

The increase in both purchase and refinance volumes is likely to boost total origination volumes, offering a promising outlook for 2025."

Freddie Mac

Housing and Mortgage Market Outlook – January 2025

Challenges

- Multiple non-integrated systems to complete the lending lifecycle
- Manual back-office processes
- Meeting borrower desires for simplicity and speed
- Sticky interest rates and the "lock-in" effect
- Scaling capabilities to be in synch with the cyclical housing market

Solution

Mortgagebot's end-to-end solution suite accelerates application, underwriting, imaging, and closing while minimizing TCO

- Originate Mortgagebot delivers complete, accurate applications directly into the LOS with efficient cross-product support
- A seamless integration with third-party systems, including Fannie, Freddie, credit reporting, fraud detection, flood determination, and more
- All underwriting steps are managed in the integrated, easy-to-use digital platform
- The streamlined POS customer interface is designed to minimize steps, maximize satisfaction, and expedite funding
- Mortgagebot is cost-effective, efficient, accurate, and compliant and grows with your business with fewer staffing implications

Results

- Delivers time-tested results for more than 20 years and used by more than 1,400 lenders
- Reduces processing times and integration costs, allowing for greater automation and control during the loan lifecycle
- Implements in as little as 8 weeks with access to resources such as training and how-to videos
- The most extensive front-to-back mortgage solution deployed on cloud, with streamlined connectivity to an industry-leading ecosystem of over 100 pre-integrated partners and fintechs

Maximize ROI via Finastra's robust, scalable, easy-to-use platform for automating applications, pricing, approvals, closing, and secondary marketing."

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