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Meeting the moment:

Linking what matters for
tech-savvy borrowers

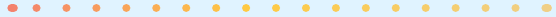
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Mortgage technology adoption falls short of borrower expectations

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 2026 ServiceLink State of Homebuying Report, which surveyed 1,554 individuals who purchased a home in the last two 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

State of Homebuying Report respondents conveyed their desire to see technology infused into nearly every aspect of the homebuying process. Why do tech-enabled solutions appeal to them? When asked what they considered the top benefits of technology throughout the mortgage process, they cited time savings (57%), convenience and ease of use (52%), flexibility to make progress on their own schedule (43%), staying informed throughout the process (41%), cost savings (33%) and transparency into the steps and fees (32%). The emphasis on time-savings is no surprise: more than one in three respondents think it should take two weeks or less to close on a home.

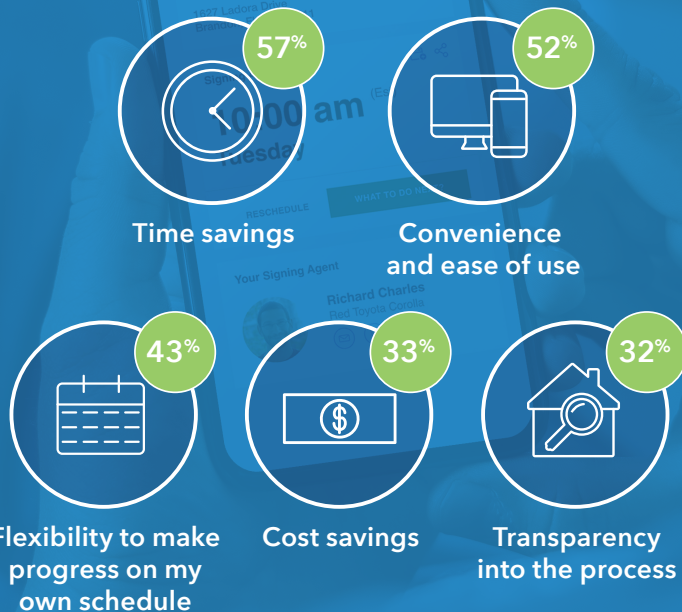
In fact, many survey respondents reported having used mortgage technology solutions in the past. Interestingly:

- 62% of baby boomer buyers had used eSign technology on some or all of their closing documents
- 43% of millennial buyers had used digital scheduling technology
- 30% of Gen Z buyers closed remotely

When asked how lenders can better meet the needs of today's tech-savvy buyers, one millennial buyer said, "By leveraging technology for a digital and streamlined experience. Enhancing communication and providing better borrower education and support."

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.

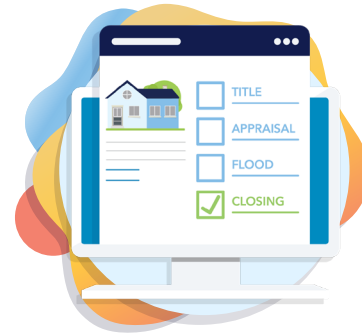
Why borrowers appreciate mortgage technology solutions





87%

of State of Homebuying Report respondents said the ability to digitally schedule appraisal and closing appointments would influence their decision to work with a specific lender



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 work with a specific lender, 87% of respondents said 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.

Solutions that modernize and digitize closing also held sway. Borrowers cited eSigning some or all closing documents (88%) and the opportunity to hold the closing virtually (82%) as technologies that would influence their decision to work with a specific lender.



“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 and point of sale systems. So, when loan officers order through ServiceLink's website or an integrated platform, 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 a link that empowers them to schedule their own appointment online.

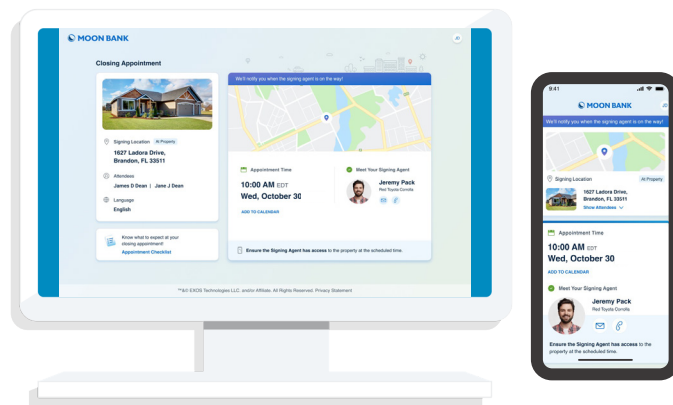
Once scheduling is complete, it takes just a few seconds for the borrower to receive confirmation. This includes appraiser or signing agent information – name, photo and, if the appointment involves an in-person meeting, car make and model – followed by regular updates that provide transparency and clarity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



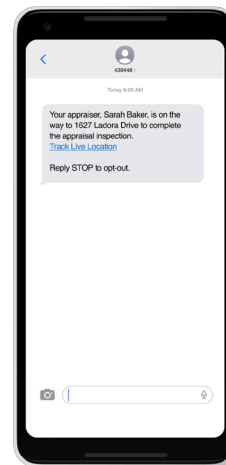


Updates the borrower receives include instant signing agent or appraiser confirmation, reminders on the appointment day and a GPS-coordinated text notification with their appraiser or signing agent's ETA. The lender receives notifications when the appointment is confirmed, when documents are delivered,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

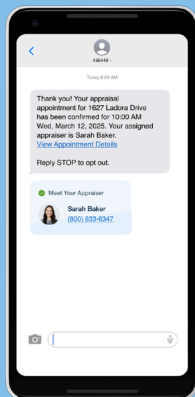
Borrowers close faster and stay informed

As noted earlier, 87% of respondents to the 2026 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 especially high among Gen X and millennial buyers, at 91%.

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 40% of 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.”**



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, nearly 87% 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.



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