

Meeting the moment:

Linking what matters for
tech-savvy borrowers





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Mortgage technology adoption falls short of borrower expectations

In a perfect world, people would glide through their purchase, refinance or home equity lending process smoothly and quickly, with no delays along the way. They witness the power of technology every day, so they have come to expect ever-increasing efficiency and ease in virtually every aspect of their lives. To them, a seven-day close would be ideal, yet their reality may be closer to a month – or more.

In many ways, lending institutions have come through for their time-conscious clientele, digitizing and automating the mortgage application experience, along with other processes down the line, to improve cycle times and get the borrower to the closing table faster. But too many lenders have plateaued, hesitating to take the next steps toward providing a fully optimized experience – one that enables even greater speed and empowers borrowers to share control of the timeline. As a result, both parties can be left with an unsatisfactory origination process. Borrowers feel frustration, while lenders shoulder additional costs and risk losing business to their more tech-forward competitors.

“Some lenders may not realize that high-performing plug-and-play technology tools are available to automate virtually every phase of their mortgage process, whether they are operating on the latest platform or a legacy system,” said Dave Steinmetz, division president, origination services, ServiceLink. “They can improve their internal efficiencies as well as their customer experience by infusing more digital solutions into their current tech stack.”

Committing to such technology upgrades would not only position individual lending organizations for greater success as they compete for market share but also create a rising tide for the broader mortgage industry. Lenders have an opportunity to elevate the industry standard, building new efficiencies into workflows and processes, lowering origination costs and accelerating consumers to closing, while providing the millions of Americans who have mortgage transactions each year with an exceptional, modernized mortgage experience.

“The cost of not innovating is far higher than the cost of innovating,” Steinmetz added. “Tech-savvy borrowers know what they want, and they are willing to shop until they find it. Lenders that fall behind run the risk of being left behind, as their competitors continue to adopt technologies that enable them to improve their speed, accuracy and overall customer experience.”

This e-book explores the challenges of “incomplete innovation” – advancing certain elements of the mortgage process but stopping short of what’s possible – and proposes the next step in lending organizations’ technological evolution.





The challenges of incomplete innovation

The persistence of manual, time-consuming touchpoints in the mortgage process prevents lenders from delivering a best-in-class experience to their customers, members and other stakeholders who crave seamlessness, transparency and a certain amount of autonomy as they progress through their application-to-close journey. Truly, all parties pay the price of a process interrupted by glitches and slowdowns.

Lender issues: Costly delays, spotty visibility and inconsistency

With competition for borrowers as intense as it is today, lenders recognize that they need every advantage they can get. Still, many underestimate the potential of technology to give them a meaningful edge. Sure, they've taken steps to modernize their processes, but many are overlooking some basic, yet key, technologies – notably, efficient appraisal and signing scheduling technology, which can move borrowers to the closing table days sooner.

What happens when manual processes persist? Timelines are slow, unpredictable and costly. Plus, the longer the process drags on, the more dissatisfied the borrower is likely to become. Rocky experiences, often related to scheduling communications and a lack of visibility into what's happening along the way, only make it worse.

"Holding onto manual processes can drive higher labor and overhead costs while resulting in an inconsistent, subpar customer experience," said Matt Woodhouse, managing director, origination valuation, ServiceLink. "Lenders have an opportunity to differentiate themselves and gain a substantial competitive advantage by adopting the full range of technology tools available to them – in particular, digital scheduling tools that streamline appraisal and closing, the two most personal phases of the mortgage journey."



Borrower priorities: Speed, convenience and self-service options

It's no secret that homebuyers would like to see more efficiency in loan processing. Many have been frustrated with their past mortgage origination experiences, and all are living in a world where technology continually raises expectations for convenience and speed. Only when lenders fully understand customer expectations, priorities and preferences can they deliver a mortgage experience that meets their needs today and influences them to remain loyal when future opportunities arise.

But what, more precisely, do these customer expectations look like? ServiceLink's annual homebuyer survey tracks their evolution. The 2025 ServiceLink State of Homebuying Report (SOHBR), which surveyed 1,526 individuals who either purchased or tried to purchase a home within the past four years, reveals what homebuyers are thinking and how their priorities shape the expectations they place upon lenders. Their overarching message? They want to see more technology in the mortgage process, and they will proactively seek out tech-savvy lending organizations to ensure their own superior mortgage experience.





How technology is improving the borrower experience

SOBHR respondents clearly conveyed their desire to see technology infused into nearly every aspect of the homebuying process. Why do tech-enabled solutions appeal to them? Nearly three in five (59%) cited convenience and ease of use, 51% time savings, 45% flexibility to make progress on their own schedule, 36% transparency in the process and 31% potential cost savings.

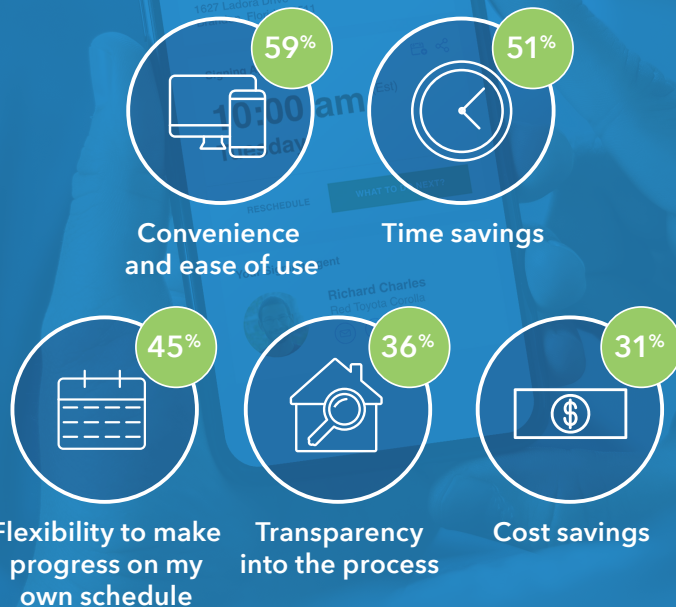
In fact, many survey respondents reported having used mortgage technology solutions in the past. Interestingly:

- 70% of baby boomer buyers had used eSign technology
- 60% of Gen X buyers had used an electronic mortgage application
- 39% of millennial buyers had used digital scheduling technology
- 14% of Gen Z buyers had used chatbots and virtual assistants

Overall, Gen Xers (45- to 60-year-olds) expressed the most interest in seeing technology used by their lender. Likely to be experienced homebuyers, these individuals would prefer to have fewer in-person interactions with their loan officer or broker. Meanwhile, the youngest homebuying group, Gen Z (28 and younger), who are more likely to be first-time homebuyers, appreciate the opportunity to connect in person with their loan officer or broker and would like more interactions.

All generations agreed they could be swayed to choose one lender over the others based on their technology offerings. They are particularly interested in mortgage technology solutions that can make the steps of the process, as well as fees, more transparent; minimize paperwork by using more electronic forms; and speed their journey from application to close. Many said they would also appreciate more education from their real estate agent or lender.

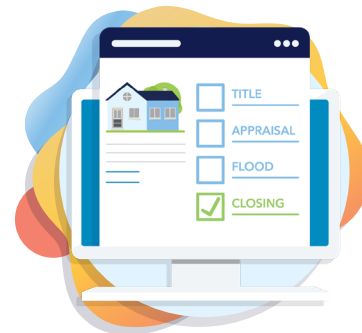
Why borrowers appreciate mortgage technology solutions





76%

of SOHBR respondents said ability to digitally schedule appraisal and closing appointments would influence their decision to select one lender over another



Choosing lenders based on mortgage technology solutions

As a growing number of mortgage lenders adopt appraisal and closing automation, as well as other technology tools, homebuyers are becoming more discerning. Asked which consumer-facing mortgage tools would influence their decision to select one lender over another, SOHBR respondents overwhelmingly (76%) named digital scheduling of appraisal and closing appointments – understandable given their desire to make progress on their own schedule, make decisions from the comfort of their own home or office, and enjoy transparency and convenience as their mortgage progresses.

Other mortgage technology solutions holding sway include virtual closing options, chosen by 68% of respondents; a fully digital process with no in-person appointments (66%); a range of AI tools and technology (66%); and access to AI chatbot tools to help them complete their paperwork (53%).



Efficient appraisal and signing scheduling technology uplevels key milestone performance

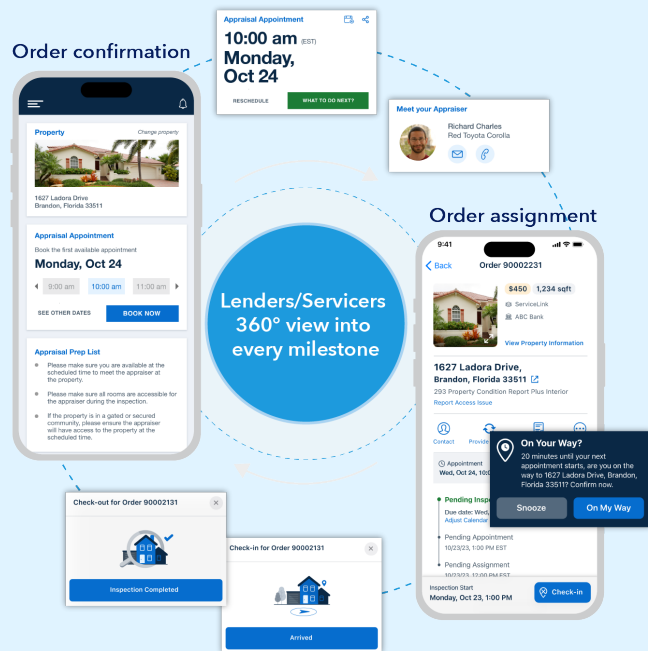
How lenders handle appraisal and closing – two of the only face-to-face touchpoints during the origination process – can determine whether the borrower has a positive experience or a frustrating one. Offer a true instant scheduling solution and they can sail through the process. Rely on manual scheduling and they are likely to waste precious time playing phone tag or exchanging emails to get on the appraiser's or signing agent's schedule. Days can be lost in this communication shuffle, to the detriment of both borrower and lender.

It's no wonder then that homebuyers are more likely to select a lender that offers them the option of digitally scheduling their appraisal or closing appointment for their preferred date and time. How serious are these borrowers about fast scheduling? Lenders have reported that almost every one of their customers who uses EXOS® Close, ServiceLink's consumer-facing digital scheduling technology, selects the first available day to close and they rarely, if ever, reschedule.

ServiceLink's solution is unique in that borrowers and other stakeholders who may schedule appointments receive instant appointment confirmation – driven by calendar sync technology. ServiceLink has access to the real-time schedules of its expansive vendor panels, thanks to calendar sync technology. So, the timeslots displayed to schedulers reflect vendors' true availability, allowing instant appointment assignment and confirmation.

For eClosings, this availability is on-demand – enabling borrowers to close for exactly when is convenient for them, even when it falls outside of traditional business hours.

Instant calendar sync yields unprecedented connectivity





“Having the right people in place – experienced appraisers, signing agents and our in-house teams – is, of course, critical; so is connecting borrowers to those experts. When lenders overlook the role technology can play in this seamless communication and scheduling process, they are missing an opportunity to bolster their image, build customer confidence and elevate the mortgage experience.”

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Susan Falsetti,
Managing Director, Origination Title and Close

Adoption is easy

Fortunately, it's never been easier for lenders to infuse real-time electronic scheduling capabilities into their mortgage processes. ServiceLink makes instant digital appraisal and signing scheduling available through its EXOS® Valuations and EXOS Close platforms, and embeds this functionality directly into loan origination platforms, including the ICE Mortgage Technology® platform. So, for example, when loan officers order ServiceLink's services via Encompass Partner Connect™, they can access the calendars of ServiceLink's national appraisal or signing agent panel and instantly schedule an appraisal or closing on behalf of their customer. Alternately, they can opt to send an automated text or email to the borrower, with an invitation with a link that empowers them to schedule their own appointment.

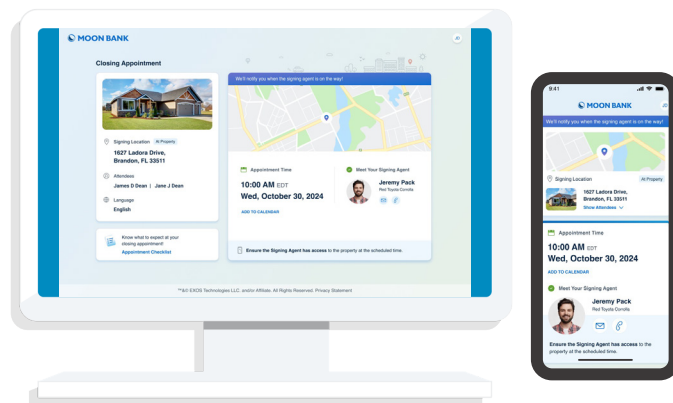
Once scheduling is complete, it takes just a few seconds for the borrower to receive confirmation. This includes appraiser or signing agent information – name, photo and, if the appointment involves an in-person meeting, car make and model – followed by regular updates that provide transparency and clarity throughout the appraisal or signing process.

Access to this differentiating solution doesn't require a lengthy onboarding process or heavy tech lift. Lenders can get set up to order from ServiceLink in Encompass Partner Connect with a one-click onboarding process, and instant scheduling will automatically be incorporated into their ordering workflows.

Lenders streamline processes and strengthen relationships

As a component of a lending organization's appraisal and closing automation, real-time electronic scheduling drives faster cycle times, often cutting days off the application-to-close journey. That's a true advantage for lenders looking to minimize risk, reduce overhead costs, increase capacity and satisfy the customer. ServiceLink's approach to scheduling solutions for lenders supports their efforts to build relationships with borrowers in other ways as well.

Notably, increased transparency and connectivity throughout the process boosts borrower confidence and trust in their lender, as they feel more valued and respected. Having the opportunity to sync their calendar directly with the appraiser's or signing agent's calendar elevates that sense of trust further. Additionally, ServiceLink can white label all update communications, giving the lender the option of branding those messages so this ongoing "conversation" is between them and their customer.



ServiceLink's signing solution also gives lenders the choice to enable in-branch closings and remote closings. With that functionality, they can allow borrowers to schedule in-branch closing appointments, creating another touchpoint between the lending institution and borrower.



"ServiceLink's comprehensive signing solution, which includes real-time scheduling and eligible in-person, remote and hybrid signing options, provides ongoing transparency that keeps the borrower and lender on the same page. When we incorporate the lending company's logo and preferred verbiage into the text and email notifications leading up to the appointment, it helps them remain top of mind with their customer; that helps build brand loyalty."

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Barry Coffin,
Managing Director, Origination Title and Close



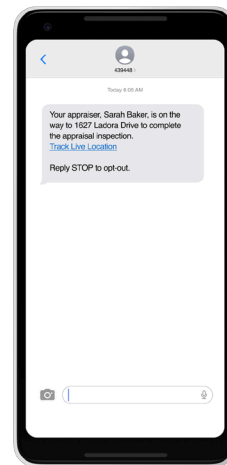


Updates the borrower receives include instant signing agent or appraiser confirmation, reminders on the appointment day and a GPS-coordinated text notification with their appraiser or signing agent's ETA. The lender receives notifications when the appointment is confirmed, when documents are delivered, when the appraiser or agent checks into the appointment and when the appointment is complete.

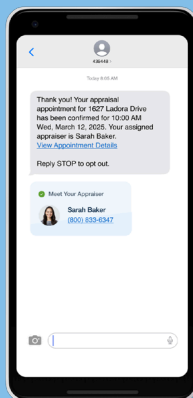
Borrowers close faster and stay informed

As noted earlier, 76% of respondents to the 2025 ServiceLink State of Homebuying Report survey said that having the option of scheduling their own appraisal or closing appointment on a phone or tablet for the date and time of their choosing would influence their decision to work with a specific lender. That percentage was even higher among Gen X (ages 45-60) and millennial (ages 29-44) buyers, at 82% and 79%, respectively.

In addition to embracing the familiarity and convenience of using their electronic devices to carry out tasks, buyers appreciate that self-scheduling saves them time, empowers them to make progress on their own schedule and offers them transparency into the process. Unfortunately, this technology has not to date been widely available to them: Only 35% of SOHBR respondents reported having used digital scheduling for a past home purchase. This is a stark reminder that adopting efficient appraisal and signing scheduling technology can not only raise the profile and resultant market share of individual lenders but also build positivity among consumers about the mortgage industry as a whole.



ServiceLink's valuation scheduling solution takes the convenience of digital scheduling one step further, enabling consumers to schedule by text message.



"By giving borrowers direct access to the availability of the most qualified appraisers and signing agents in the country, lenders demonstrate their commitment to an efficient and transparent mortgage process," said Coffin. "When they work with ServiceLink, they can deliver this experience consistently, offering their customers instant scheduling, valuable updates at critical moments throughout the process, and unparalleled expertise at the time of appraisal and signing, as well as throughout the origination process."



Borrowers connect with qualified real estate professionals

The benefits borrowers and lenders realize from this technology are driven by the people behind it: ServiceLink's specialized panels of valuation and closing professionals. The appraisal and signing are two of the only face-to-face touchpoints during the origination process, and effective panel management helps leave stakeholders with a positive impression.

Whether a valuation is needed for a traditional single-family home, new construction, a manufactured home or another type of housing, ServiceLink sends it to the most qualified local appraiser for the job. Aggressive performance management ensures that every valuation professional is thoroughly vetted, ultimately providing incredible quality, professionalism and performance. Its USPAP-certified team upholds compliant panel management, including automated licensure checks, to protect both the lender and the borrower.

That commitment to professionalism extends into the closing process, whether it occurs in-person or virtually. Each member undergoes stringent vetting, onboarding and compliance training focused on document security and fraud prevention and monthly score-carding. ServiceLink's notaries instill confidence: their average tenure is 12+ years and each is specialized in real estate. On-demand availability and its ability to support fully virtual transactions, in-person electronic notarizations (IPEN) and hybrid closings enable lenders to close exactly when and how is convenient for their borrowers. One borrower who closed with ServiceLink virtually recently described their experience: "Very professional and explained each page as we went along. I felt secure in signing each page."



Scheduling technology can change the game

As homebuyers and borrowers demand more speed, convenience and transparency across the mortgage process, and lenders feel intense pressure to operate as efficiently as possible, mortgage technology solutions are critical. For those that have digitized the application process and automated internal operating processes, the next logical update is efficient appraisal and signing scheduling technology.

The power of scheduling technology is that it is a very visible, hands-on tool that homebuyers recognize as a game-changer in their mortgage experience. They've told us they want it; in fact, three out of four say it could influence their choice of lender.

Appraisal and signing are milestone events with the power to color borrower perceptions of the entire mortgage experience. Lenders that leverage these moments to their fullest position themselves for greater success.



Meeting the moment: Linking what matters for tech-savvy borrowers

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