



## Digital Mortgage Test Drive

30 July 2021 By: Austin Kilgore

Digital mortgage point of sale technology offers borrowers a comprehensive self-service experience when applying for a loan. Whether developed internally or sourced from one of more than a dozen specialty vendors, these platforms can be deployed to support a variety of lender operating models. This report will assess a variety of digital mortgage technologies based on real world, first-person evaluations of these consumer self-service application platforms.

The specific companies discussed in this report offer examples of different lender sizes and types, and the technology vendors are among the firms that Javelin believes are currently of particular interest to our clients and the mortgage industry at large.

Javelin intends to publish a companion report to this study, Digital Closing and eNote Test Drive, to provide a similar overview of a fully digital and remote loan closing ceremony to assess the strengths, weaknesses and future opportunities of this experience.

### **Key questions discussed in this report:**

- What are the key features and capabilities required in a digital mortgage platform?
- How can mortgage lenders effectively incorporate self-service technologies into their origination technology strategy?
- What aspects of the digital mortgage experience would benefit from additional improvements and refinement?

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[javelinstrategy.com](http://javelinstrategy.com)

[inquiry@javelinstrategy.com](mailto:inquiry@javelinstrategy.com)

925.225.9100