

Transforming technology for improved home loan underwriting and loan approvals

Client

A leading full-service home mortgage originator with a wide range of products and 100+ operating branches

Location

United States

Featured Partners

salesforce

A large U.S.-based mortgage lender was struggling with delayed loan approvals, inconsistent underwriting processes, and siloed systems that limited visibility and slowed operations. To stay competitive and meet borrower expectations, the client partnered with Marlabs to overhaul its loan technology ecosystem and accelerate the underwriting process.

Marlabs implemented a digitally integrated platform that modernized and unified systems, streamlined workflows, and improved loan visibility across the organization. The transformation resulted in faster approvals, improved compliance, and a foundation for continuous innovation in mortgage operations.



CRM Platform
Integration &
Modernization



Intelligent
Automation



Web & App
Development



Experience
Design &
UX/UI

The Challenge: Improving agility in home loan operations



Objective: Modernize loan underwriting systems to improve speed, transparency, and customer satisfaction.



Existing Issues: Disparate systems and manual processes caused delays, errors, and lack of insight.



Solution Needed: An integrated and automated solution to connect platforms, streamline workflows, and enhance visibility.



Outcome: A unified and responsive loan technology platform that accelerated approvals and strengthened compliance.



The client's legacy technology stack created inefficiencies in underwriting and slowed down the loan approval process. Siloed systems and manual handoffs made it difficult to scale, respond to customer needs, and meet regulatory standards.

The Solution: Modernizing the loan lifecycle with integrated technology

Marlabs delivered a multi-phase transformation that digitized underwriting workflows, eliminated redundancies, and established a scalable digital platform for lending operations. The approach focused on improving system interoperability, reducing manual dependencies, and enabling faster, more accurate decision-making across the loan lifecycle.

Phase 1: Discovery & Platform Assessment

Marlabs evaluated the client's loan technology environment and identified key areas for modernization and integration.

Workstreams:

- Current state mapping
- Pain point analysis
- Transformation roadmap

Phase 2: Architecture & System Integration

The team designed a modern architecture and integrated loan platforms for seamless data flow.

Workstreams:

- System interoperability
- Platform integration
- Architecture design

Phase 3: Workflow Digitization & Automation

They streamlined manual tasks by automating and standardizing core loan and underwriting processes.

Workstreams:

- Rules engine implementation
- Workflow standardization
- Document automation

Phase 4: Testing & Go-Live Enablement

Marlabs executed validation, user testing, and deployment strategies for successful rollout and adoption.

Workstreams:

- UAT execution
- Launch support
- Change enablement

Services and Technologies Used:

Services:

- ERP & CRM
- Intelligent Automation
- Robotic Process Automation
- Web & App Development
- Migration & Re-Platforming
- Implementation & Integration
- Experience Design
- Product Engineering
- Application Development
- DevOps

Technologies:

- Salesforce
- Angular
- H2O.ai
- ServiceNow

The Results: Impact on the client organization

The loan technology transformation helped the mortgage lender improve operational speed, accuracy, and borrower experience. Marlabs' solution enabled the client to scale processes, reduce loan cycle times, and strengthen its competitive position in the market.



Faster Loan Approvals: Streamlined workflows significantly reduced underwriting cycle times.



Better Customer Experience: Faster decisions and fewer delays improved borrower satisfaction.



Improved Accuracy & Compliance: Standardized systems minimized manual errors and supported regulatory alignment.



Operational Scalability: The platform supported higher volumes without compromising quality.



End-to-End Visibility: Integrated platforms gave stakeholders real-time insights across the loan lifecycle.



Foundation for Innovation: A modern digital core allowed for continuous evolution and efficiency gains.