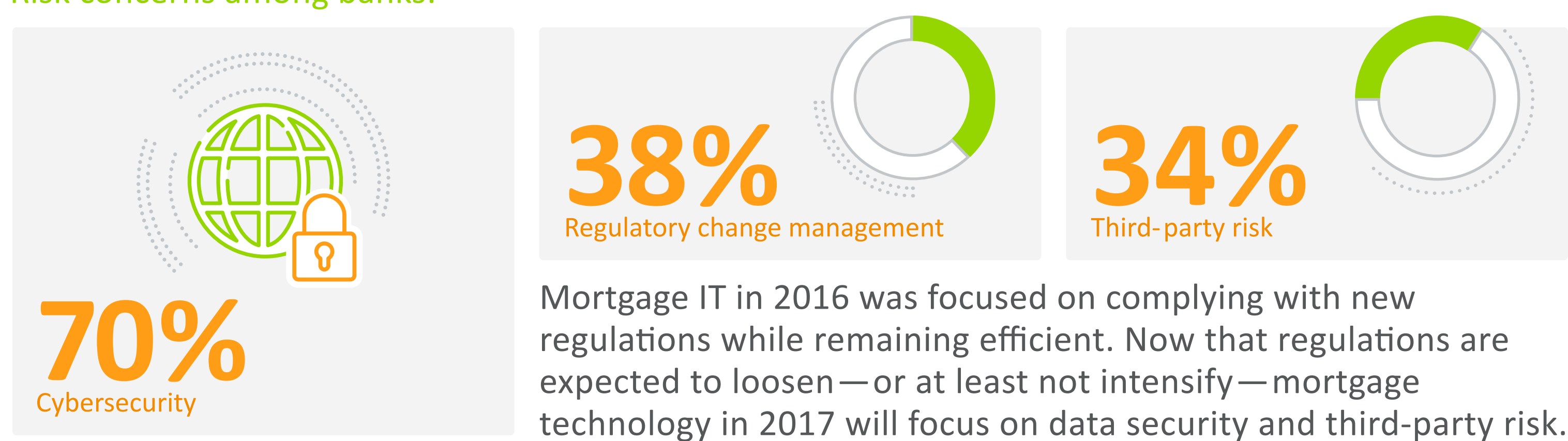


# Mortgage IT Forecast

MORTGAGE TECHNOLOGY TRENDS THAT WILL IMPACT 2017

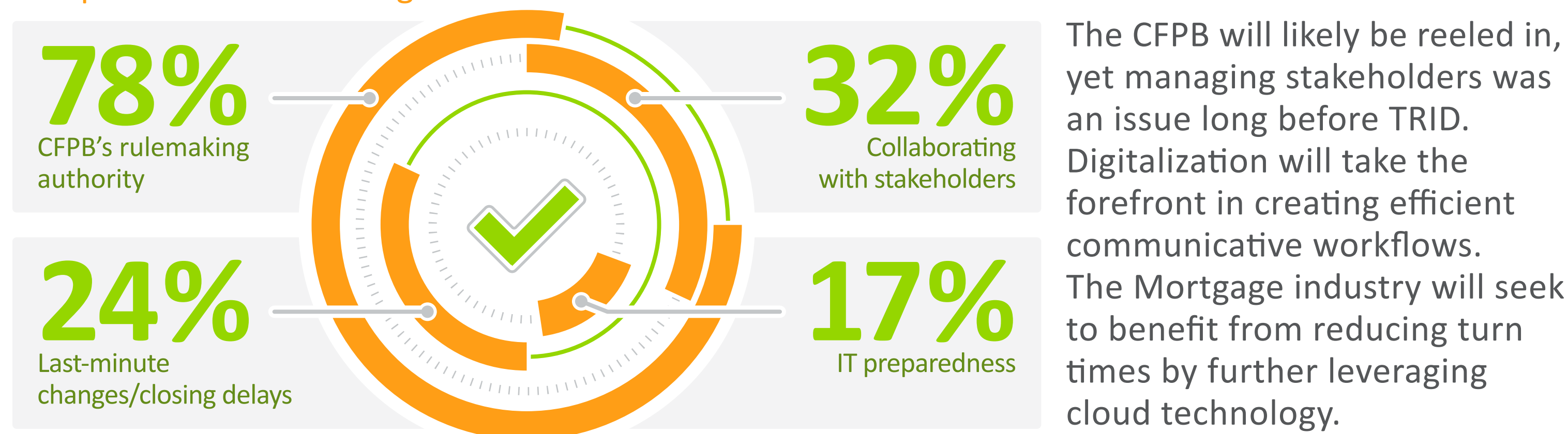
## 1. CYBERSECURITY & THIRD-PARTY RISK TAKE PRIORITY

Risk concerns among banks:



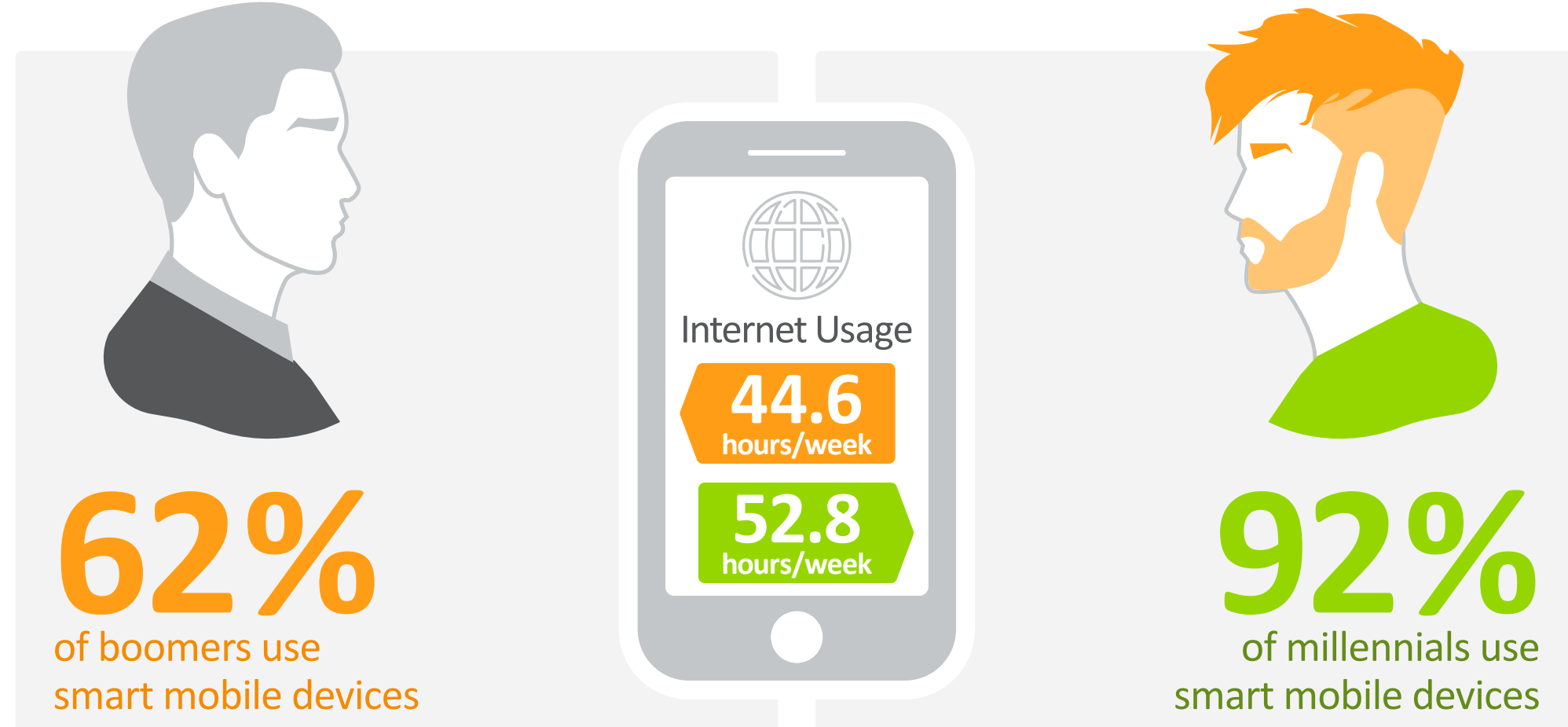
## 2. DIGITALIZATION, COMMUNICATION TECHNOLOGY BECOMES KEY

Compliance worries among banks:

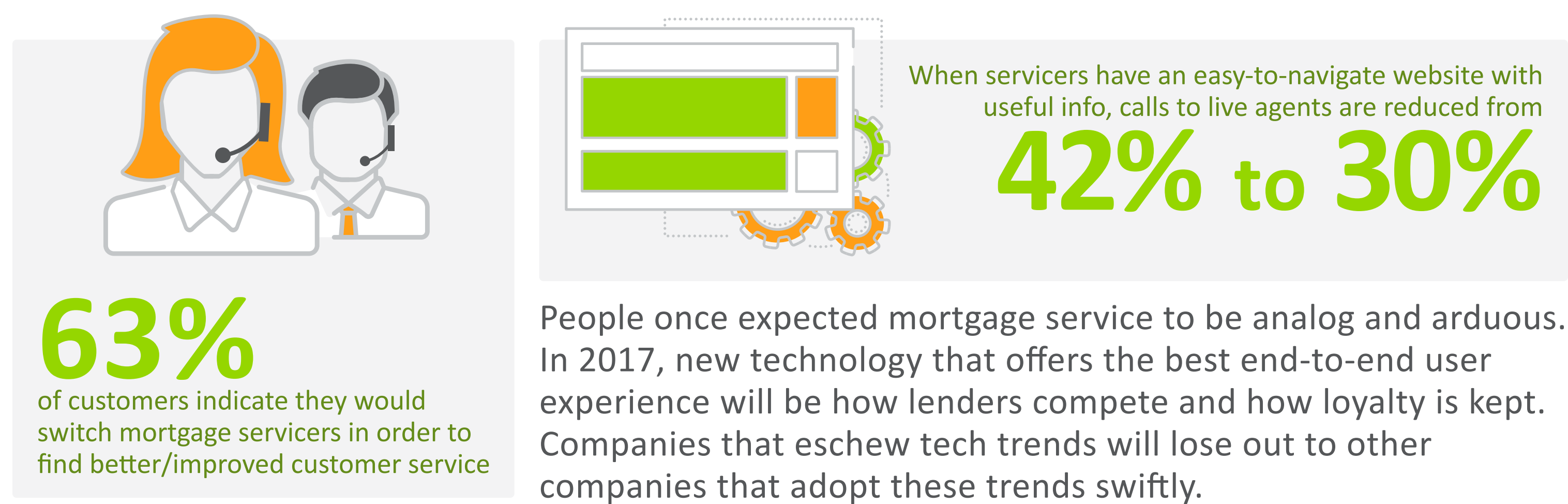


## 3. MOBILE WILL PROVIDE MORTGAGE TRANSPARENCY FOR MILLENNIALS

Mobile and digitalization will allow vendors, like appraisers, to provide instant updates rather than send paperwork via post mail. Mobile mortgages will attract debt-shy millennials not because they can originate on the go, but because they can keep track of their mortgage that way.



## 4. CUSTOMER EXPERIENCE VIA TECH ADOPTION IS THE NEW BATTLEFIELD



## 5. THIRD-PARTY VENDORS CREATE GREATEST COMPLIANCE LIABILITY

Among Financial Services orgs:



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Sources for data contained in this marketing material are listed below next the slide number where the data is located.

- Sources:\*
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  - The real mortgage winners in 2016 will be those with the best approach to technology, Craig Martin, HousingWire, <http://www.housingwire.com/blogs/1-rewired/post/36703-the-real-mortgage-winners-in-2016-will-be-those-with-the-best-approach-to-technology>
  - Primary Mortgage Servicers Need to See Customer Satisfaction as Cost-Reduction Strategy, J.D. Power, <http://www.jdpower.com/press-releases/jd-power-2016-primary-mortgage-servicer-satisfaction-study>
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