

INSIDE: NAMB'S INDUSTRY PARTNERS ON THE BLEEDING EDGE OF TECHNOLOGY

NATIONAL ASSOCIATION OF MORTGAGE BROKERS MAGAZINE MAY 2025



# NAMB MAGAZINE

TECH

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STEVE SCOTT, OHIO

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*The National Association of Mortgage Brokers is the voice of the mortgage industry, representing the interests of mortgage professionals and homebuyers since 1973.*

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# President's Letter

**JIM NABORS, CMC, CVLS, CREV, CFMP**



Dear Members,

**In this issue, we cover the important topic of technology.**

Everyone I know realizes that I am an expert on all forms of Technology... not! As someone who's been in the mortgage business for 49 years I've experienced a ton of changes to the process that the industry has experienced. But, for you young folks (under 55), let me tell you about the good old days, and why we are so lucky today.

In 1976, the application was ONE page long. That's it. You'd call the credit bureau & they'd read you the report. (No tri-merge. FICO wasn't invented until the 90s.) You then called the mortgage service that was supported by every lender. The service gave you the borrower's mortgage information.

Now get this: You then called the mortgage holder, talked to them about the borrower & they'd tell you everything they knew — problems they'd had, such as loss of jobs or layoffs, or any issues they felt you needed to make a decision. That was it. They didn't immediately hang up & call the borrower to try to save the loan. They felt the borrower had the right to choose whomever they wanted to do business with. Guess times have changed.

Rates did not change quickly; I was given a printed book with all the rates listed & it didn't change for almost five years. No one had a computer or even a copier. When your borrower came to the office (the only place you did business) you would collect their documents, go to the post office to make copies & get a stamped receipt.

Cell phones came into use in the 90s. I bought the first one that was portable. It weighed about nine pounds & the battery lasted eight hours. Usage was "only" 45¢ a minute. The only reason I got mine was in case of an emergency with my newborn son.

If you went to play golf you told your team where you'd call. At the turn you'd spend a dime to call the office about any issues that might have come up. You'd call again from the bar afterwards. Today everyone is always on the phone so you can hold while they tee off or putt. It's definitely less fun.

When email came out we held a session to help everyone at NAMB's annual convention set up an account. Some really didn't like the concept. I embraced it: jimnabors@aol.com. Yes, no imagination. I know a guy who picked OSUcoolcat@aol.com which doesn't sound that professional, but he still uses it today. Please don't email him.

Cut to today. Business is commonly conducted exclusively by phone. I know many people at NAMB who have two phones. We have a board member with three but I think that's just showing off. I do like that clients can apply & doc using just their cell.

When I start getting texts at the crack of dawn that someone on the NAMB board has found an article or post that affects our industry. For the next hour the notifications will just keep on coming. Damn, I miss the flip phone.

Stay healthy,  
**Jim Nabors**

# Meet NAMB's People

STEVE SCOTT, OHIO, CRMS, CVLS, CFMP



**Managing Member.**  
**Affinity Group Mortgage**  
Ohio, Florida

*NAMB Technology Committee  
Chair, Freddie Mac Credit Coach;  
NAMB member since 1996*

**Why did you choose mortgage?** I took a job out of school working for a finance company. Turns out I love numbers & numbers love me.

**What motivates you in your current position?** Helping people. We do a lot of low-to-moderate-income first-time homebuyers. Nothing more satisfying than seeing a young couple that don't think they can afford a home achieve the American Dream of homeownership. It's what I enjoy.

**How does NAMB membership help you?** Besides networking with like-minded industry professionals, one of the great things about NAMB is we are a unified force. We need to keep offering more training, education & discounts... and [pushing for] legislation to keep the little guy from being squeezed out.

**Why technology?** I love it! Tech really enhances our business. [Membership Committee chair] Mike Farrell & I recently developed an AI guideline search with Zeitro that's exclusive to our members —Fannie Mae, Freddie Mac, VA (see page 8). We're researching more AI options to enhance our member experience. BTW, any

member, especially the tech-savvy, is welcome to join our monthly meeting.

[Our business is] so volatile. Feast or famine. You need support. You need the tools. I encourage our members to get ahead of tech. Get ahead of the game. It's here. Don't fear it. Get used to it. Learn it. Things that are unusual today become usual tomorrow.

**What's your favorite hobby?** Pontoon boating! We boat at Indian Lake.

**Where do you see yourself in 10 years?** My office manager is going to have to fire me in 10 years. I'm never retiring. **NM**

*Email [steven.scott@namb.org](mailto:steven.scott@namb.org) to join NAMB's Tech Committee meeting on the first Thursday of the month, at 10:30am ET. Access the Underwriting AI tool through your NAMB member profile!*



ARIVE

wemlo.



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NAMB IS PROUD TO PARTNER

WITH THESE INDUSTRY LEADERS



EpochOS



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NAMB  
TOOLBOX

[nambtoolbox.com](http://nambtoolbox.com)

**NO FLUFF.**  
*All features.*

NAMB members, access multiple platforms to help you thrive in your role as a mortgage professional!



# OPTIMIZE YOUR ADVANTAGE

With the Most Profitable Lending Strategies

When you say YES to Loansifter® by Optimal Blue, you're saying YES to:

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- + **Side-by-side product comparisons**, enabling you to offer more personalized and transparent mortgage options to clients
- + **Seamless integration** to make your pricing available everywhere - LOS, CRM, and other online quoting platforms - through the Loansifter Partner Network
- + **Increased efficiency with dynamic searches**, including for non-QM products and supporting home equity and construction scenarios
- + **Quick self-service setup**, taking just minutes and eliminating the need for lengthy demos or implementation processes
- + **Compliance with LO compensation regulations and anti-steering requirements**, helping you maintain ethical and transparent practices
- + **Independence from lender influence**, ensuring you provide unbiased and transparent mortgage options

By choosing Loansifter, you're unlocking the power of Optimal Blue's capital markets network with unmatched accuracy and value.

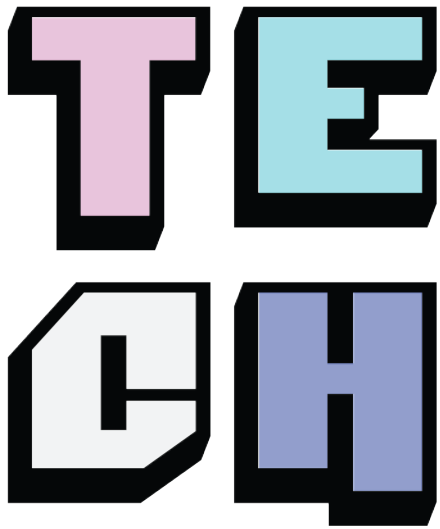


GET STARTED

Optimize your advantage and  
say YES to Loansifter by Optimal Blue

[LOANSIFTER.COM](https://loansifter.com)





MAY 2025

## NAMB's partners are at the forefront of industry technology.

We join forces with established leaders like Lender Price, Lending Pad & Optimal Blue, along with process disruptors like new strategic sponsor Zeitro, to build our member toolbox & collectively strengthen our business. Read on to see what they can offer yours.

## Staying Ahead: How Mortgage Brokers Can Thrive in a Changing Market

**In an industry that is constantly evolving, mortgage brokers are once again being asked to adapt quickly.** With changing borrower expectations & increasing competition from direct-to-consumer lenders, brokers today require more than just competitive rates & good relationships. They need agility, insight & the right technology stack to meet borrowers' needs faster than ever.

Borrowers have become accustomed to the Amazon experience: fast, personalized & on their terms. That expectation has now reached the mortgage industry. For brokers, this means delivering accurate pricing instantly, responding to leads within minutes & maintaining transparency throughout the process.

Those who succeed will embrace tools that enable real-time quoting, effortless comparisons & seamless communication between borrowers & lenders. Whether you're running a one-person operation or managing a team of brokers, speed & transparency have become essential, not optional.

Data is the new differentiator. Understanding your borrower is one thing; understanding the market is another. Brokers who thrive in this new phase of mortgage lending will leverage competitive intelligence & market data not just to secure loans, but to position themselves as strategic advisors.

By comprehending how lenders are pricing, where profit margins are tightening & how borrower profiles are evolving, brokers can guide their clients with confidence & distinguish themselves as true partners in the homebuying journey.

**More lenders are recognizing the benefits of wholesale & correspondent channels,** investing in tools to better support broker partners. The rise of platforms that connect lenders & brokers is helping level the playing field in the quoting & submission process.

At Lender Price, we have seen firsthand how powerful this can be. Lender Price's Broker Marketplace platform allows brokers to access real-time pricing from multiple lenders in one view, compare offers side-by-side & price anytime, anywhere, for free. There is no longer a need to pay for pricing or switch between portals & emails, enabling brokers to work faster, smarter & more competitively.

What's next for brokers? It's not about adding more complexity; rather, it's about simplifying the process to prioritize the borrower experience. Here are three key takeaways to future-proof your business:

- 1. Invest in responsiveness.** Use tools that enable you to quote quickly & engage immediately.
- 2. Lean into data.** Stay ahead of market trends & borrower behaviors to make informed recommendations.
- 3. Partner with scalable platforms.** Seek out lender & technology partners who are committed to strengthening the broker-lender relationship.

With the right tools, insights & mindset, there has never been a better time to be in the mortgage business.

*Lender Price's Marketplace has made it easier for mortgage brokers to originate loans from anywhere, send out pricing comparisons & find the ideal loan for their borrowers. Lender Price is free for brokers, giving them access to the best pricing for every type of loan! [lenderprice.com](https://lenderprice.com)*



Lender Price



# Home loans for a wide range of borrowers.



You want to be there for your borrowers. That's why Newrez offers a stacked suite of loan products, from conventional to non-qualified mortgages (non-QM). Our technology makes loan origination easier and more efficient, so you can help homeowners and grow your business.



## NON-QM

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## Leverage New Technology or Play from Behind

**“The mortgage industry is dominated by a few legacy software systems which makes the process very slow,”** said Bochen Wang, CEO of Bay Area-based Zeitro, on the *OriginatorTech* podcast. “On average, it takes about 30-45 days to close a loan, for about \$10-15k per loan, mainly because there are so many stakeholders along the way. It’s just not modern yet.”

In today’s complex mortgage landscape, staying on top of ever-changing guidelines across multiple loan programs is a persistent challenge for brokers. Zeitro’s GuidelineGPT is the mortgage industry’s first AI assistant specifically trained on mortgage guidelines, designed to help mortgage professionals make faster, more informed lending decisions with unparalleled accuracy.

“We’re enabling & empowering loan originators to have a more streamlined & efficient process through the adoption of emerging tech,” said Chris Burks, Zeitro’s Head of Growth, on the *Take It to the Max* podcast. “We’re saying, ‘Hey, look, there’s this new tech & here’s how you can leverage it. It’s nothing to be afraid of.’”

GuidelineGPT allows you to access all major lending guidelines — Fannie Mae, Freddie Mac, FHA, VA, USDA, Non-QM, and Private Lending/Business Purpose — in one place & get results in seconds! Using advanced Retrieval Augmented Generation (RAG) technology specifically designed for mortgage guidelines, every answer includes

verification showing exactly where the info comes from, with highlighted text from the original guidelines & links to source material.

What used to take hours now takes seconds, freeing up precious time for the rest of your workflow. Says Burks, “Instead of ‘Oh, great, I’ve got to chase down a VOE again!’ I can use the time I’m getting back to chase down more deals & initiate that sales process.”

Simply enter your borrower scenario with all relevant details (property information, borrower profile, income sources, credit factors) & receive precise, guideline-specific answers instantly.

Join the growing community of mortgage professionals who trust Zeitro to streamline their workflow. “Adoption is a little bit slow,” Berks admits. But for those who embrace it, GuidelineGPT is “pre-qualifying borrowers 2.5 times faster.”

As Berks advises, “If I’m not leveraging this tech & someone else is, I’m now playing from behind.”

*NAMB is proud to partner with Zeitro to bring **GuidelineGPT** to our members. Log in to your member profile & select “Underwriting AI” from the left navigation.*

## Be Competitive with Practical Tech Strategies

**Today’s mortgage brokers face a market that’s more demanding — and more full of opportunity — than ever before.**

Success means more than just closing loans; it’s about building a resilient business that can adapt, scale & deliver exceptional service, no matter what the market throws your way. For mortgage professionals, staying ahead isn’t just about knowing the latest products, but about understanding how to leverage technology to solve real-world challenges & unlock growth.

Brokers juggle a complex set of responsibilities every day:

- Navigating regulatory changes & compliance requirements
- Managing multiple lender relationships & loan products
- Keeping up with borrower expectations for speed & transparency
- Maintaining profitability in a margin-sensitive environment

The right technology can turn these challenges into competitive advantages. Here’s how leading brokers are using modern loan origination systems (LOS) to work smarter — not harder.

Time is money in the mortgage business. Modern LOS platforms, like LendingPad, are designed to dramatically reduce manual steps & repetitive data entry. Features such as real-time collaboration, where multiple team members can work on the same file simultaneously, help eliminate bottlenecks & keep deals moving forward. Brokers report that intuitive, streamlined interfaces can cut processing time significantly, freeing up more hours for client service & business development.

**Actionable Tip:** Audit your current workflow & identify steps that could be automated or consolidated. Even small changes — like adopting a more intuitive interface or automating document management — can yield big efficiency gains.

Regulatory scrutiny isn’t going away. Automated compliance tools built into advanced LOS platforms help brokers stay ahead of changing rules, reducing the risk of costly errors or delays. Look for solutions that offer built-in regulatory safeguards & keep audit trails up to date in real time.

**Actionable Tip:** Set aside time each quarter to review your compliance processes. Leverage your LOS’s built-in tools to automate checks & flag potential issues before they become problems.

CONTINUED ON PAGE 10



# Just like your favorite kicks, mortgages aren't one-size-fits-all.

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# TECH

CONTINUED FROM PAGE 8

Brokers rarely work in isolation. The ability to connect your LOS to credit agencies, e-signature providers & other industry tools is crucial for a seamless borrower experience. Cloud-based platforms make it easy to plug in new partners as your business evolves, without disruptive migrations or costly IT projects.

**Actionable Tip:** Map out your current tech stack & look for integration gaps. Ask your LOS provider about new integrations that could help streamline your pipeline or open up new business channels.

As the market shifts, brokers need technology that grows with them. Cloud-native LOS

platforms offer the flexibility to add users, expand into new markets or pivot your business model — without the need for expensive hardware or complex upgrades. This scalability is essential for brokers planning to “level up” when the next boom cycle arrives.

**Actionable Tip:** Plan for the future by choosing solutions that can scale with your ambitions. Look for platforms that offer flexible pricing, easy onboarding & responsive support. Evaluate your current provider’s support options. Don’t hesitate to reach out for training or onboarding resources — these can help you maximize your investment & keep your team sharp.

LendingPad, endorsed by NAMB and recognized for its innovation & broker-centric design, empowers mortgage professionals to streamline operations, enhance compliance & deliver standout borrower experiences.

*LendingPad: The Modern LOS—engineered for brokers, trusted by industry leaders & designed for tomorrow’s lending success. Experience the difference — schedule your personalized demo today! [lendingpad.com/request-a-demo](https://lendingpad.com/request-a-demo)*

## Minimize Manual Errors, Maximize Profitability

**In the competitive world of mortgage lending, efficiency, accuracy & speed are paramount.** For mortgage brokers, these elements can make the difference between closing a deal & losing a client. Loansifter® by Optimal Blue offers a comprehensive solution designed to optimize lending strategies & help ensure brokers can provide the best mortgage options to their clients.

Averaging over a million searches each month, Loansifter provides you with the ability to run a wide range of scenarios. Whether working with first-time homebuyers, veterans or clients with unique financial situations, the platform accommodates diverse borrower profiles. Loansifter compares loan products & rates from over 120 wholesale investors daily, ensuring you

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**Lender Price** 

# webinar

**Leveraging Lender Price: Pricing Loans, Capturing Leads, Closing More Deals**

**Tuesday May 6 2pm ET**

FREE WEBINAR PRESENTED BY LENDER PRICE | [NAMB.ORG/CALENDAR](https://namb.org/calendar)



# webinar

**MCR We There Yet? Navigating Mortgage Call Reports for Mortgage Brokers**

**WEDNESDAY, MAY 7, 2PM ET**

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# We are doubling down on the broker channel

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# TECH

CONTINUED FROM PAGE 10

can serve a broader client base & find the best solutions tailored to individual needs.

Powered by Optimal Blue's end-to-end capital markets platform, Loansifter connects you to an extensive network of mortgage lenders & investors. This ensures you have access to a wide array of loan products & competitive rates to meet clients' needs & preferences.

Loansifter's Quick Quote feature allows you to generate accurate pricing on a variety of scenarios, enhancing your efficiency & ensuring timely responses to client inquiries.

With our Investor Promotional Program (IPP), you can access new investor rates & prices to help facilitate new broker-investor relationships, which allows you to offer most competitive pricing to your customers.

Making informed decisions requires comprehensive data. Loansifter offers a robust product comparison tool that enables you to evaluate various loan products side-by-side with clients through user-friendly interactive reports.

By leveraging LOS integration to automate the input of borrower information & loan criteria into the Loansifter platform, the process significantly reduces manual data entry & minimizes the risk of errors, helping to ensure that your data is consistently accurate & up to date. You can customize scenarios based on various parameters such as loan type, credit score & property type. This flexibility allows for precise matching of loan products to client profiles.

Once scenarios are generated, Loansifter's advanced algorithms provide a list of suitable loan products from its extensive



partner network. You can review the options, compare key metrics, and select the most appropriate product for your clients.

The streamlined experience offered by the seamless connection between Loansifter & the Optimal Blue PPE enhances efficiency & helps you maximize profitability on every loan transaction. By minimizing manual data entry and reducing the likelihood of errors, you can focus on what you do best — serving clients & closing deals.

From running diverse scenarios & generating quick quotes to comparing products & locking rates, Loansifter offers a comprehensive solution that enhances your ability to serve clients effectively: Reduce errors, maximize profitability & maintain a competitive edge in the ever-evolving mortgage market. **NM**

Visit [loansifter.com](https://loansifter.com) to learn more.

## Cut costs, *not corners.*

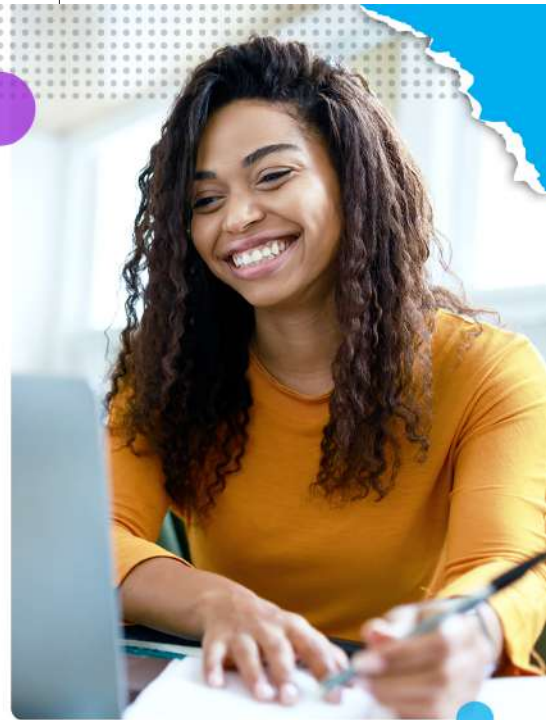
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## AWARD WINNING NAMB MEMBERS

NAMB's Mortgage Professional of the Year Award recognizes those who demonstrate excellence, integrity & leadership. Winners are selected based on their industry contributions, ethical standards, and commitment to clients & the mortgage profession. This prestigious award highlights those making a significant impact in advancing homeownership & mortgage industry best practices.

### MORTGAGE PROFESSIONAL OF THE YEAR ESTABLISHED 1991

<b>2024</b> Michael Farrell, CRMS	<b>2007</b> Jim Pair, CMC
<b>2023</b> Lisa O'Connor	<b>2006</b> Marc Savitt
<b>2022</b> Rocke Andrews, CMC, CRMS	<b>2005</b> Bonnie Ann Moore
<b>2021</b> Wayne King, CMC, CRMS	<b>2004</b> George Hanzimanolis, CRMS
<b>2020</b> Marty Pfeiffenberger	<b>2003</b> J.J. Sims, CRMS
<b>2019</b> Linda McCoy, CRMS	<b>2002</b> Melissa Walker, CMC
<b>2018</b> Chris Bettis, CRMS & Kimber White, CRMS	<b>2001</b> Jim Nabors, CRMS
<b>2017</b> Nathan Pierce, CRMS	<b>2000</b> Scott Gaffney, CMC, CRMS
<b>2016</b> Valerie Saunders, CRMS	<b>1999</b> Neill Fendly, CMC
<b>2015</b> John Stevens, CRMS	<b>1998</b> Jane Hostvedt
<b>2014</b> Fred Kreger, CMC	<b>1997</b> Ginny Ferguson, CMC
<b>2013</b> Olga Kucerak, CRMS	<b>1996</b> Earl Crummel, CMC
<b>2010</b> Mike Anderson, CRMS	<b>1995</b> David Shirk, CMC
<b>2009</b> John Councilman, CMC, CRMS	<b>1994</b> Tom Becker
<b>2008</b> Jim Brown	<b>1993</b> Pamela Strickland
	<b>1992</b> Tom Nytes
	<b>1991</b> F. Lawrence Corcoran



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# NAMB PAC

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NAMB's voluntary, non-partisan Political Action Committee (PAC). This is the only Political Action Committee that represents Mortgage Brokers' interests on Capitol Hill. NAMB PAC represents the Mortgage Broker Industry's voice in the halls of Congress.

[namb.org/nambpac](http://namb.org/nambpac)

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and stronger

# COMMUNITY

The 'hive' logo features the word 'hive' in a lowercase, yellow, sans-serif font. Above the letter 'i' is a yellow hexagon containing a stylized white bee.

[namb.org/hive](http://namb.org/hive)

■ Be associated with an established industry group (founded in 1973)

■ Get legislative representation in Washington DC through our advocacy and NAMBPAC

■ Elevate yourself professionally by adhering to a strict Code of Ethics

■ Earn designations such as the GMA, CRMS and CMC

■ Display the Lending Integrity Seal of Approval (LISA) as a Lending Integrity Professional

■ Get CVLS, CFMP, CCS & other industry-supported certifications

■ Continue your education with NAMB U classes, webinars & events

■ Enjoy valuable member discounts

■ Improve your tech game with NAMB Toolbox's tech-centric partners

■ Network with your peers at NAMB's national conferences!

[namb.org/membership](http://namb.org/membership)

## Membership Types

### PROFESSIONAL

\$150

Membership in this classification is open to any individual who meets the definition of a Mortgage Professional as described in the NAMB Bylaws. A Professional Member shall be a voting member of the Association and shall also receive additional benefits included in the policy & procedures manual, as well as a Certificate of Membership.

### ASSOCIATE

\$150

Membership in this classification shall be open to any individual who does not meet the definition of Mortgage Professional as described in the NAMB Bylaws. Associate Members shall not have a vote in the affairs of the Association, but may serve on committees and will also receive a Certificate of Membership.

### PROFESSIONAL NEWLY LICENSED

no charge

Only for first-time members & mortgage professionals who are newly licensed for the first time for less than one year. Membership will be approved once verified at [nmlsconsumeraccess.org](http://nmlsconsumeraccess.org). This membership class does not carry voting rights.

### CORPORATE

tiered annual dues

Offers membership to a Company & will be assigned individual membership as either Professional or Associate based on membership qualifications. \$1300, up to 10 members, \$3250 up to 25 members, \$6750 up to 50 members

### NAMBPAC

optional

Contributions to NAMBPAC are voluntary, may be made in any amount, and individuals may elect not to contribute without fear of reprisal. Contributions are used for political purposes, specifically to support federal candidates who support mortgage professionals, consumers & small businesses. NAMBPAC contributions must be made with a personal (not corporate) credit card or check.



## Membership Application

Last Name

First Name

Company

Title

Mailing Address

City

State

Zip

Office Phone

Mobile Phone

NMLS#

Email

**Authorization:** I am applying for NAMB membership & agree to abide by the requirements of the NAMB Code of Ethics & NAMB Best Lending Practices. I also pledge to adhere to & support the NAMB Bylaws & Policies, as they are written today & as they may be amended from time to time. I authorize NAMB to charge my credit card in the amount stated below.

Signature

Payment Total

Date

**NEW!** Monthly (\$14.99/mo) & Quarterly (\$39.99/quarter) installments available for Professional & Associate memberships. Auto renew is required.

Charge my  VISA  MC  AMEX

Check Enclosed

Name on Card

Card #

Expiration Date

CVV

NAMB will only use your email address for official NAMB business. NAMB may not share your email with its direct subsidiaries. NAMB will not sell or share your email with any third party.



**NAMB**  
**National '25**

**REGISTER NOW**

**NAMB.ORG/NN25**

**READY TO ROCK**