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# Digital Lending in the Real World

# Meet the Panelists



**Teri Pansing,**  
SVP Corporate Closing,  
Fairway Independent Mortgage Corporation



**Josh Silber,**  
VP Secondary Marketing, Lennar Mortgage



**Kevin Wilzbach,**  
Director, Technology Product Management, Wolters Kluwer



**Jim Voth**  
Managing Director, Falcon Capital Advisors

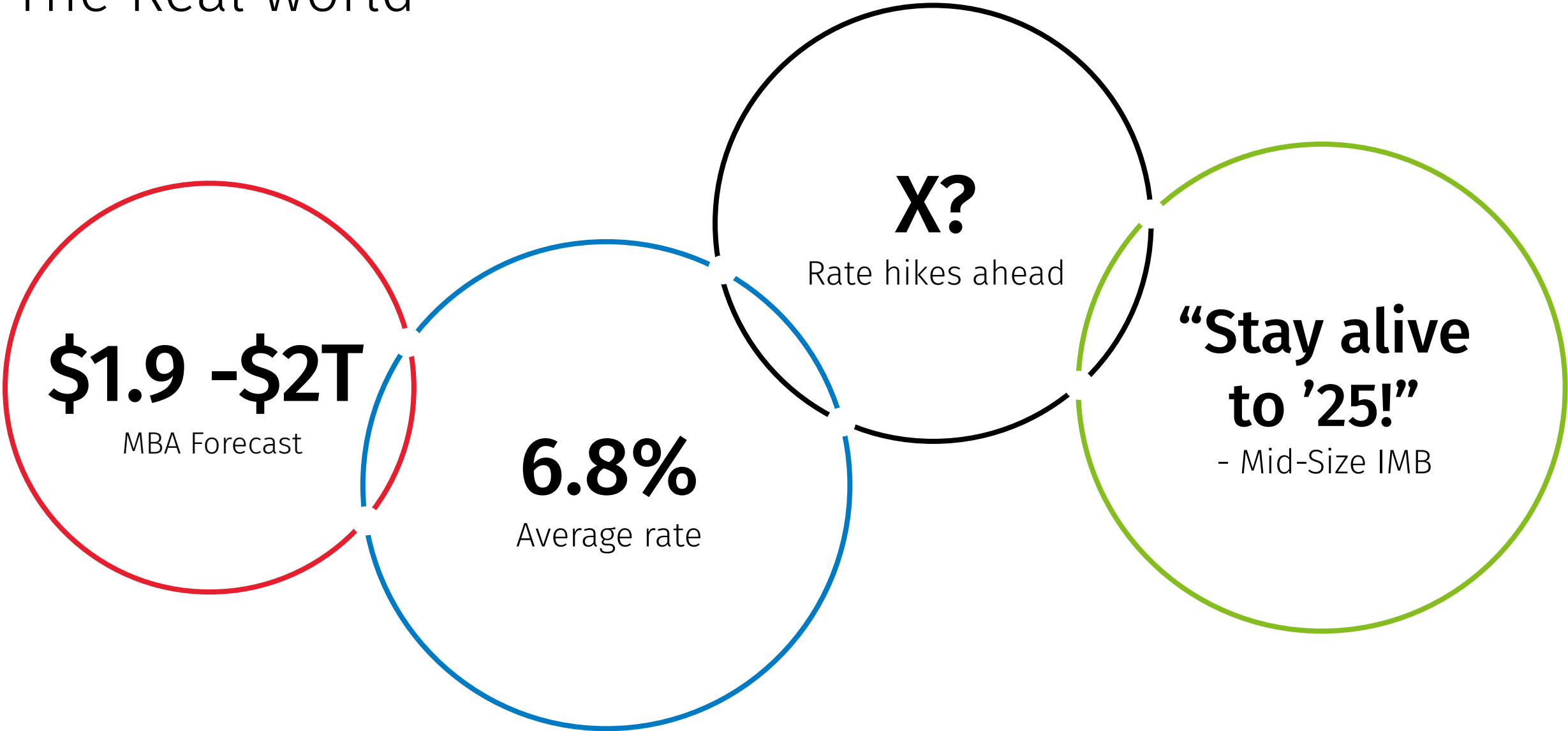


**Shane Hartzler**  
Chief Product Officer, Stavvy

# The Real World



# The Real world



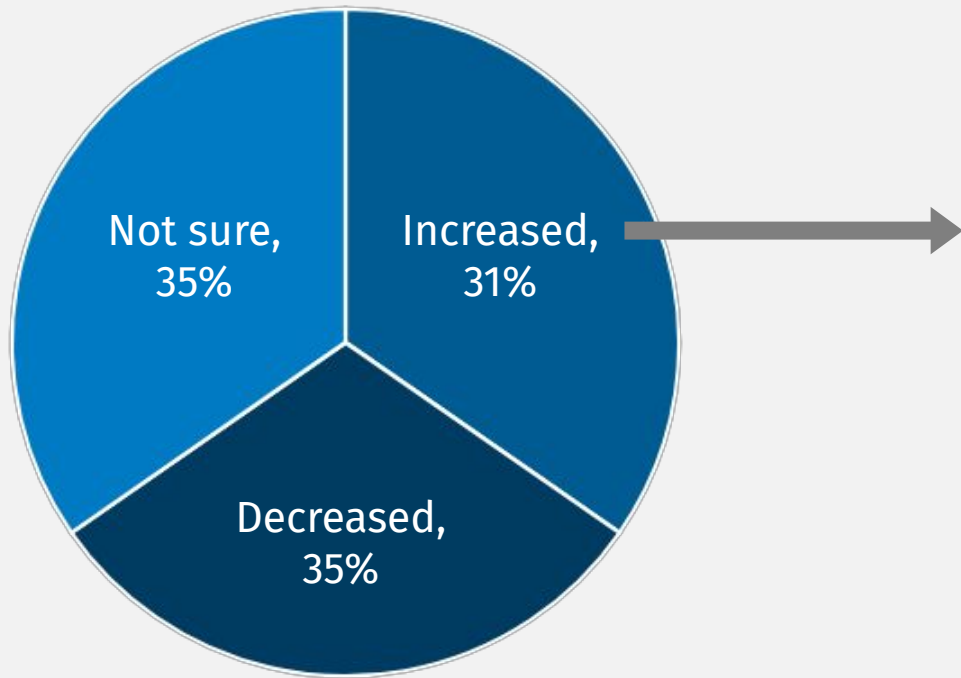
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# Polling Question 1

# Impacts on Digital Initiatives

Wolters Kluwer IMB Research, March 2023

**Has the sharp decline in the overall originations market increased or decreased your organization's progress of implementing digital initiatives?**



Why increased?
Opportunity to revise processes (3)
More time to spend on it (2)
Improve efficiency (2)
Consumer demand (1)
Push to digital marketing (1)
Commitment never waived (1)

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# Impacts on Digital Initiatives

Wolters Kluwer Mortgage Market  
Survey, April 2023

## Still bullish on technology\*

- 1 79% of respondents said they will rely more on technology to scale operations with some staffing increases expected as volume returns
- 2 69% said they need to invest in digital closing, eVault, eSignature and remote online notary
- 3 65% said they plan to use eClosing solutions, eNotes and eVaults to be able to scale in the future.

*\*Wolters Kluwer survey April, 2023*

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# Polling Question 2



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# eClosing Technology

What's the appeal of eClose?

- **Customer experience?**
- **Cost reduction?**
- **Fewer errors?**
- **Faster execution?**
- **Growing secondary market acceptance?**

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# eClosing Technology

How would you pitch an eClosing project today?



**ROI? How much?**



**Customer experience?**

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# Digital Success - Lennar Mortgage

## Real-World Success Stories (Part 1) – Lennar



**40-year-old lender**



**Part of one of the nation's largest homebuilders**



**38,000 home loans in 2022**

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# Digital Success - Fairway Independent Mortgage

## Real-World Success Stories (Part 2) – Fairway



**Top 20 lender**



**\$72.5 billion in total funding to date**



**Employee-owned / ESOP**

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# Polling Question 3

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# Digital Lending in the Real World

## Closing Thoughts

**1**

**Agree on north star**

**2**

**Get management buy-in**

**3**

**Start small**

**4**

**Celebrate incremental gains**

**5**

**Share feedback with stakeholders**

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# Questions?



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# Thank you

