



Agile Mortgages Case Study: Atlantic Home Loans

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This original report, sponsored by AI Foundry, explores the role that intelligent automation is playing in transforming mortgage processing at Atlantic Home Loans. The mortgage lending industry is among the most complex within the overall financial-services ecosystem. For borrowers, the implication has been that obtaining a mortgage is a considerably slower process than the acquisition of nearly every other financial product. Even the availability of mortgage applications in digital channels has done little to accelerate time to closing, as the back-office processes that dictate the speed at which a mortgage is originated have remained largely manual. At the same time, lenders are being squeezed by compliance and staffing costs and declining volumes. This case study examines the role that intelligent automation is playing in changing this paradigm for one lender and how that experience can be applied to an industry that desperately needs a technological revolution to deliver the experiences its customers demand and drive profitable growth for years to come.

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In support of this research, a Javelin senior analyst conducted phone-based, in-depth interviews with executives from Atlantic Home Loans. Consumer data in this report is based primarily on information collected from a panel of 2,000 consumers in an online survey conducted in August 2018. The margin of sampling error is +/- 2.19% at the 95% confidence level.

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