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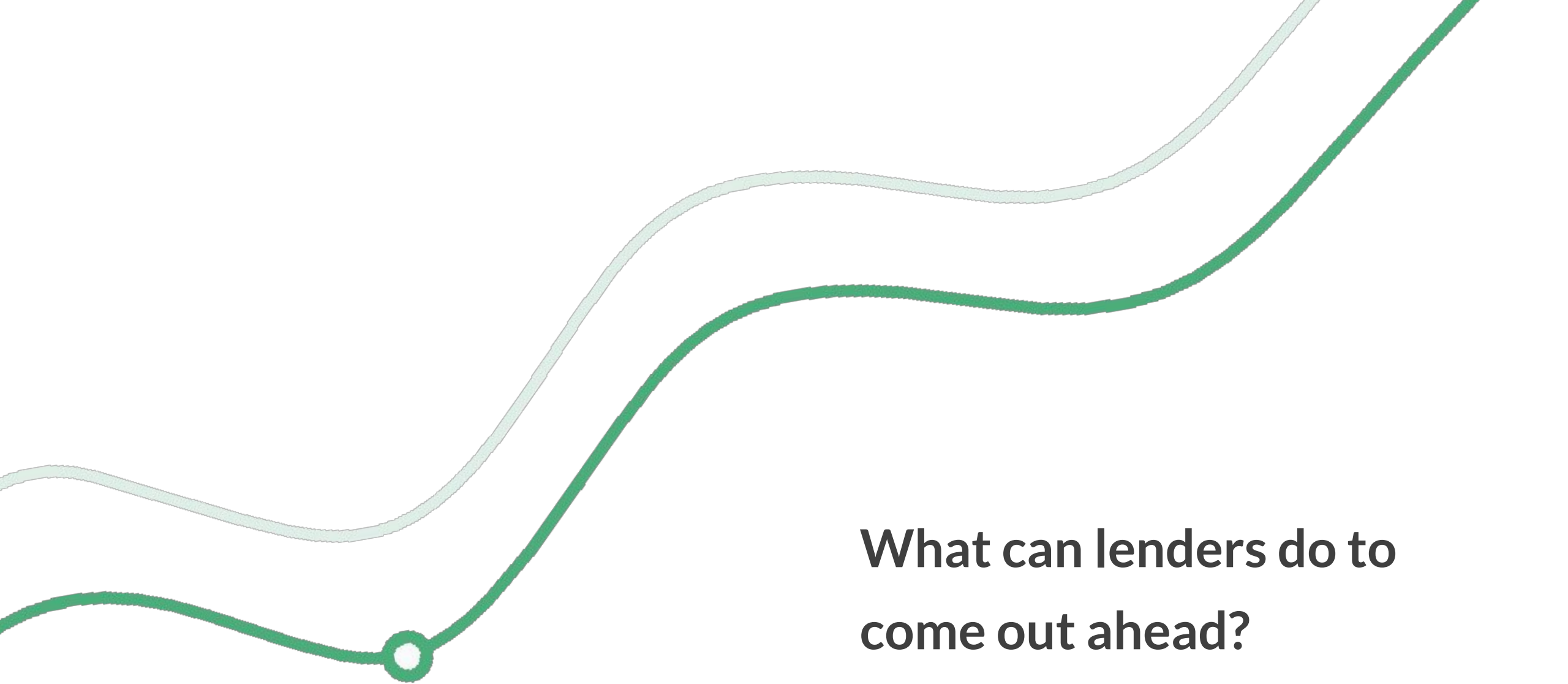
# How Can Lenders Recession Proof Their Business

A stylized, low-poly illustration of a city skyline. The buildings are rendered in various shades of light green and grey, with some featuring grid patterns representing windows. A bright yellow sun is positioned in the upper center of the sky, casting a soft glow. The overall aesthetic is clean and modern.

**Is the economy in a recession?**

# How is the housing sector?

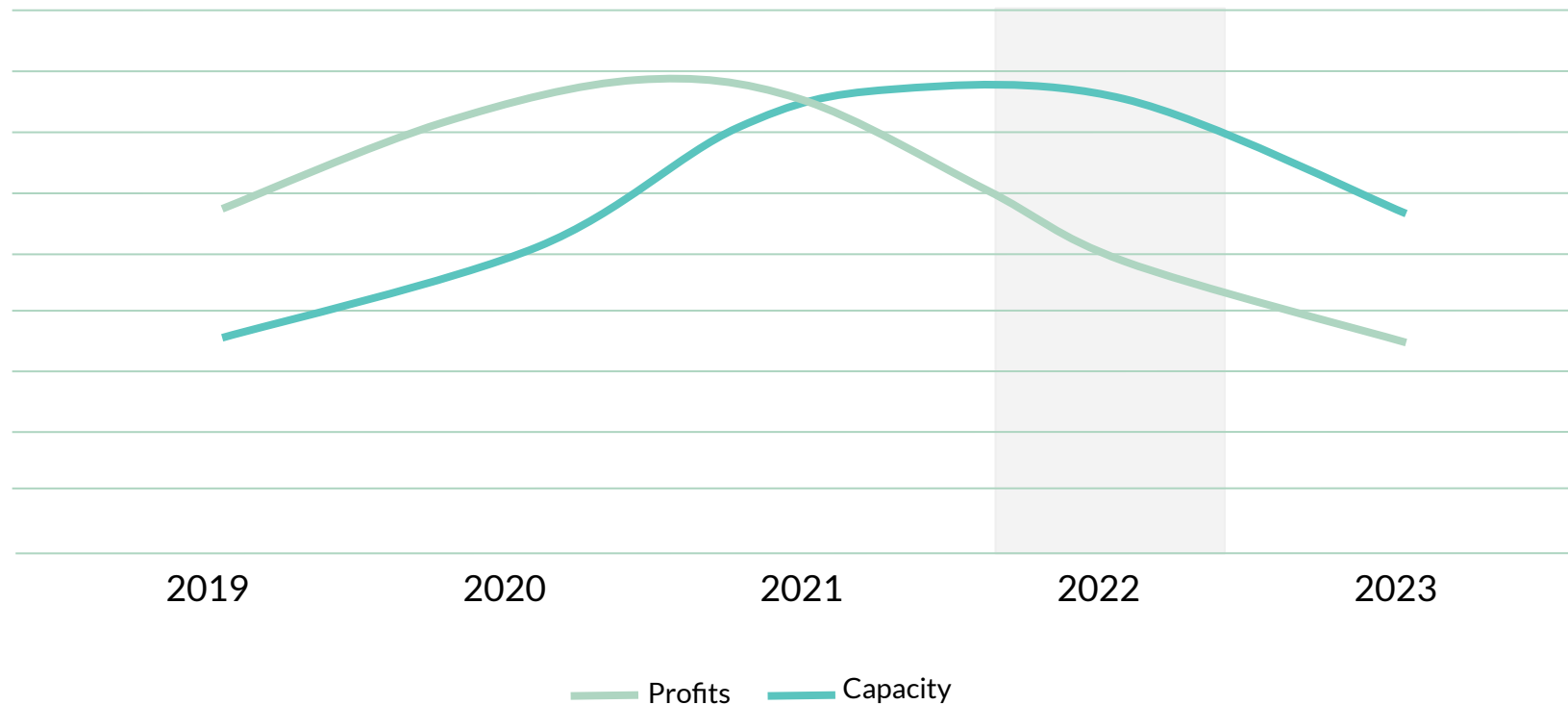




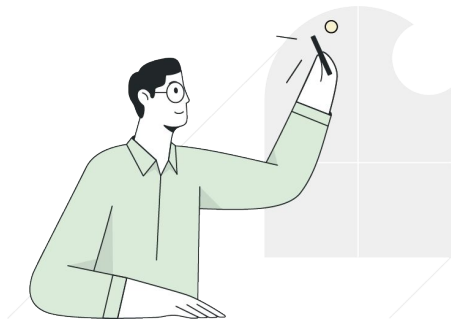
**What can lenders do to  
come out ahead?**

# Window of opportunity for technology, process and customer experience enhancement projects

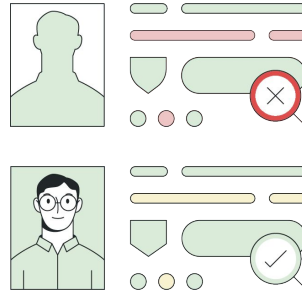
*Too Busy vs. Too Poor.*



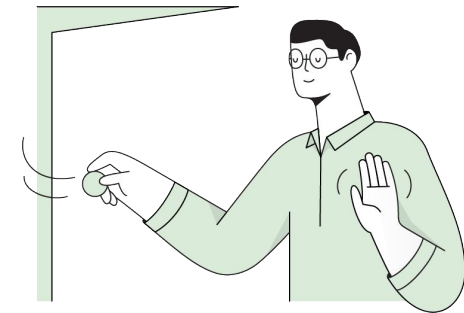
# Why should lenders invest in operations *now*?



Lenders have time **now** to invest in adoption and implementation

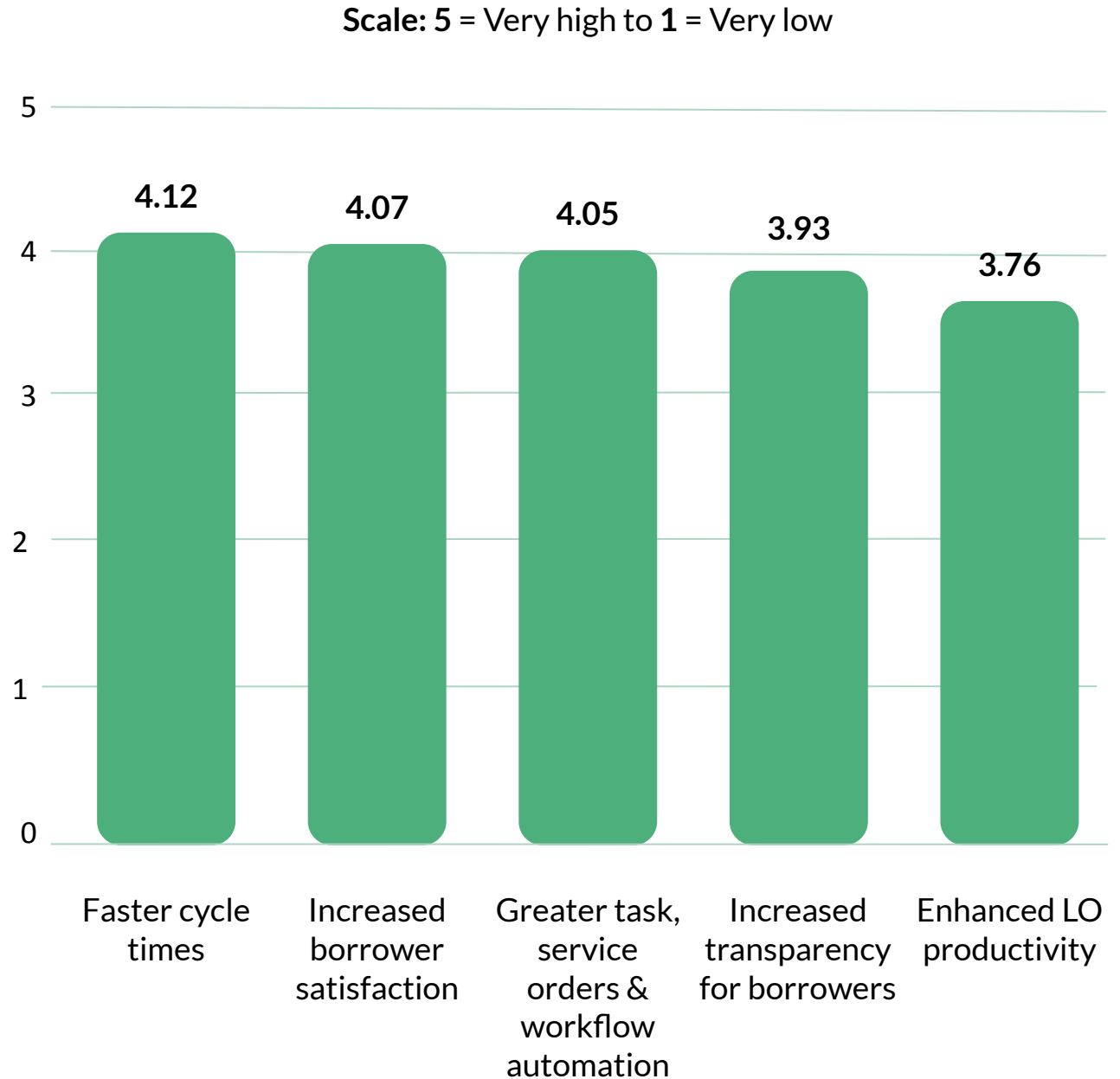


Implementing efficient operations will help lenders withstand future market cycles



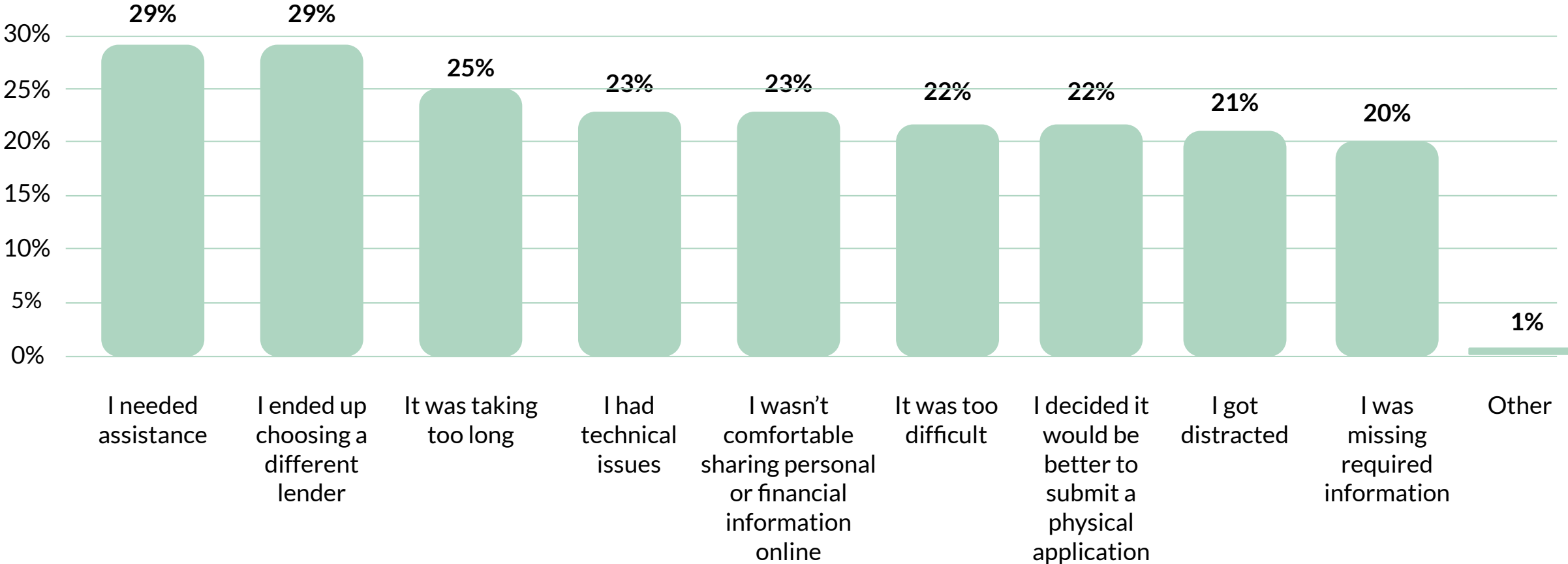
Integrations with partners are necessary to success now and in the future

# Perceived Benefits of Digital Mortgage



# Inefficiencies in origination – applications

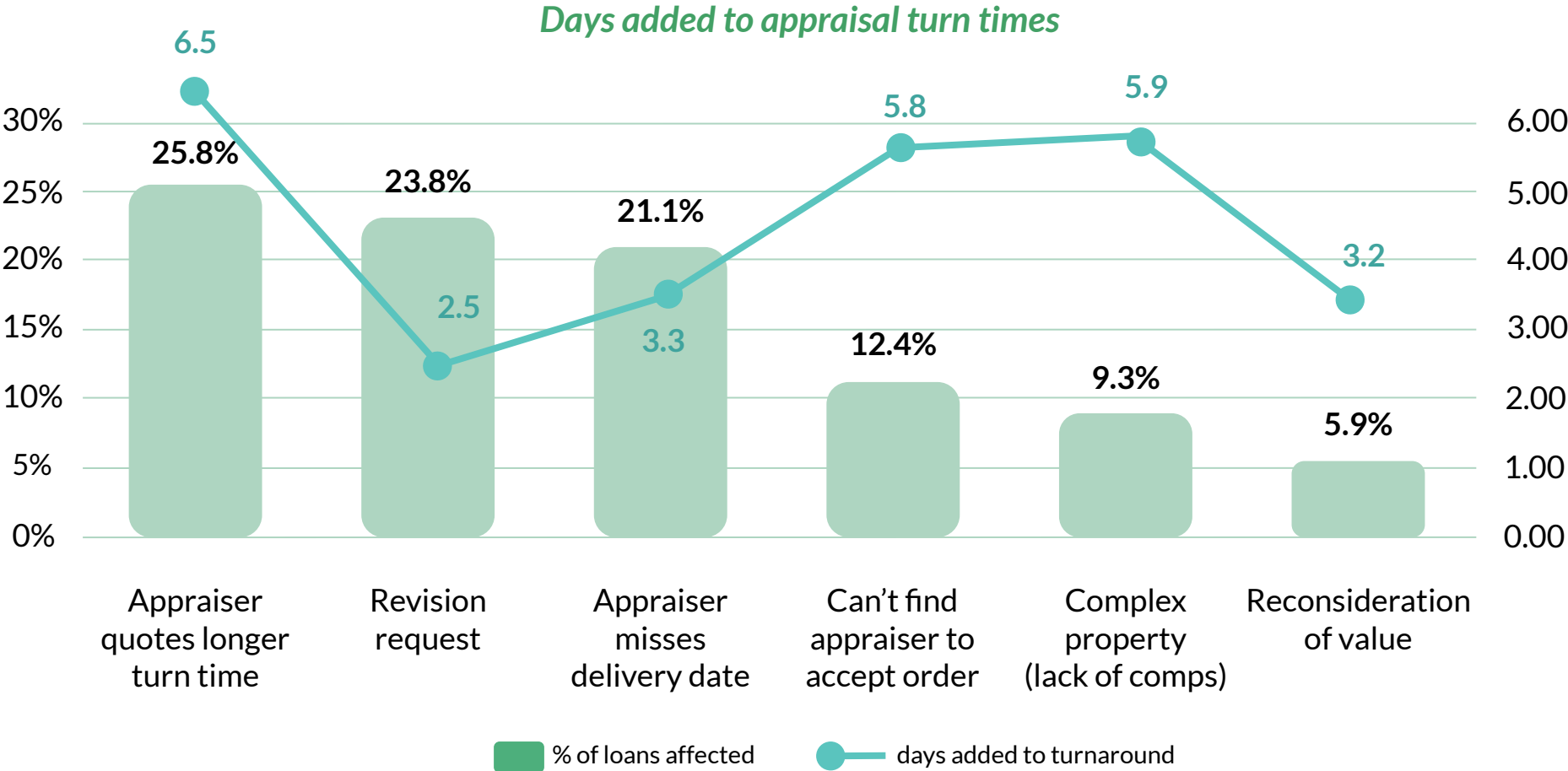
*What prevented you from completing your online application? Select all that apply.*



Ice Mortgage Technology. (2022, March 15). <https://static.icemortgagetechnology.com/pdf/ebook-borrower-insights.pdf>.



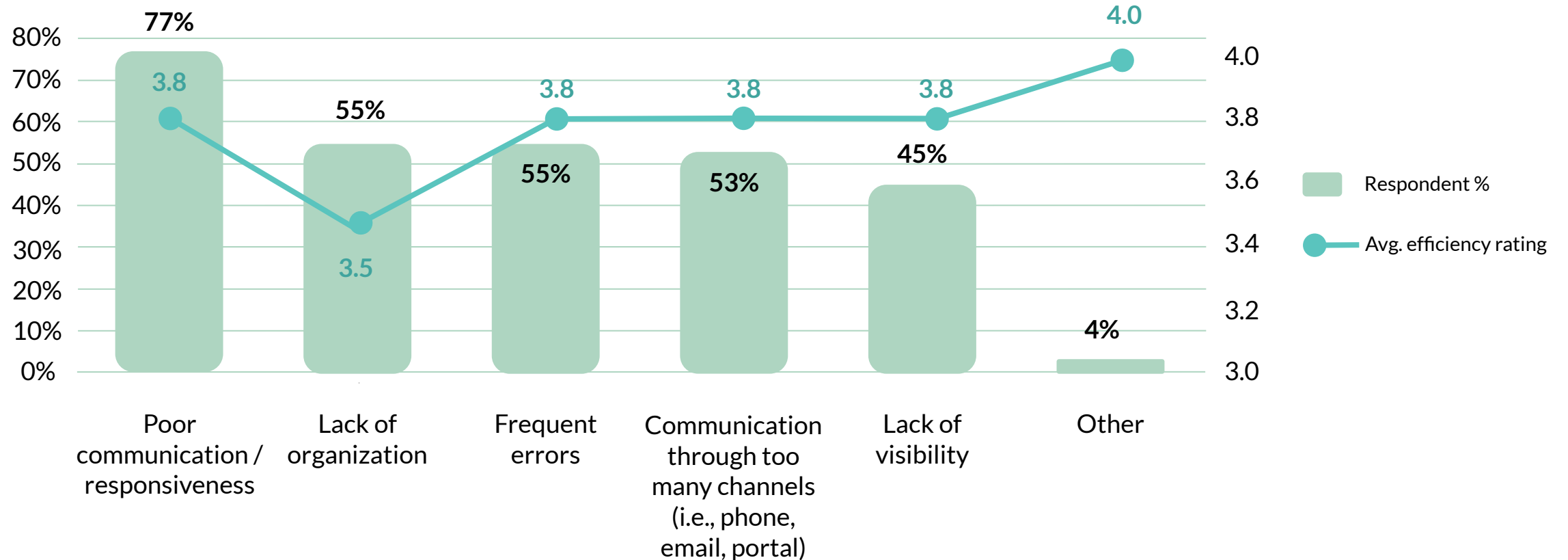
# Inefficiencies in underwriting – appraisals



STRATMOR Group. (2022, May). <https://www.stratmorgroup.com/the-next-big-mortgage-technology-change-appraisals/>.

# Inefficiencies in closings – title

*Contributors to Inefficiencies – Infrequently Used Title Companies – Select all that apply.*



Qualia and STRATMOR Group 2022 Study. (2022, June).

<https://learn.qualia.com/qualia-and-stratmor-group-2022-study>.

