ISErv

Defining the New Mortgage Ecosystem

New technologies can help lenders improve service levels, streamline operations and reduce costs. The pathway to digital mortgages can lead to profitability, but there are pitfalls along the way. A well-defined road map can help lenders avoid obstacles while creating a digital mortgage ecosystem that offers the experience consumers expect.

Four Critical Components of the Mortgage Ecosystem Road Map



Should you go digital?



65%

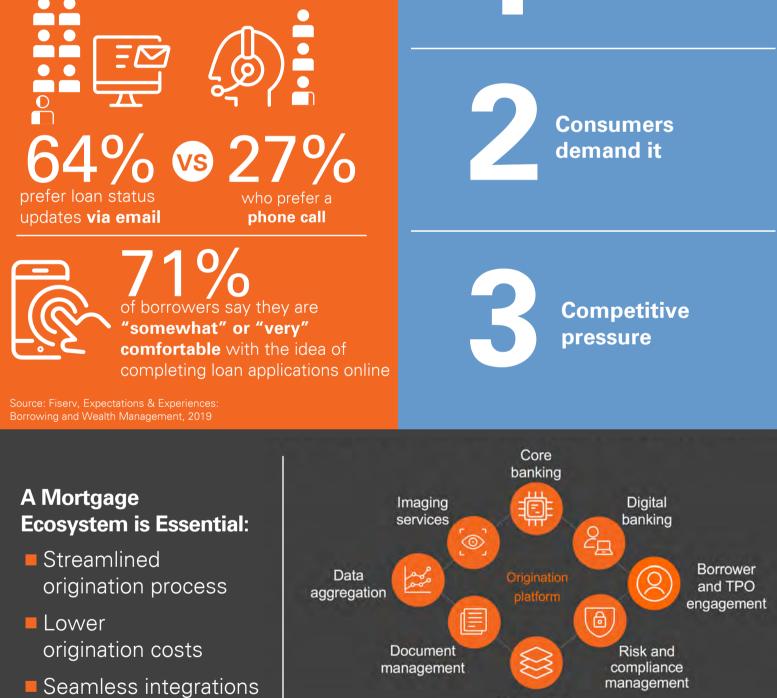
of recent loan applicants completed portions of their loan application via online or mobile





52%

of recent mortgage borrowers e-signed loan documents via online or mobile, up from 51% in 2018





Three reasons to act now:

> **Regulators and** investors want it

Third-party integrations

Mortgage MomentumSM from Fiserv is the industry's first digital lending environment to house the entire mortgage lending process - from marketing and origination to secondary marketing and loan servicing. Our holistic approach to the digital mortgage process allows lenders to improve loan quality, mitigate risk and shorten approval and closing processes while reducing costs and enhancing the borrower experience.

Unless otherwise noted, all data is drawn from the quarterly consumer trends survey, Expectations & Experiences: Borrowing and Wealth Management (2019). The full survey methodology for Expectations & Experiences is available at https://www.fiserv.com/expectations-experiences-research.aspx. More information is available upon request.

Connect With Us

For more information about Mortgage Momentum, call 800-872-7882, email mortgagedirectorsales@fiserv.com or visit fiserv.com.



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