

Mortgage leader transforms loan origination system for multiple products

Client

The fifth-largest retail mortgage lender in the US

Location

US

Featured Partners

salesforce

A leading U.S.-based mortgage provider needed to modernize its legacy loan origination system to support a wider range of loan products, improve compliance, and deliver faster decisions. The outdated system lacked flexibility, was difficult to scale, and could not easily accommodate evolving regulatory and operational needs. Marlabs partnered with the client to design and implement a future-ready platform capable of handling multiple loan types and streamlining complex workflows.

The transformation helped the client unify its digital lending process, improve operational agility, and strengthen customer experience. The modernized platform enabled consistent decision-making, faster loan processing, and easier integration with third-party tools and data providers.



Data
Architecture &
Engineering



Data
Integration



Intelligent
Automation



Loan Approval
Process
Optimization



The Challenge: Evolving the loan platform for multi-product growth



Objective: Modernize the loan origination system to support multiple loan types and faster processing.



Existing Issues: A rigid, outdated platform created bottlenecks, manual work, and compliance risks.



Solution Needed: A scalable, flexible loan origination system that would enable automation, multi-product support, and regulatory alignment.



Outcome: A responsive loan platform that streamlined operations, reduced cycle times, and improved decision accuracy.



The client's legacy loan origination system could not support the volume, variety, or speed needed to stay competitive in today's dynamic mortgage environment. A modern solution was critical to meeting internal performance goals and customer expectations.

The Solution: Redesigning the loan origination system for agility & product diversity

Marlabs led a multi-phase transformation to replace the client's legacy loan origination system with a scalable, cloud-ready solution. We tailored the integrated solution to enabled rapid configuration of multiple loan products and compliance frameworks.

Phase 1: Requirements Gathering & Business Alignment

Marlabs engaged stakeholders across functions to capture user needs, define business goals, and align technical requirements.

Workstreams:

- Use case definition
- Stakeholder interviews
- Regulatory needs mapping

Phase 2: Platform Design & Architecture Development

The team created a flexible platform architecture to support rapid deployment of loan products and secure integration.

Workstreams:

- Modular design
- Integration planning
- Scalability strategy

Phase 3: Workflow Automation & Rule Configuration

We digitized key workflows and embedded decision rules to support automated underwriting and product customization.

Workstreams:

- Rules engine design
- Workflow modeling
- Product logic configuration

Phase 4: Testing, Deployment, & Optimization

Marlabs delivered end-to-end testing, rollout support, and continuous improvement strategies.

Workstreams:

- UAT management
- Launch coordination
- Performance tuning

Services and Technologies Used:

Services:

- Data Architecture & Engineering
- Data Integration
- CRM Platform Modernization
- Intelligent Automation

Technologies:

- Salesforce Sales Cloud

The Results: Impact on the client organization

With a modern and scalable loan origination system in place, the mortgage provider accelerated loan approvals, expanded its product portfolio, and strengthened compliance. The new loan origination system created a streamlined experience for borrowers and internal teams alike.



Faster Loan Processing: Automation and digitization reduced end-to-end cycle times by 99.9%, down to 3 minutes from the original 30 days.



Better Customer Experience: Faster decisions and clearer communication improved borrower satisfaction.



Scalable Multi-Product Support: The loan origination system enabled rapid configuration of new loan types.



Operational Efficiency & Flexibility: The platform supports dynamic updates and real-time decisioning.



Improved Regulatory Compliance: Built-in rules and validations reduced risk exposure.