

Summarizing the playbook

Loan officers and homebuyers have made their play, now it's time to build a strong defense. Here's the quick plan of attack on what originators can do to win big and turn their borrowers into lifelong fans, according to findings from the 2026 ServiceLink Loan Officer Report.

PLAY #1: FIX FRUSTRATIONS

Loan officers are optimistic about the current housing market but high home prices and interest rates are very real obstacles for homebuyers. Originators have the opportunity to coach their borrowers on the real cost of homeownership. Maintain transparency and increase communication throughout the process so borrowers feel more confident in their decisions, understand their budget and know what needs to be completed and when.

PLAY #2: INNOVATE OR STAGNATE: A DIGITAL FIRST DOWN

Today's homebuyers want a fast, simple homebuying experience. Infusing technology throughout the process can help make it happen. eClosing options allow for quicker turn times and greater flexibility that can bring the speed borrowers are looking for. Borrowers say they're also looking for digital tools like eSigning and self-scheduling. Despite perceived barriers, originators can and should push past them to help bring greater convenience to borrowers. As technology continues to evolve in the mortgage space, originators who have already begun to embrace it will be ahead of the game when it comes to creating an exceptional borrower experience.

PLAY #3: KNOW THE X'S AND O'S OF FEE EDUCATION

For those in the mortgage industry, it can be easy to forget that many homebuyers are learning about the fees involved in the homebuying process for the first time. It's unfamiliar territory, and they may not even realize what they don't know. Helping them understand what they're paying and why is key.