

Case Study

Community Financial Services Bank accelerates its digital mortgage transformation

Transforming the mortgage experience with integrated technology that empowers staff, delights borrowers, and prepares the organization for the future.





// *Mortgagebot transformed the way our mortgage team works. Nearly all applications now start online, documents flow automatically, and our staff can accomplish more with fewer steps and fewer errors. It's been a seamless, efficient shift that's elevated both our operations and our customer experience."*

Mandy Bradley
Senior Secondary Market Underwriter,
CFSB

About Community Financial Services Bank (CFSB)



Founded: 1890



Benton, Kentucky



Approximately
\$1.36B-\$1.40B



8 banking centers across
Western Kentucky



Community Financial Services Bank (CFSB) is a community focused financial institution serving Western Kentucky since 1890. With eight banking centers and up to 300 employees, the bank combines personalized service with modern digital solutions. CFSB offers checking, savings, loans, mortgages, and digital banking tools, emphasizing service, integrity, and long term community investment



Mortgagebot

The challenge

Transforming legacy workflows to meet rising digital and compliance demands

CFSB streamlines secondary market lending, achieves a fully paperless mortgage workflow, and elevates the customer experience by modernizing with Finastra's Mortgagebot LOS and POS ecosystem.

Community Financial Services Bank (CFSB), headquartered in Benton, Kentucky, has served Western Kentucky communities since 1890. The bank operates eight banking centers across four regional markets and is a trusted financial partner to families and businesses throughout the area. With approximately \$1.36–\$1.40 billion in assets, CFSB is a stable, FDIC-insured institution committed to long-term growth and community stewardship.

CFSB blends personalized, community-focused service with a growing digital footprint. The bank employs 300 team members, each selected and trained to deliver on its mission to provide value to customers, team members, shareholders, and the communities it serves. Its culture emphasizes service, integrity, and the belief that technology should enhance—not replace—the human connection at the heart of community banking.

“Our vision is to keep evolving our technology so we can offer the best service to our clients, better efficiencies for our team members, and the greatest value for our stockholders.”
— Mandy Bradley, Senior Secondary Market Underwriter, CFSB

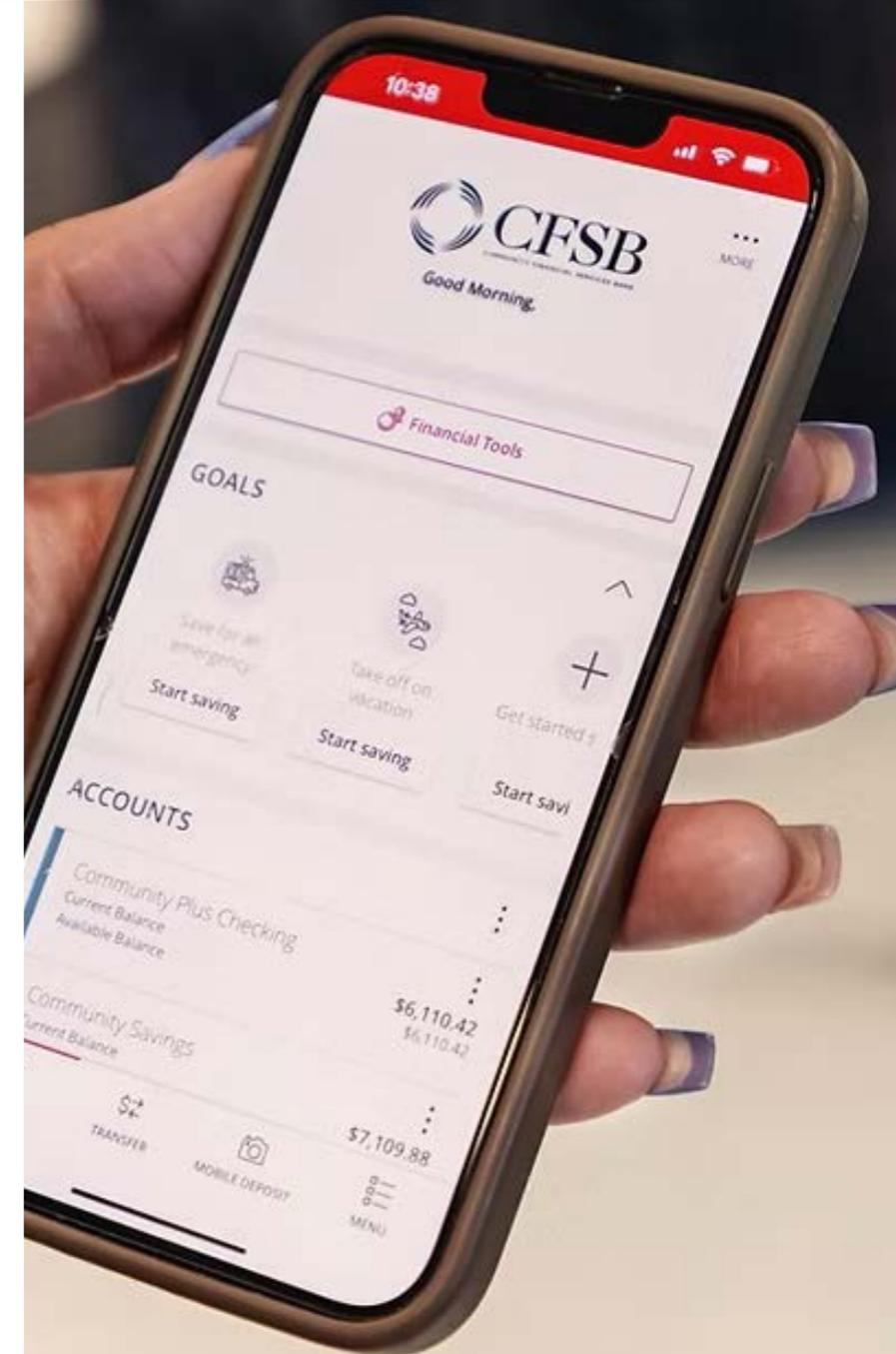
Today, CFSB offers a full suite of personal and business banking solutions designed to help customers manage their finances conveniently and securely.

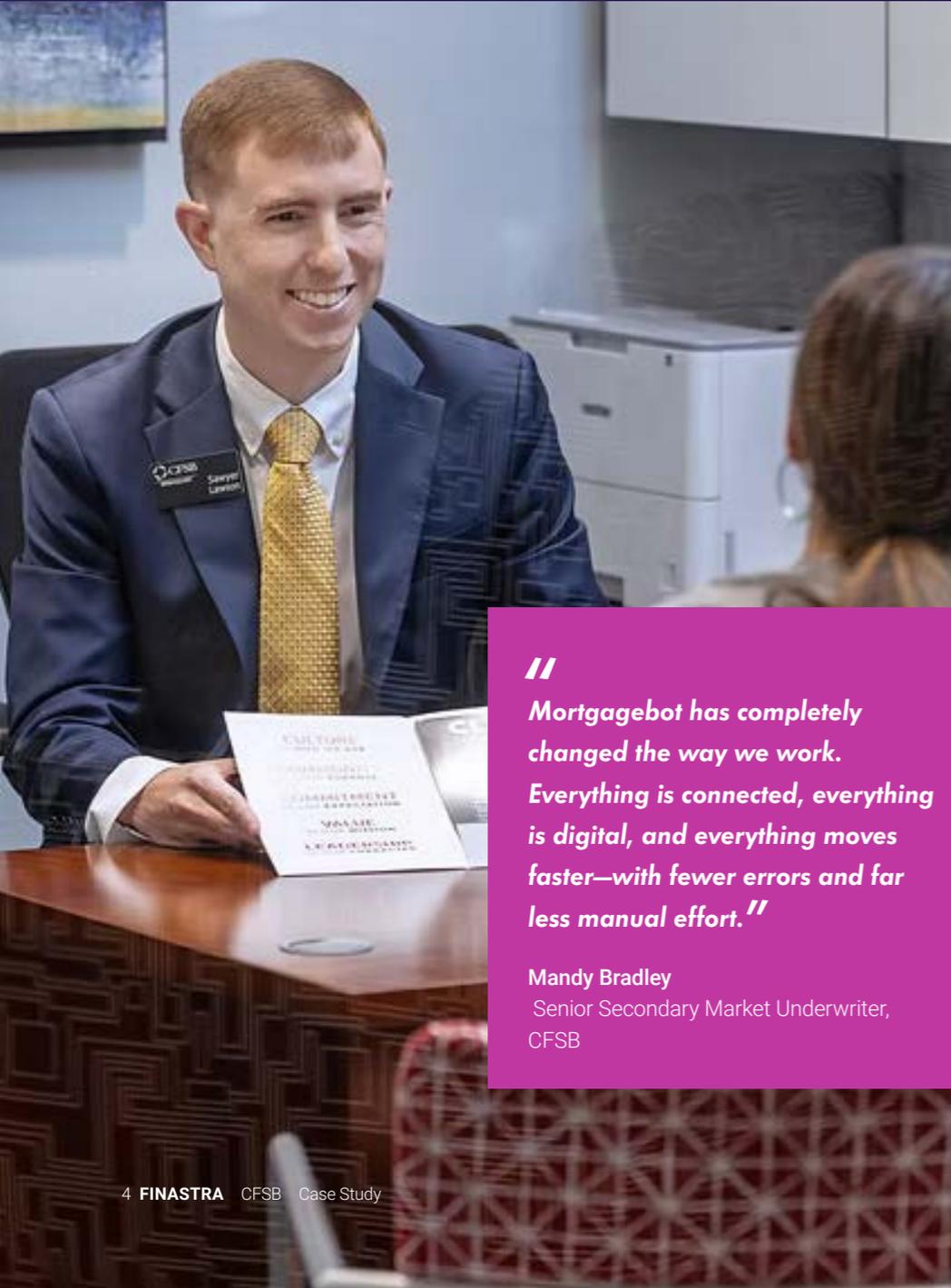
Following decades of steady growth, CFSB's existing lending environment—built on legacy systems, manual steps, and paper-heavy workflows—placed growing pressure on its mortgage and secondary market teams. The bank's previous mortgage software was sunset, and the replacement lacked the capabilities needed for secondary market lending, API integrations, or modern digital workflows.

Evolving regulatory requirements, including TRID, HMDA, HUD reporting, and ROV compliance, added further complexity. Staff were re-keying data, handling scattered documentation, and relying on redundant communications. Customer expectations were shifting toward digital experiences, pushing CFSB to modernize.

“We wanted efficiencies, accuracy, paperless workflows—where you put information in one place and it transfers everywhere.”
— Mandy Bradley

CFSB needed a modern, scalable lending solution to enhance accuracy, eliminate paper, streamline onboarding, and support long-term growth while preserving its community-focused service.





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Mortgagebot has completely changed the way we work. Everything is connected, everything is digital, and everything moves faster—with fewer errors and far less manual effort.

Mandy Bradley
 Senior Secondary Market Underwriter,
 CFSB

The solution

Mortgage operations through integrated digital workflows

CFSB modernized its mortgage process by unifying applications, documentation, and compliance into one integrated ecosystem—eliminating manual steps, reducing errors, and creating a seamless digital workflow.

For CFSB, the decision to modernize wasn't simply about replacing a sunset system but about finding a solution that could truly support the bank's vision for growth, compliance, and digital customer service.

Mortgagebot LOS and POS delivered a unified, web-based lending ecosystem capable of solving the operational pressures the bank faced across intake, processing, and documentation.

Mortgagebot LOS provides a secure, browser-based origination system designed to streamline processes end-to-end—from loan setup through closing and collateral delivery—without requiring local installations.

Where the legacy system forced staff to jump between systems, Mortgagebot created a single environment where everything—from credit and flood orders to appraisals via Mercury Network, tax documentation through LoanBeam, and

automated audit logs—happens within one workflow. These integrated services dramatically reduce the re-keying and manual checks that once slowed CFSB's secondary market team.

On the front end, Mortgagebot POS transformed the customer experience. Borrowers now complete nearly all applications online, entering cleaner data that flows directly into LOS. Integrated ROV disclosures fire automatically at application, supporting CFSB's compliance requirements from the outset. The platform's omnichannel design—including Online, Advisor, and Lending Portal experiences—allows loan officers and branch staff to guide applicants through the same seamless workflow.

Mortgagebot's paperless capabilities are anchored by ImageFlow, which CFSB now relies on to barcode, classify, route, and deliver documents straight into the Synergy imaging system—eliminating manual scanning entirely. Document accuracy, once held back by inconsistent human labelling, improved to 99% through automated bundle templates and indexing.

To complete the journey, Mortgagebot supports hybrid and full eClosings through DocMagic Total eClose, offering SMARTDoc eNotes, eNotarization, MERS eRegistry connectivity, and secure eVault storage—capabilities designed to shorten cycle times and minimize compliance risk. Mortgagebot LOS became the backbone of a modern, efficient, and compliant mortgage operation—replacing fragmented steps with integrated digital workflows that empower staff and elevate the borrower experience.

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Finastra helped us see possibilities we didn't realize we had—turning a good system into an exceptional one.

Mandy Bradley

CFSB

Delivery Journey

Building a seamless path from implementation to lasting transformation

CFSB's modernization journey unfolded through close collaboration with Finastra, methodical testing, and continuous optimization—turning regulatory complexity and legacy constraints into a streamlined, future ready mortgage workflow.

Implementing Mortgagebot LOS and POS came at a pivotal moment for Community Financial Services Bank (CFSB), as the team navigated both the transition away from a sunset lending platform and the rollout of new TRID regulations. The combination created a steep learning curve, but it also reinforced the need for a partner capable of guiding the bank through rapid change. Finastra's support teams worked closely with CFSB to configure the system, validate compliance, and optimize workflows—ensuring the platform aligned with the bank's operational and regulatory requirements.

Testing played a central role in the journey. As new features were introduced—such as automated disclosures, integrated ordering for credit, flood, and appraisals, and enhanced audit capabilities—the team used test environments to fine-tune processes before rolling them into production. This hands-on approach ensured Mortgagebot reflected real lending scenarios and eliminated many of the manual steps that previously slowed the secondary market team.

When Mortgagebot POS went live, the shift was transformative. Borrowers could now submit applications online at their convenience, and CFSB staff received cleaner, more complete files with fewer touchpoints required to begin underwriting.

DocExchange and ImageFlow added powerful automation: supporting documents flowed electronically into Synergy with barcoding, classification, and bundle templates ensuring accuracy—reducing manual scanning and improving document reliability.

Ongoing collaboration continued through Finastra's conferences, health checks, and responsive support teams. These touchpoints helped CFSB uncover advanced capabilities and refine their workflow even further.

"Finastra helped us see possibilities we didn't realize we had—turning a good system into an exceptional one."

— Mandy Bradley, CFSB

The result

A more efficient, accurate, and customer centric mortgage

Delivering stronger operational performance, cleaner workflows, and higher accuracy through a fully digital, paperless Mortgagebot experience.

CFSB's modernization journey delivered meaningful, measurable gains across its Secondary Market and mortgage operations—improvements rooted not in industry benchmarks, but in the bank's own experience using Mortgagebot LOS and POS.

One of the most significant outcomes came from shifting nearly all residential applications to Mortgagebot POS. CFSB shared that almost 100% of their applications now come through the POS, a dramatic shift that helped the bank handle periods of unusually high loan volume—especially during 2020—without slowing service or expanding staff. The online application flow also produced cleaner, more complete files, reducing the time needed to initiate underwriting.

CFSB's transition to a fully paperless workflow delivered another major transformation. Using DocExchange and ImageFlow, all supporting documentation now enters the process electronically, flows automatically into the Synergy imaging system, and is classified with 99% accuracy thanks to ImageFlow's barcoding and bundle

templates. This eliminated manual scanning, reduced labeling errors from roughly half of documents to virtually none, and created reliable digital audit trails.

Operational efficiency increased so substantially that the Secondary Market team reduced staffing by 50%, while maintaining productivity and accuracy. Automation, integrations, and streamlined communication meant staff spent less time re keying, hunting for documents, or reconciling records—and more time on quality control.

Compliance processes became faster and more reliable as well. CFSB now issues all early disclosures electronically, integrates ROV disclosures directly through POS, and uses Mortgagebot's data structure to simplify HMDA and HUD reporting. Additionally, about 70% of CFSB's closings are now hybrid eClosings, improving borrower convenience and reducing turnaround time.



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