

United Bank increases mortgage application completion rates with Originate Mortgagebot Data Insights 2.0

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We knew we were losing applicants at specific points in our process, but we couldn't figure out why. Data Insights showed us exactly where the process was breaking down. By fixing our mobile experience, and adjusting our communication timing, we saw our completion rates improve. Having the right information to make better decisions makes both our operations and our borrower experience stronger."



Brenda Stoerkel
Vice President, Mortgage
Production Manager
United Bank

United Bank knew applicants were dropping out of its mortgage application process but lacked visibility into where borrowers were encountering obstacles. Using Originate Mortgagebot Data Insights 2.0, the bank gained a clearer view of borrower behavior and used peer benchmarking data to compare its performance against the market. The insights helped identify where applicants were spending the most time and where dropout rates were higher than expected.

After reviewing the findings, United Bank added guidance in areas where borrowers needed additional support, clarified questions that commonly created confusion, and introduced prompts to address frequently asked questions. The bank also encouraged greater use of Loan Status Center and Doc Center, resulting in increased customer engagement and document uploads throughout the mortgage process. According to United Bank, Data Insights 2.0 was not simply validating existing assumptions, it was "driving discovery," helping the team identify opportunities for improvement and take action quickly.

Key Results

- Application completion rates increased from 48% to 69% following initial improvements
- Application completion rates reached 83.67%
- Peer benchmarking helped identify areas of borrower dropout and application friction
- Increased customer adoption of Loan Status Center and Doc Center, driving greater document upload activity

About United Bank

Founded in 1905, [United Bank](#) is an employee-owned community bank serving Middle Georgia through 17 offices and \$2.2 billion in assets, combining personalized service with modern banking solutions.

About Finastra

Finastra's [Originate Mortgagebot Data Insights 2.0](#) helps lenders identify application drop-off points, benchmark performance against peers, and improve conversion rates using anonymized data from more than 1,000 mortgage originators.



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