



Q4 2025 | Second edition

..... Linking What Matters™

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Linking you to tech-enabled solutions that help you
cut through the noise of the homebuying process

UNRIVALED

EXOS® Close enhancements
offer flexibility *page 28*

2025 ServiceLink

State of Homebuying Report
Snapshot *page 30*

Get ready for

UAD 3.6 *page 38*

MUCH MORE inside!

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DAVE STEINMETZ

Division President, Origination Services

CUTTING THROUGH *THE NOISE*

In this hyper-connected world we live in, it should come as no surprise that the average American checks their smartphone about 205 times a day, with 81% reporting doing so within 10 minutes of waking up, according to a recent study from Reviews.org. With all the countless social media apps to toggle between, and incoming emails and texts to read, it's easy to feel overwhelmed. Distracted. Put simply, there's a lot of noise. And all this noise can culminate into a muffled, garbled mess. In our industry, we're not immune to this noise. A sea of emails, a swath of mortgage service providers all offering you the same thing on paper - more speed, convenience, cost-savings and a better experience for your borrowers. But ServiceLink is committed to helping you cut through the noise with our borrower-centric technology. We hang our hat on our strength, stability and award-winning EXOS® platform that has been helping lenders gain a competitive edge for decades. But don't worry, we're not getting comfortable anytime soon. We're committed to constant innovation and pushing boundaries. In this edition of Linking What Matters™ we dive into some of these innovations and other hot topics sweeping the industry. On [page 10](#), our very own Kiran Vattam shares his take on how to achieve a seven-day refinance (yes, it's possible!). Barry Coffin and Amit Kulkarni dissect instant title and how it is revolutionizing loan closures ([page 22](#)). We also dive into some exciting new enhancements to our technology, all built with the borrower in mind ([pages 18, 26, 28](#)). Plus, we couldn't forget UAD 3.6! Liz Green shares more on this topic, beginning on [page 38](#). We hope you find these insights worthwhile. Thanks for giving our magazine a read!

LINKING *What Matters*™

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Cutting through the noise



Technology
built with the
borrower in mind

Learn more at
ServiceLink.com

LINKING

What Matters™

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*How innovation
and technology drive an
optimized home equity experience*

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Demand for home equity loans and lines of credit has been a bright spot in an unpredictable housing market. Because of this, the need for tech-enabled solutions to make the process more efficient and easier is essential. Having a partner that is able to mesh innovative home equity technologies with expertise and insight can create high-efficiency processes and get borrowers to the closing table faster.



BARRY COFFIN

Managing Director, Origination Title and Close

“High demand — combined with reduced purchase activity — has lenders taking a fresh look at their home equity products and services. How can they create an exceptional borrower experience while reining in the costs of producing a loan? Technology and process innovations are key: Advances in title and close, flood and valuations are all reducing the time and cost of getting borrowers to the closing table.”

The demand for technology is only increasing as it provides many benefits in the mortgage process. Of the over 1,500 respondents surveyed in the 2025 ServiceLink State of Homebuying Report (SOHBR), 59% of respondents said convenience and ease of use was the biggest benefit of mortgage technology. 51% said time savings, 45% said the flexibility it offers to make progress on their own schedule, 36% said transparency into the process and 31% said cost savings.

Lenders who share the mindset of the tech-savvy borrowers seeking loans and lines of credit are poised to cash in on the current home equity state, explains Sandeepa Sasimohan, vice president, title automation. “Product innovation is essential in this market, whether lenders are trying to gain or retain customers. Borrower demographics are leaning heavily toward the mobile-first generation, which expects technology to clarify and enhance their journey. Innovations can set lenders apart in this competitive environment.”

The SOHBR survey found that home equity varies greatly by generation: 55% of baby boomers, 40% of Gen X, 32% of millennials and 14% of Gen Z reported having more than \$100,000 in equity. Results indicate that in 2025, baby boomers are the least likely to take out a home equity loan at just 8%, compared to 32% for both Gen X and millennials and 34% likelihood for Gen Z.

Home equity innovations for speed: The latest technology, processes and products

For home equity transactions, speed is the name of the game. Borrowers expect it and lenders benefit from it, for both capturing market share and lowering costs. Barry Coffin, managing director, origination title and close, says that streamlined settlement processes can play a huge role in enabling lenders to meet their home equity application-to-close goals.

“Your service partner should provide support that helps you shrink transaction turn times, whether you are working toward bringing your average close from 35 days down to 10, or from 10 days down to three to five,” he says. “We do this at ServiceLink by applying advanced technology — digital title solutions, automated inspection and appraisal tools, consumer-facing scheduling apps and eClosing options — and working with you to optimize your internal workflows and processes.”

Tech-enabled title solutions

Automation is infused through all of ServiceLink’s title offerings. With our instant title solution, home equity lenders can provide borrowers with a closing timeline at the very beginning of the home equity lending process, helping to ease the uncertainty often associated with a major financial decision like a home equity loan. It also reduces the overall origination cycle time, helping lenders meet their turn time goals. ServiceLink combines this efficiency with a commitment to quality. Backed by Fidelity National Financial, ServiceLink has access to robust, quality property data sources — nationwide. With our scale and cascade of title offerings, lenders can ensure their underwriting requirements are met whether that means legal and vesting or property reports or full instant title commitments. Lenders can easily transition between uninsured and insured based on underwriting.

State-of-the-art closing options

Technology facilitates home equity closings as well, through tools such as:

EXOS® Close: A platform that enables the borrower to self-schedule their closing for the exact time, date and location of their choice by gaining direct access to signing agents’ availability.

Remote and hybrid signing options: Solutions that help lenders create a differentiated customer experience that includes getting to the closing table faster.

EXOS Close, a consumer-facing digital scheduling technology, has the potential to shave days off the application-to-close journey and affords a more efficient process. Almost all the consumers who have used it to date selected the first available day to close. The app has reduced reschedules, too — by nearly 100%. Closing appointments are confirmed within five seconds, and the lender receives notifications of key milestones for transparency throughout the process.

Moving on to remote and hybrid signing options, most states have enacted legislation that allows signings to take place virtually. Lenders equipped to accommodate requests for fully remote eClosing options — remote online notarization (RON) and in-person electronic notarization (IPEN) — and hybrid signings can not only provide borrowers with convenient alternatives to traditional in-person signings, but also streamline their processes and free notaries to certify more documents in less time. Using IPEN or hybrid closings, lenders can experience the benefits of electronic notarization while still closing in-branch. A borrower who closed remotely with ServiceLink recently commented, “Amazing process. Streamlined, easy and efficient.”

Notary quality is, of course, critical. Coffin recommends consolidating the signing experience under a single provider that can manage eSign and remote online notarizations, as well as traditional wet signs. “ServiceLink’s single signing solution combines an experienced, accessible network of real estate notaries and attorneys with EXOS Close technology, which enables the borrower to control the timing and format of their closing,” he says. “This process expedites scheduling the appointment, getting the documents back and receiving notification that the loan has closed — stages in the process that can take much longer and require much more effort when multiple providers are involved.”

Innovative flood solutions

At a time when flood maps are constantly changing, technology helps ensure that lenders can quickly assess whether a home equity property requires flood insurance. Our flood solutions allow lenders to customize products based on their risk appetite and borrower needs. For example, QuickCheck technology provides an instant response informing lender and borrower whether the subject property is in or outside of a FEMA Special Flood Hazard Area (SFHA). For properties that require flood insurance, ServiceLink's InstaQuote quickly researches insurance costs. Then the lender can obtain a Basic Flood Zone Determination and Life of Loan Flood Zone Determination. Another exclusive ServiceLink tool, CertMap®, helps minimize borrower disputes by clearly illustrating why flood insurance may be required. CertMap incorporates high-resolution FEMA images, digital road layers and full-color satellite and aerial images to disclose a property's proximity to the FEMA flood zone.

Modern valuation services

Home equity borrowers and lenders alike are benefiting from valuation technology that runs the gamut from instant digital scheduling to automated inspections and valuations. ServiceLink offers valuation products ranging from desktop appraisals, AVMs and hybrid valuations to traditional full appraisals. ServiceLink's dedicated home equity operations and customer service team, and experienced national appraiser panel, back this technology with human expertise on the lender side.

On the consumer side, the EXOS® Valuations self-scheduling platform reduces time and offers transparency by enabling lenders or borrowers to schedule within minutes or even seconds when an appraisal is required. Borrowers know who will be inspecting their home and what type of vehicle they can expect them to arrive in.

Vendors also benefit from technology enhancements – experiencing accelerated processes that they pass along to the lender and borrower. In many cases, technology makes the inspection process quicker and more accurate than before: A mobile app guides the user to ensure a full view of the entire home, and specially designed camera equipment captures high-quality, 3D images and automatically fills in the data collection report. •

Home equity success:

The right partnership makes the difference

Technology can be an amazing tool for building efficiency, accuracy and transparency into your home equity processes. But getting the most from these innovations and advances requires having a knowledgeable, experienced and committed technology partner.



Making the seven-day refinance a reality today

By Kiran Vattem, Chief Digital & Technology Officer

Decisive action by visionary mortgage leaders can usher in the bold new era of efficiency and affordability borrowers have been waiting for.

A seven-day refinance is possible today. So why aren't we delivering it to borrowers?

We know consumers deflate at the thought of a weeks-long process standing between them and closing on their refinance or home equity loan. They don't want to hear about the complexities involved; they just want the kind of fast, seamless experience they get in other areas of their lives – same-day product delivery, Uber-like transparency and tracking and the like. And while none of us can promise moving borrowers from loan application to close as quickly as they can purchase new shoes, we can streamline the mortgage refinance process using readily available innovations to actualize a seven-day close.

Imagine how this change could positively transform the mortgage industry, particularly in advance of potential interest rates movements that could accelerate refinance and home equity activity. Now is the ideal time to elevate the industry standard – building new efficiencies into mortgage workflows and processes, lowering the cost to originate and accelerating consumers to closing – all while delivering an exceptional borrower experience across the board.

What's holding us back?

While many lenders have been adopting new technologies to improve their processes and cycle times along the way, the opportunity for one lender to experience first-mover advantage is significant. The responsibility for bringing about this sea change, organizationally and eventually industry-wide, sits squarely with C-suite leaders, whose influence shapes the experience of millions of Americans each year. To deliver what borrowers want – affordability, access, flexibility and efficiency – the lenders who want to sustainably drive outcomes need to reassess the origination ecosystem and collaborate on setting a course that guarantees a strong future.

To be clear, the cost to lenders of *not* innovating is much greater than the cost of innovating. Lenders that fall behind will be left behind, as large competitors will undoubtedly recognize the advantages of not just implementing the latest advances but doing so in partnership with a single compliant provider – one that can deliver the flawless, end-to-end integration necessary to achieving meaningful progress.



“To deliver what borrowers want — affordability, access, flexibility and efficiency — the lenders who want to sustainably drive outcomes need to reassess the origination ecosystem and collaborate on setting a course that guarantees a strong future.”

KIRAN VATTEM
Chief Digital & Technology Officer

Spinning the kaleidoscope

Shaving the mortgage process down to a seven-day standard will require consistent application of key technologies. **Lenders must embrace new perspectives on three pillars to optimize their mortgage experience.**

Making the seven-day refinance a reality today

1. A single technology solution offering multiple signing options

The signing process must be seamless, from scheduling through completion. Our technology now enables lenders to offer borrowers (a) truly real-time digital scheduling, which eliminates the traditional time-consuming back-and-forth communications between lender and borrower, (b) their choice of traditional in-person (ink and paper) signing or eClosing, from the comfort of their home, another location or their lender's local branch. eClose signing options include remote online notarization (RON), where the borrower signs all documents virtually through video conference; in-person electronic notarization (IPEN); and a hybrid approach, where some documents are signed electronically and others manually, and (c) embedded education, tracking, transparency – resulting in peace of mind.

In addition to the time and cost savings of eClosings, which can be up to 40% cheaper than wet signs, they are gaining real traction among consumers. According to the 2025 ServiceLink State of Homebuying Report, 62% of homeowners who purchased or considered purchasing a home in the past four years leveraged eSign technology for some part of their recent purchase transaction. By generation, this includes 70% of baby boomers, 67% of millennials, 61% of Gen Xers and 42% of Gen Zers.

2. The innovation of title

Title insurance has long been a critical driver for a healthy housing economy – guarding against fraud, instilling confidence in the homebuying process and enabling long-term market growth. Today, however, title waivers are being floated as an alternative, and a potential cost-saver for lenders and borrowers. But title waivers come with a real risk and can potentially strip borrowers of essential protection from fraud, forgery and unresolved liens. Additionally, title waivers can be applied on discriminatory bases and do not result in the consumer achieving implied savings, given junk fees and delays. A better, more equitable approach that reduces costs and puts the industry on track to the seven-day close, without introducing unnecessary risk to the primary or secondary markets, is building tech-enabled solutions into the title process, integrating seamlessly into leading POS and LOS processes.

When infused into key steps of loan production, these technologies reduce cycle times and provide lenders with early additional transparency so they can navigate their pipelines more efficiently – enabling a large percentage of consumers to immediately schedule their closing, potentially even right at time of application. Real-time, true title, driven by cloud-based automation engines, enables lenders to bypass rework and post-closing claims processing, while generating real-time clear-to-close title commitments that get borrowers to the signing table faster.

3. An appraisal overhaul

It's difficult to deny that valuation processes can be viewed as a function that doesn't contribute to topline revenue, and therefore, not prioritized for transformation. And, while the valuation industry has evolved, the post-2008 industry standard remains intact today: lenders are partnering with multiple AMCs, all using the same group of appraisers. The results are lackluster: unpredictable borrower and loan officer experiences; high costs due to expanded personnel needs; and inefficient, manual scheduling processes requiring a telephone. A uniquely different path is available today via ServiceLink's EXOS® Valuations platform, as we've been steadfast in our commitment as the only provider who has innovated to the level of a brand-new, industry-changing vision: providing lenders and their borrowers direct connection to our panel of the industry's most qualified appraisers through the industry's only

real-time calendar sync of the appraisers' actual availability. In creating this tech-enabled ecosystem, we've moved appraisal scheduling upstream – empowering lenders to embed it in their point-of-sale platforms and make the valuation process a point of differentiation. This real-time scheduling technology produces a consistent consumer experience, reduced costs and a lending team that can stay focused on originating loans – while delivering faster turn times than any scale competitor in the industry. We aim to remove friction from every step of the valuation process by offering the latest products, automatically routing each order to the best appraiser for the job, proactively communicating with key stakeholders, investing in forward-looking review solutions and saving lenders time and costs at every turn.

The time is now and we're in the driver's seat

The mortgage industry has the potential to leap forward in its evolution through innovations that reduce costs, increase efficiency, address borrowers' pain points and enable unprecedented customer experiences. Implementation of these technological advances can help us achieve goals that, until recently, seemed out of reach.

Yes, a seven-day refinance can be our reality today. But industry leaders must collaborate more effectively with partners who are already armed with the solutions and share a collective vision of this new industry standard. Mortgage is a complex industry; it is our responsibility to solve its complex challenges, recommending solutions that can rev up our industry's performance in exciting new ways. •



“Our advanced technologies bring incomparable speed and convenience to the distributed retail market.”

The *right* *approach to* *title and close* for distributed retail lenders

ServiceLink has streamlined the title and closing process, thanks to EXOS® Title and EXOS® Close. These advanced technologies bring incomparable speed and convenience to the distributed retail market. Beyond technology, ServiceLink has relationship-building tools in place to help make the borrower experience turnkey by delivering a white-glove experience supported by our industry-leading signing agent panels.

Finding the right provider for your branch and team's needs can be difficult, as there is a lot to consider. Here are the things you should look for.

Ability to lend outside of a local footprint

For companies licensed in multiple states, ServiceLink's nationwide reach offers the convenience of keeping one consistent team, no matter what state the file is located in. Knowing the nuances of specific states and counties helps to expedite the title and close process.

We also work to match the needs of each specific branch by offering a customizable workflow. We have consistent teams with expert knowledge of each specific financial institution with the ability to monitor every single file in the process, keeping the mortgage on track and quick to close. “As a national provider, we're still able to provide a local feel,” explains Antonio Little, vice president, national sales manager.



ServiceLink offers a nationwide approach to title and close for loan officers, brokers and branch managers – alongside incomparable speed, convenience and service.

Take advantage of our solutions and services designed to get you from application to close quickly and efficiently and help grow your business.

Learn more at go.svclnk.com/distributed-retail



Cutting through the noise

Access to fees 24/7

When potential borrowers are shopping around for rates, loan officers can access ServiceLink's fees no matter what state they are located in. ServiceLink's rate calculator allows loan officers to instantly generate rates, speeding up the process when many other title providers can take hours to provide rates. Because of our model, ServiceLink can provide very competitive industry rates – so lenders and their borrowers can save on costs and on time. According to Little, "The speed we're able to offer in the industry is unheard of. The goal is to get our clients and their borrowers from application to the closing table as quickly as possible."

Transparency throughout the title and closing process

Loan officers and branch managers know that the closing process is an opportunity to provide the borrower with a positive impression to boost consumer loyalty. ServiceLink's team is dedicated to keeping their lender partners informed throughout the entire process, so they don't need to have their hands on every stage. Our client teams offer extended hours of coverage to meet the needs of distributed retail clients. "Our level of transparency and the amount of high-touch, proactive communication that we provide is like no other," says Little.



"Transparency is key for us. What we've done is built technology and milestone notifications within that technology that keep all parties informed – the lender, the borrower and us as the title provider. Everyone is aware of what is going on through the entire process of the transaction."

ANTONIO LITTLE

Vice President, National Sales Manager

Expansive network

ServiceLink boasts a large national network of experienced notaries and has relationships with attorneys in states where required. That means, we have the team in place to get loans to the closing table, even during periods of high volume. Thanks to our mobile notaries, we can conduct a signing at any place, any time, enabling us to provide a quicker process.

ServiceLink's industry-leading title process produces title commitments and clears files to close faster. With ServiceLink's EXOS Title, we produce a title commitment and clear-to-close certificate within one business day on most refinance transactions.

eClosing options

The demand for eClosing options continues to increase. ServiceLink offers alternatives to traditional in-person closings in all 50 states. With the industry's largest RON-certified panel, ServiceLink is ready to meet loan officers and their clients at their digital comfort level. Little says, "Our technology gets everyone to closing faster, plus it allows lenders to build strong relationships with their borrowers as the experience is easy and seamless." •

ServiceLink's latest Encompass Partner Connect™ integrations: *New end-to-end enhancements*

ServiceLink continues to improve the experience of lenders and servicers using Encompass Partner Connect on the ICE Mortgage Technology® platform through new enhancements. One-click onboarding and ordering, automated scheduling and streamlined workflows result in faster origination.



“We understand the critical nature of efficiency and accuracy throughout each mortgage loan’s journey, and we’re here to provide tools and technology that ensure both.”

PHILLIP KING

Vice President, Valuation Product Management



“The ServiceLink integration automatically pulls needed information in from Encompass to create the order and recommend the most appropriate valuation product.”

Enhanced valuation features

ServiceLink has enhanced its Encompass® integration for its full spectrum of valuation services. These enhancements build on what was already an efficient ordering process.

“The ServiceLink integration automatically pulls needed information in from Encompass to create the order and recommend the most appropriate valuation product,” explains Phillip King, vice president, valuation product management. “The lender can then say yes, that’s the product I’d like, or no, I’d like this other type instead. It’s fast and easy.”

ServiceLink’s integration also stands out for its EXOS® Valuations real-time scheduling, which is built into the platform to eliminate the back-and-forth typically associated with scheduling. With direct access to the calendars of ServiceLink’s national appraisal panel, a loan officer can instantly schedule an appraisal on behalf of their customer or empower that borrower to schedule their own appointment. Once scheduling is complete, the borrower receives appraiser information – name, photo and car make and model – followed by regular updates that provide transparency throughout the appraisal process.

Differentiating features of ServiceLink’s Encompass integrations include:



One-click onboarding

Accessing ServiceLink’s products and services has become as easy as adding ServiceLink as an option in the admin section of Encompass. This one-click onboarding process enables a lender to place an order without delay; their profile is automatically set up when the order is received.



Split credit card payment

Encompass users can opt to pay for appraisals during the ordering process or send an automated payment link to the borrower. Now ServiceLink’s payment functionality can accommodate payments split over multiple cards, as well as single-card transactions. Maybe a couple wants to split the cost, or multiple parties are chipping in – processing is seamless in any circumstance.



Enhanced user experience

The appraisal ordering process has been streamlined so that a loan officer can order, pay for and schedule an appraisal in just a few clicks. It takes only a minute or two. Transparency has been enhanced as well, with an easier-to-read progress tracker that displays key steps in the valuation process so the user can gauge where they are in terms of wrapping up the appraisal, and clear payment breakdowns. Additional enhancements have also been made to the messaging function and document retrieval.



Streamlined title and close

ServiceLink’s Encompass title and close integration is designed to help lenders get borrowers to the closing table days sooner through one-click onboarding, fast and easy order placement, accelerated title decisioning and scheduling technology that provides the loan officer with direct, real-time access to the calendars of ServiceLink’s national signing agent panel so they can instantly book an in-person or remote closing. Confirmations, reminders and other updates ensure transparency for lender and borrower alike throughout the process.



Automated flood services

In addition to valuation, title and closing and default services, ServiceLink provides easy access to flood solutions via Encompass. Lenders can set milestones to prompt automatic ordering of flood zone determinations, and default products such as Life of Loan and HMDA so they are pre-selected when users go through the ordering process. The flood services integration also enables one-stop shopping so users can upload documents, submit disputes and access servicing transfers all within the Encompass platform. •

ServiceLink’s latest Encompass Partner Connect™ integrations:
New end-to-end enhancements



How instant title is *revolutionizing* loan closures

In today's fast-paced lending environment, time is money. ServiceLink's instant title solution is helping lenders accelerate the loan closing process by providing rapid, reliable title data – offering a crucial edge in an increasingly competitive market.

But what exactly is instant title, and why is it becoming an industry necessity?

What is instant title?

Instant title delivers key data points that enable lenders to quickly assess potential risks and move forward with loan approvals. It provides an immediate snapshot of title status, helping lenders determine if a loan can be closed in days instead of weeks.

"Instant title gives lenders the information they need to make real-time decisions," says Amit Kulkarni, senior vice president, product management. "It's not just about speed – it's about accuracy, automation and smarter underwriting."

Why instant title matters now more than ever

With fintech companies promising lightning-fast loan closings, traditional banks and mortgage institutions need to keep up, too. Borrowers now expect streamlined processes, and instant title is the key to staying competitive. With title delivered early in the origination process, lenders can set transparent, accurate timeline expectations with borrowers.

"Some lenders are aiming for loan approvals in minutes. To achieve this, they need instant, high-quality title data — and that's what we provide."

BARRY COFFIN

Managing Director, Origination Title and Close

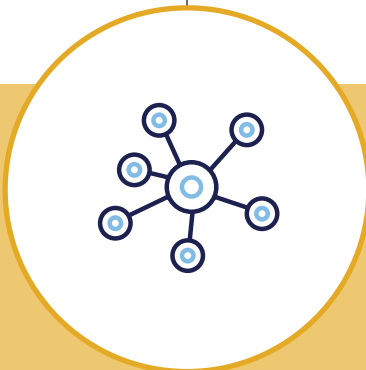
How ServiceLink is *leading the way*

ServiceLink has been at the forefront of instant title innovation for over 15 years with:



Unmatched data access

ServiceLink has more access to title-grade data sources than anyone in the industry, allowing for broader and more reliable title searches.



Cloud-based automation engines

The company is integrating cloud-based automation engines, localized machine learning rules, natural language processing and OCR technology to enhance accuracy and efficiency.



Faster closings

By reducing manual processes, ServiceLink delivers title results in seconds instead of days – a critical advantage in today’s market.

Beyond instant title: What’s next?

ServiceLink isn’t stopping here. The company is investing in even faster processing times, exploring AI-driven enhancements and continuously refining its technology to improve accuracy and efficiency.

“We’re not just providing title data,” says Kulkarni. “We’re perfecting the process – so lenders can close loans faster, smarter and with more confidence.”

As the mortgage industry races toward faster, more digital solutions, ServiceLink’s instant title is leading the charge. With automation, data and industry expertise, the company is redefining what’s possible in title processing – helping lenders future-proof their processes. •



ServiceLink's EXOS® Title decisioning allows for effective pipeline prioritization

We determine expected title completion and clear-to-close readiness in seconds on 100% of all title orders and issue instant title commitments in majority of cases. We're ready to help you adapt your workflows to take advantage of this early information.

Learn more at [ServiceLink.com](https://www.servicelink.com)



Cutting through the noise

3.

Meets borrowers where they are

A survey by Reviews.org shows that the average American checks their phone 205 times a day. This functionality folds scheduling their appraisal appointment into their daily routine. They don't have to open a web browser or email application. Instead, with a single keyboard tap, they can schedule their appointment.

4.

Addresses security concerns

In this era of heightened cybersecurity vigilance, many consumers exercise caution about clicking links and downloading apps. SMS scheduling functionality removes the need for borrowers to engage with any platform but their native text message application, alleviating anxiety around cybersecurity.

5.

Accelerates timelines

Data shows that lenders using ServiceLink's scheduling solution have experienced faster turn times, driven by reduced friction in the scheduling process. Specifically, instant scheduling functionality reduces the time from order placement to scheduling by days. It also cuts down the time between scheduling and the actual appointment, as consumers are likely to select the first date and time presented to them. This accelerated workflow contributes to meeting consumers' expectations for efficient origination. •

ServiceLink recently released enhancements to its EXOS® Valuations platform. For more than five years, the platform has enabled borrowers and property contacts to digitally schedule their appraisal appointments. Users instantly receive appointment confirmation, based on the actual availability of qualified local appraisers. Now, in addition to scheduling via web platform, users can make appointments via SMS text messages. Read on for five ways this update up-levels today's valuation experience.

1.

Uses seamless calendar sync

ServiceLink's scheduling solution is the only one in the industry that relies on real-time appraiser availability and calendar syncing. While others may offer scheduling via text, ServiceLink's solution is unique in that borrowers are able to select an exact date and time – rather than a range – and receive instant confirmation via text message. ServiceLink's appraisers share their calendars to enable this functionality.

2.

Provides proactive communication

ServiceLink also delivers proactive communications via text leading up to the appraisal appointment. Immediately after scheduling, borrowers receive instant confirmation, which includes details about their appraiser. Confirmation includes the appraiser's name, contact information and even the make and model of their vehicle.

The borrower will also receive information about what to expect during the appraisal appointment and reminders in the days leading up to it. On the day of the appointment, they'll receive a text when the appraiser is on their way, including a GPS-coordinated estimated time of arrival.

Five ways ServiceLink's SMS scheduling up-levels the valuation experience



Unrivalled enhancements to EXOS® Close bring flexibility to lenders and borrowers alike

EXOS Close now provides even more flexibility for lenders and borrowers to schedule their closings in real-time.

Enhancements include new options for online and in-branch closings in addition to an instant in-platform determination of remote closing eligibility, assessing state and county acceptance requirements and, with lender approval, automatically giving borrowers who are eligible the immediate option to schedule their closing online.



“We’re proud to build on the legacy of EXOS Close with these new, easy-to-use enhancements that will further strengthen the lender and borrower experience. With the tap of a finger, users can instantly choose when, where and how they want to close, and lenders can save money by sunseting antiquated processes used for in-branch closings, where little to no technology previously existed across the market. Our platform even prepares the borrower for the closing type of their choice, with built-in education every step of the way.”

DAVE STEINMETZ
Division President, Origination Services

An elevated closing experience, whether online or in-branch

The addition of this unique in-branch scheduling selection and built-in automated remote online notarization (RON) eligibility determination allows lenders to schedule 100% of their closings through EXOS. The inclusion of an in-branch scheduling option is pioneering technology in the industry – no other provider but ServiceLink offers the ability for a lender to schedule in-branch closings. This new option will greatly aid with home equity and refinance transactions, increasing efficiency and transparency in the process. Access to the RON eligibility determination also will empower lenders to easily adopt and scale eSignings and extend the option to their borrowers to self-schedule their own RON closing event.

Building on a legacy of innovation

ServiceLink’s EXOS Close has been revolutionizing the closing experience for lenders and their borrowers for the last eight years. No other solution provides real-time calendaring functionality, with direct access to the availability of the most qualified notaries in the country, that empowers borrowers to schedule their own closing appointments for the exact date and time and now, location, of their choosing. With the transparency today’s users expect, EXOS Close provides borrowers with text message updates, including their agent’s contact information, arrival status, photo and make and model of their vehicle, if applicable. This helps further instill trust and enhances the consumer experience. •



2025

ServiceLink

State of Homebuying Report

Get an inside look at what over 1,500 current homeowners and potential buyers have to say about their perceptions of the 2025 housing and mortgage markets. From homebuyer must-haves, to acceptable mortgage rates, to technology tools that make a difference – all this and more in one dynamic report!

Access the full report and additional insights from our experts at ServiceLink.com or by scanning the QR code to the right:

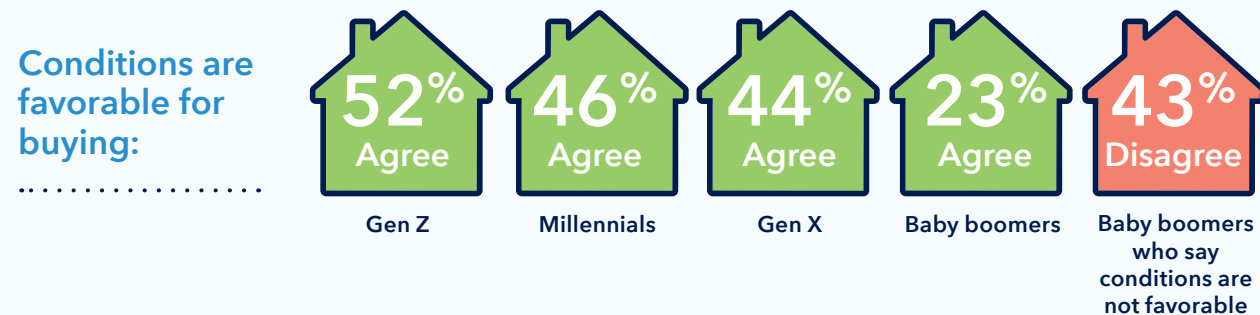


Gen Z stands strong as the next generation of homebuyers

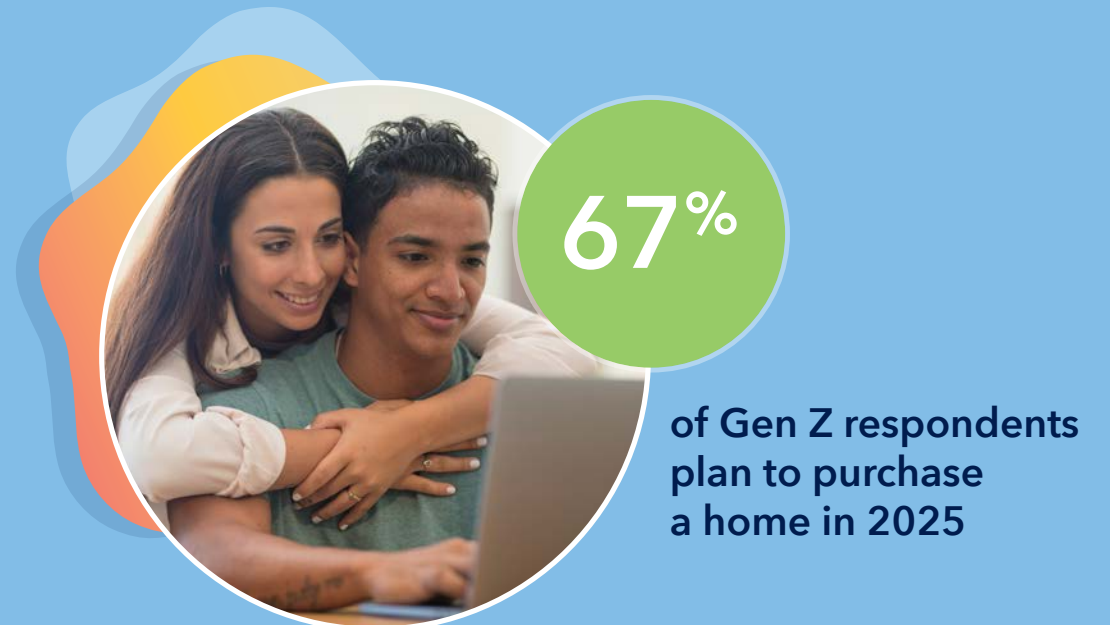
A snapshot of Gen Z's homebuying preferences according to data from the 2025 ServiceLink State of Homebuying Report

The youngest generation of homebuyers has the most positive outlook on the 2025 housing market

52% of Gen Z respondents say conditions are favorable for buying a home in 2025. On the other end of the spectrum, 43% of baby boomers say conditions are not favorable for buying.

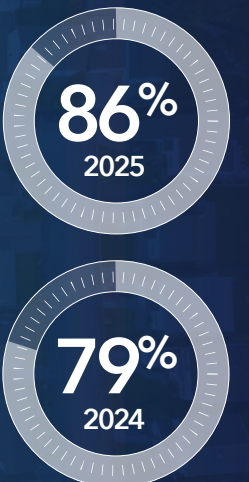


Gen Z is the most likely to refinance and purchase a home in 2025



Interest in refinancing increases YoY among Gen Z

Those who say they are 'likely' or 'somewhat likely' to refinance if conditions are favorable:



Tolerance for higher interest rates is waning

With mortgage rates being a considerable factor in whether to purchase or refinance, survey results show that even the youngest generations are less tolerant of rising rates than they were in recent years.

Gen Z

- Average current rate: 5.1%
- Highest rate they would consider in 2025: 5.8%
- Highest rate they would consider in 2024: 6.3%

Millennials

- Average current rate: 4.9%
- Highest rate they would consider in 2025: 5.5%
- Highest rate they would consider in 2024: 6.2%

Expert Insights

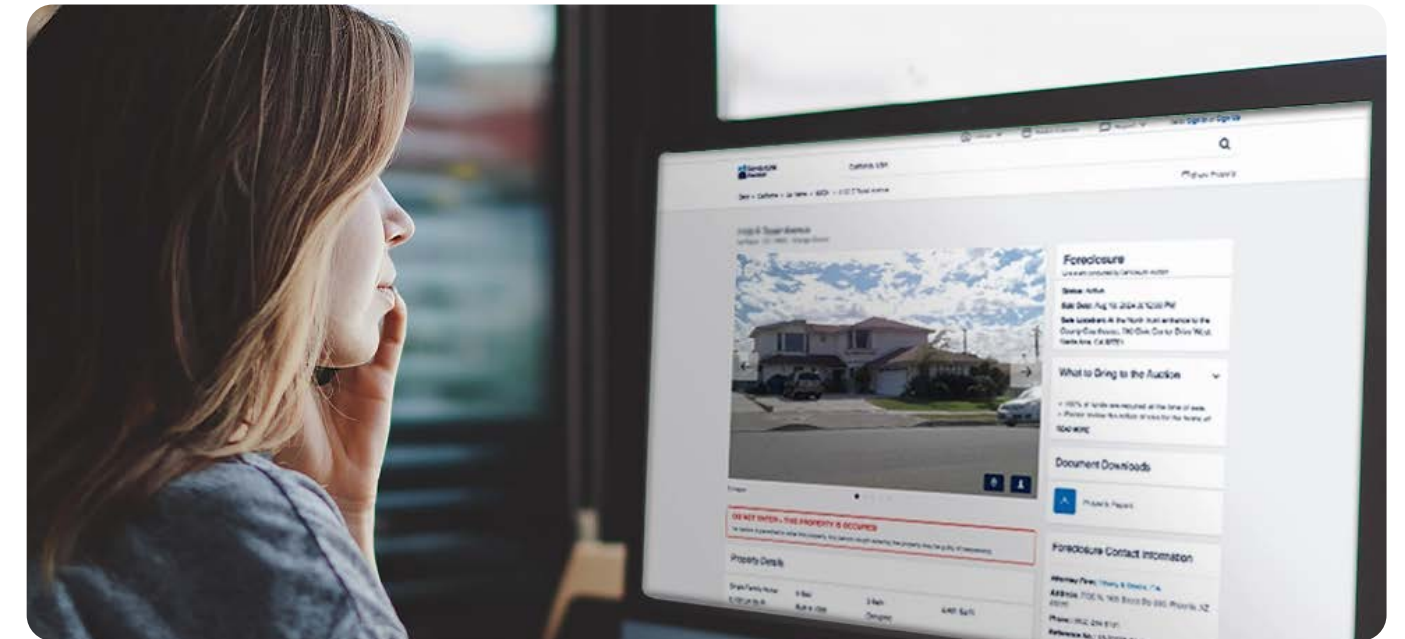
How would Tony Thompson, founder and CEO of NAMMBA, coach the youngest generation of homebuyers who are concerned about high home prices and interest rates?

"I do think we're in a period of normalization in terms of accepting this is where the market is today and for the foreseeable future, and thus becomes the new baseline. And so if [...] we can help consumers understand the benefits of getting in now at that new baseline, then over the next several years as it rises up in terms of interest rates, in terms of equity, in terms of growth income, they're going to look back and say, I'm glad that I made that decision to buy today, buy now."

Tony Thompson, Founder and CEO, NAMMBA



For more insights from NAMMBA's Tony Thompson and ServiceLink's Yvette Gilmore, SVP, servicing product strategy, scan the QR code to view their candid conversation on the State of Homebuying today.



Interest in alternative homebuying opportunities

Gen Z's continued focus on money-saving opportunities also means they are most open to consider purchasing a home at auction. They see auction as a way to speed up the homebuying process, with cost savings being the driving factor.

Gen Z's motivation to consider purchasing at auction:

55%
Cost savings

36%
Faster process

32%
Remote bidding

Methodology: The 2025 ServiceLink State of Homebuying Report (SOHBR) features relevant data from a survey of 1,526 individuals who either purchased a home or tried to purchase a home within the past four years.

Q&A with Mark Reedy:

Today's flood differentiators and what's in store for the future



As the number and severity of weather-related disasters grow year after year, it is imperative for lenders to stay updated on ever-changing floodplains and which properties have moved into or out of a Special Flood Hazard Area (SFHA). These items must be tracked to ensure borrowers are complying with the most current flood insurance requirements.

Fortunately, ServiceLink offers lenders support, from guaranteed flood zone determinations to life of loan services that monitor FEMA flood map revisions throughout the duration of a loan. Mark Reedy, managing director, flood, explains how ServiceLink's solutions continue to evolve and provide meaningful services for its lender or servicer partners.

MARK REEDY
Managing Director, Flood

Q: ServiceLink has been providing leading flood services for more than 30 years. What's the secret for longevity and what does the future look like?

A: Reedy: ServiceLink is known for providing the most accurate flood data because we're constantly reevaluating the way we do things – from our data creation and technologies to our processes and workflows. And our people are always focused on providing the best product possible.

I'm excited about the future. There are a lot of technologies and data sets we're exploring that will make a big impact on how (and how quickly) we can provide the product, all while increasing accuracy.

Q: If you could name just three things, what would you say are differentiators that set ServiceLink apart from other flood service providers?

A: Reedy: I think one of the biggest differentiators for us is called CertMap®. It's a graphic combination of satellite images for a property, FEMA flood maps and other flood-related data. CertMap is a high-quality map that shows a subject property's proximity to FEMA flood zones and is provided at no additional charge to our clients. We were the first to bring it to market and the only one who provides it as a value-add.

Flood QuickCheck is another innovation. It's an automated yes or no answer at point of sale to the question, "Is this property in a SFHA?" It can let the borrower and the lender know whether or not flood insurance is going to be an issue later, so they can get a head start on the process of getting flood insurance.

Third, we are very proud of our customer service. Our average hold time is under eight seconds, which I don't

think any other company can say that. Our employees in the customer service department are trained extensively in all aspects of flood. They are flood experts and they're very helpful and motivated – because sometimes you just need to talk to a customer service representative, and we try to make that as easy as possible for our clients.

Q: How is ServiceLink helping lenders stay competitive?

A: Reedy: We are helping lenders futureproof their business by insulating their portfolios from present and future flood risks. Our customer service team and our account management team are highly motivated and customer driven. We're responsive and flexible in our relationships and the way we set up our accounts.

I like to say: We have innovative yet proven technology with a culture of partnership. We have a multitude of ways that we can interact and integrate with our customers. We're on over 60 LOS systems and multiple product platforms, so we can do a direct integration, or the customer can order directly on our website, or we can accommodate any combination of these ordering methods. We meet clients where they are. •

“Our people are always focused on providing the best product possible.”

Article previously featured in MBA NewsLink

Valuation hot topics: *Four things valuation professionals need to know now*

By Liz Green, Senior Vice President, Valuation Solutions

With the steady beat of regulations, rules and new requirements in the valuation space it can be tough for valuation professionals to keep their finger on the pulse of what's happening within the industry. Appraisers today must also balance volume challenges, learn new technologies and train the next generation simultaneously.

As major valuation milestones are knocking at the door, now's the time to take an industry-wide inventory and circle some key dates on the calendar. The following is a quick list of some can't-miss deadlines and opportunities for appraisers, lenders and others in the mortgage lending industry to be mindful of.

January 26, 2026: Broad production period for UAD 3.6

Perhaps nothing should be circled on the calendar more than this date as the valuation industry embarks on the broad implementation of the most data-intensive valuation process ever undertaken. The redesigned Uniform Residential Appraisal Report (URAR) and new Uniform Appraisal Dataset (UAD) 3.6, as defined by GSEs Fannie Mae and Freddie Mac, is on pace to be the biggest change to residential real estate appraisal reporting since Dodd-Frank.

It's a shift from a static boilerplate reporting form, a concept that is nearly 30 years old, to a modern and dynamic view. The new view leverages an expanded set of data points – upwards of potentially 1,500 data points – to move the industry forward. Those doing business with the GSEs will see the new URAR provides a lot more specific data, which is driven by the standardized definitions in the new appraisal report.

Lenders that were approved to participate in the Limited Production Period (which began September 8) are now accepting the new URAR/UAD 3.6 format on a small number of transactions. However, the rest of the industry must get ready, and it requires preparation. The official mandate to use the new URAR/UAD 3.6 begins November 2, 2026.

So, what does this mean for lenders who aren't sure where to start or don't anticipate being fully prepared? Now is the time to consider working with an AMC, like ServiceLink, that is leading the charge in preparing for these widespread reporting changes. Implementing training, procedural changes and policy updates are necessary to be able to hit the ground running ahead of these key milestones. There are plenty of resources out there, but partnering with an AMC that demonstrates a commitment to supporting appraisers and guiding them through the learning curve will ultimately lead to a more seamless transition.



“There are plenty of resources out there, but partnering with an AMC that demonstrates a commitment to supporting appraisers and guiding them through the learning curve will ultimately lead to a more seamless transition.”

LIZ GREEN

Senior Vice President, Valuation Solutions

October 1, 2025: Quality Control Standards for Automated Valuation Model Final Rule goes into effect

Perhaps this date on the calendar isn't as widely known, but it is equally important for those in mortgage origination and valuation. The Quality Control Standards for Automated Valuation Model Final Rule requires that lenders using AVMs in credit decisions must have a document process that outlines how they are tested and monitored for compliance with fair lending laws.

The Consumer Financial Protection Bureau says these QC standards are "designed to ensure a high level of confidence in the estimates produced by AVMs; protect against the manipulation of data; seek to avoid conflicts of interest; require random sample testing and reviews; and comply with applicable nondiscrimination laws."

Automated valuation got its start in the offices of county property appraisers back in the 1970s. Computer-assisted mass appraisal (CAMA) was developed to solve the challenge of providing timely and accurate valuations on a large scale, which we now refer to as automated valuation models (AVMs). The benefit of this technology is faster processing speeds and the ability to consume mass quantities of data.

It's important to note that an individual appraiser's use of AVM technology in their assignments does not fall under this rule. The agencies felt that an appraiser mitigates the risk posed by potentially inaccurate AVM results. However, mortgage lenders will need to come into compliance with this new rule shortly as the October deadline is looming. Meanwhile, appraiser-facing interactive AVMs is a trend we expect to see more of in the near future.



“While all this change can seem daunting, there are ample benefits to the industry and its constituents. The renewed focus on data collection and standardization will ultimately lead to clearer communication, unified verbiage and purer data.”

Happening now: New data and a new report available

The aggregation of data is at the heart of the valuation industry and now the collection of this information is being publicized and leveraged in a new way.

The FHFA has released the Uniform Appraisal Dataset (UAD) Appraisal-Level Public Use File (PUF), which serves as the nation's first publicly available appraisal-level dataset of individual appraisal records. Essentially, it gives the public access to a set of data fields found in appraisal reports.

This five percent nationally representative random sample comes from appraisals associated with mortgages acquired by the GSEs and those insured by the FHA. The PUF includes state, county and census tract information, allowing for geographic analysis. This information, in the hands of the public or policymakers, can be used for identifying trends, conducting research and promoting compliance throughout the industry.

Another recent announcement in the valuation space is the publication of the Uniform Property Data Report (UPDR). Earlier this summer, the GSEs rolled out the UPDR – a dynamic and standardized report template, designed to present the data from the current property dataset. While use of the UPDR is voluntary until June 30, 2026, the GSEs have encouraged lenders to reach out to their vendors and begin implementing it now. After June 30, 2026, however, the UPDR will be a mandatory component of the property data collection process.

Preparation is key

As we look ahead, preparation is key for impending changes in the valuation space. Lenders and appraisers must do their research, mark their calendars with the above milestones and lean on trusted valuation experts to help guide them through these monumental changes. While all this change can seem daunting, there are ample benefits to the industry and its constituents. The renewed focus on data collection and standardization will ultimately lead to clearer communication, unified verbiage and purer data. Valuation professionals who embrace these changes early on will be the ones who will win in today's competitive landscape. •



We've invested resources into UAD 3.6 preparedness so you don't have to

Lean on our team of UAD 3.6 experts to help you through this monumental industry change



Easily adaptable platform



Flexible order options



No dependency on legacy appraisal form numbers



To learn more about ServiceLink's valuation products and services, visit ServiceLink.com/lenders/valuation



Want timely news and industry updates? Sign up for our e-newsletter today!

Visit go.svclnk.com/servicelink-newsletters or scan the QR code.



Cutting through the noise

Find out more at ServiceLink.com



We're Linking What Matters™ by connecting you to the future of mortgage services

Linking What Matters is our brand. But it's much more than a tagline. It's our north star and the foundation of all that we do, day in and day out, for our lender clients and the borrowers they serve, as well as our vendor partners who help to make it all possible.

We seamlessly connect the mortgage industry with proven technology and best-in-class service, giving our clients the competitive edge – in any market. We improve the origination experience for every participant in the process – the lender, the vendor and – most importantly – the borrower. What can a partnership with ServiceLink do for you?



ServiceLink

Cutting through the noise

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