, researcher and speaker in the mortgage technology space. Starting this association was the next step for someone like Tony, who has dedicated his career to providing mortgage executives with the information needed to make informed technology decisions. He can be reached via e-mail at tony@progressinlending.com.