

e it a commercial or a personal loan, today's borrower has myriad options—and all that, at his fingertips, thanks to technology. With rich and robust technologies, consumers can now select the best loan provider that fits their needs, goals, and financial ability. Financial institutions for their part are taking advantage of this golden age of technology to know where to be when, selling which loan product to which customer. Consequently, every other aspect of the entire lending lifecycle, such as NBFC functions, ledgers, balance sheets, loan demand generation, and report creation for receipts, payments, and profit/loss, is jumping on the bandwagon of digitalization.

AI technology has started exhibiting its prowess in offering consumers a new level of convenience. The technology will soon be able to tell brokers when borrowers are ready to act. Brokers and lenders will be able to proactively reach out to borrowers, rather than wait for them to approach them. With blockchain, borrowers will be able to close on mortgages in shorter periods using decentralized ledgers and more secure processes. Digital mortgage platforms with APIs will help facilitate communication between systems, including title, escrow, and more, facilitating borrowers to close on loans within a day or two, instead of weeks. As lenders prepare for 2019, it is imperative for them to understand the capabilities of next-generation technologies and leverage them to understand borrower needs to optimize their banking experiences.

Through a distinguished panel comprising CIOs, CTOs, VCs, and industry analysts, along with Banking CIO Outlook's editorial board, we have evaluated and shortlisted the mortgage technology solution providers that have significantly stood out as some of the most prominent players in the industry.

We present to you Banking CIO Outlook's "Top 10 Mortgage Technology Solution Providers - 2019."

TOP 10 MORTGAGE TECHNOLOGY SOLUTION PROVIDERS - 2019

Company	Management	Description
Advanced Data Milford, PA advanceddata.com	Allen Johnson Founder & CEO	Provides enterprise-wide compliance, fraud prevention, and enhanced verifications to the mortgage industry
Al Foundry Wakefield, MA aifoundry.com	Stephen Butler Founder & President Arvind Jagannath Director of Product Management	Offers a holistic, Al-powered solution stack for all- round processing of mortgages
Altisource Atlanta, GA altisource.com	John A. Vella CRO	One-stop integrated service provider for the real estate and mortgage industries
Appraisal Firewall Spokane, WA corp.appraisalfirewall.com	Dave Black CEO & Founder	A real estate appraisal software for mortgage lenders to manage their own appraisal process
Black Knight Jacksonville, FL blackknightinc.com	Anthony Jabbour CEO	Delivers best-in-class technology, services and insight with a relentless commitment to excellence, innovation, integrity and leadership
Candor Technology Atlanta, GA candorfintech.com	Thomas Showalter, CEO Mark Hinshaw, CFO Randy Lightbody, CRO Dean Driskill, EVP Ops, Product & Pricing Chad Wille, Chief Underwriting Officer Brandie Young, CMO	Candor offers a Loan Engineering System (LES) backed by two forms of Al and Blockchain that fully underwrites a defect free loan in seven seconds
LenderHomePage Santa Ana, CA lenderhomepage.com	Rocky Foroutan CEO	Provides a secure and compliant cloud-based digital mortgage platform that powers lender websites, mobile apps, and mortgage POS solutions
Nexsys Technologies Detroit, MI nexsystech.com	Mike Lyon Executive Vice President	A FinTech company focused on creating and delivering innovative solutions for smarter lending processes and improving the connection between companies and their partners or clients
Solidifi Buffalo, NY Denver, CO Middleton, RI solidifi.com	Loren L. Cooke President	The Companyis an independent provider of valuations, title and closing services supporting the residential real estate mortgage industry
WEI Technology LLC Tysons, VA lendingpad.com	Wes Yuan Managing Director	LendingPad — An end-to-end, modern loan origination system through real-time collaboration between borrowers, bankers, and third-parties