

# Lender and Broker Tools; Training and Events; Cap Markets Update

By: Rob Chrisman | Wed, Feb 23 2022, 9:47 AM

Lending is full of statistics. And originators follow many of them, looking for an edge in finding clients. Last year 27.1 million Americans moved, 80 percent within the same state and 20 percent interstate moves. [This report](#) showed Florida being the most moved-to state and California topping states for folks moving away from it.

Originators also look for ways to add value to their clients. They might want to consider letting them know about [Realm](#). (Nope, this is not a paid endorsement.) Homeowners often struggle to decide which upgrades will offer the biggest boost in property value. Realm helps by analyzing real estate, tax, zoning, and other data to offer recommendations after assessing the impact of different designs, materials, and financing options to calculate the return on, say, a kitchen renovation. Realm is free: A good price.

## Lender and broker products & services

Texas-based doc prep law firm Black, Mann & Graham, LLP recently updated its Texas Home Equity Manual. The latest update includes new regulatory interpretations and case law. Contact your [Client Relations Specialist](#) for the new password.

Did you notice that when Barbie's offer was accepted, she didn't pull out a tired PDF pre-approval letter? Better Offer Betty, Cash Offer Carl, and House Flipper Skipper never stood a chance against Barbie's digital mortgage technology. So how do independent mortgage bankers and brokers give their buyers that same type of competitive technology? Maybe even a better alternative? They turn to [QuickQual by LenderLogix](#). QuickQual enables loan officers to issue dynamic pre-qual (or pre-approval) letters to their borrowers so they can quickly run scenarios on their phones and generate custom letters within parameters set by the loan officer. It's compliant, secure, and integrated into your LOS and you'll never go back to emailing PDFs again.

A Colorado mortgage company with substantial experience in bridge loans is seeking a warehouse line to fund these loans as the current home sells. Always good equity, good credit borrowers, so we believe a very needed product in this market. Possibly an existing warehouse provider or a bank with an appetite. For details email [info@sclmortgage.com](mailto:info@sclmortgage.com).

Today is National Dog Biscuit Appreciation Day, and Orion Lending is going to throw you a bone! Orion Lending will waive the UW Fee on all Titan DSCR locked today! Orion offers investors a sustainable business cash flow product, that now allows for business funds to be used towards down payment and closing funds. To learn more about this resilient investor loan, please [click here](#). Orion conducts Non-Agency Program Overview Training on Titan DSCR for Broker Partners every other Thursday! To view the complete calendar, please [click here](#). New Brokers can get Express Approved, meaning you can start submitting loans by the end of the day. And if that wasn't enough, New Brokers receive a 15 BPS Price Special. [Click here](#) to get approved with Orion!

What happens to the vault when a bank closes and the building is converted for a new purpose? One dive bar in Atlanta opted to install a shrine to the King of Rock and Roll, Elvis Presley. For lenders looking to convert their mortgage document storage from analog to digital, IDS has installed a proprietary eVault to its eClosing platform, Solitude Solution. The IDS eVault is approved by Fannie Mae and Freddie Mac and includes secure eDelivery and eTransfer functionality for digital mortgage documents, allowing lenders to quickly and easily register eNotes with MERS. You can't help falling in love with the IDS eVault. [Learn more today](#).

All they do is win, win, win. Computershare Loan Services (CLS) is the proud recipient of two industry awards: Fannie Mae's 2021 Servicer Total Achievement and Rewards™ (STAR™) award and Freddie Mac's 2021 Servicer Honors and Rewards Program (SHARP) award. CLS wins these prestigious awards year over year, and they didn't skip a beat in 2021. As a leading mortgage servicer, they deliver excellent service to hundreds of thousands of borrowers throughout the lifecycle of their loans. As a top MSR buyer, they offer sellers a competitively-priced co-issue MSR acquisition platform on a wide range of Agency-eligible products. CLS is in a unique position to help you execute your strategy in 2022 and beyond, whether you retain or release. [Contact the CLS team](#) today to learn more.

Are you looking to close more loans, faster? Capacity allows you to take care of your borrowers with superior customer service and 24/7 automated support—all through a mobile-friendly chat interface. Capacity correctly and instantly answers more than 90 percent of all prospective and current borrower questions without any human intervention. Capacity works in tandem with lenders by directing loan officers to use the Capacity bot as a first line of defense. If the bot does not know the answer, it escalates to the appropriate support agent. One of our mid-sized clients deployed Capacity on their website, and Capacity supported 6,500+ consumer facing questions in the first few months alone. Are you ready to provide superior customer service 24/7? Deploy within 30 days. [Request a demo](#).

Savvy lenders know how important it is to hone recapture and retention efforts in today's competitive market, even more so during periods of margin compression. Mike Vough, managing director at Optimal Blue, a division of Black Knight, examines strategies for managing margin compression during the market's ebbs and flows in his blog post, "[Riding the Latest Margin Compression Wave](#)." His various insights include how lead analytics platforms can help proactively identify customers in a lender's portfolio who may be thinking of refinancing or buying a new home based on their loan characteristics, market conditions and other data. Similarly, customer relationship management platforms and marketing automation systems can help lenders stay in touch with borrowers when it matters most. Visit with Black Knight at the [MBA Servicing Solutions Conference and Expo](#) to learn more about enhancing the customer experience to improve retention.

New ebook: How to improve your lending profitability to combat 2022's shrinking margins, according to 4 industry veterans with 20+ years of lending experience. [Mortgage rates](#) have nearly reached 4 percent, blowing past industry predictions. This year, profit margins will be hard to maintain as interest rates rise and loan costs skyrocket. Now more than ever, lenders need to think towards actionable ways to buoy their viability. Digital mortgage solutions provider Maxwell's newly published ebook aims to help small and midsize lenders prepare their operations for challenges to come. Featuring insight from exclusive interviews with 4 industry veterans holding 20+ years of mortgage experience each, this ebook will help you develop strategies for success. Want to arm your team with actionable tips for the challenging road ahead? [Click here](#) to download Maxwell's free ebook "Future-Proof: Industry Insight to Help Local Lenders Thrive in 2022 and Beyond."

### Upcoming Training & events

National Mortgage Professional Magazine and Robert Senko, President of ACC Mortgage, will host a "[DealDesk Focus on ACC's DSCR and ITIN Products](#)" today, at 1PMET doing a deep dive on DSCR and ITIN.

The Texas Real Estate Research Center and the Federal Reserve Bank of Dallas are co-sponsoring a virtual conference, Feb 24-25. [Register for Emerging Trends in Real Estate Markets Post COVID](#) and learn about the latest trends affecting the real estate market.

This Friday the 25th is the next edition of The Mortgage Collaborative's Rundown with Rich and Rob. Rich Swerbinsky, the COO of The Mortgage Collaborative, and I will be covering current events in the mortgage market for 30 minutes starting at 1PMET in "[The Rundown with Rich and Rob](#)."

Join Zonda on Thursday, March 3 for the [Q1 Housing Forecast webinar](#). Chief Economist Ali Wolf will deliver a national housing market update. Guest speakers Andrew Wilson and Shaun McCutcheon will share regional outlooks for Raleigh, Charlotte, Nashville, and Atlanta.

Take a closer look at market opportunities and challenges to address these critical questions:

When can we expect some supply chain relief? How is the housing demand landscape holding up? What are the growth opportunities in the Southeast?

[Register](#) for MBA's "Get to Know MISMO" Webinar on March 3rd, 3-4 pm ET. The key to accelerating the industry's digital future and is free to all industry professionals.

MCT is gearing up for [the biggest Exchange yet](#), 10-year anniversary of MCT Exchange and 20-year anniversary of MCT celebration at the Hard Rock Hotel in San Diego the first week in March. Give your company unique opportunities for networking and exposure.

The [Lenders One Summit](#) is right around the corner in Phoenix, 3/6-3/9 at the JW Marriott, Desert Ridge Resort. Some of the featured speakers include industry icons as well as Jim Craig, Olympic Gold Medalist Goalie, Laura Brandao, Casey Crawford, Doug Duncan, Dan Fichtler, Joe Garrett and Mike McAuley, Garth Graham, Joel Kan, Ari Karen, Rob Chrisman, Mitch Kider, Kevin Peranio, Seth Sprague, CMB, Tony Thompson, CMB, Brian Vieux, CMB, and many more!

The Tennessee MBA has organized a statewide series of events starting in [Knoxville](#) on March 8th from 11:30am-1pm. [Nashville](#) will host a luncheon on March 10th from 11:30am to 1PM. If you're near [Chattanooga](#) on March 11th, from 6:00pm – 10pm. [Memphis](#) is having a luncheon on March 16th from 11:30am-1pm.

UCLA's second installment in the Climate Change, Health and Built Environment Discussion Series will highlight best practices, programs and policies for climate adaptation and community resilience through the built environment, and discuss the process for implementing them.

[Register](#) for Part 2: Adaptation and Community Resilience, Via Zoom Webinar on Monday, March 7th, 11:30 a.m. - 12:30 p.m. PT.

IKYM - [MMLA Sales & Tech Conference](#) is coming March 9th at the Crystal Gardens Banquet & Conference Center in Howell, MI. It will be a fully interactive and engaging experience with great speakers and Vendor expo area throughout the day. Invest in Yourself and Your Business [register](#) for the [MMLA Annual Sales Symposium](#). Check out [this video](#) from [MMLA CEO, Joanne Misuraca](#), on why you need to

register for the MMLA Annual Sales and Technology Symposium.

Learn details about Mountain West Financials' new Down Payment offerings, 3 DPA Programs with up to 5 percent in assistance, available nationwide (except New York), Forgivable & Repayment Options. [Register](#) for MMF Chenoa Fund DPA Webinar on Tuesday, March 1.

Non-QM Lending is back in vogue again. New investors, shifts in capital markets, and an increase in private label securitization activity has made Non-QM Lending more viable in 2022 than in past years. Join MBA of Eastern PA for a [March 3 Webinar - Current Opportunities in Non-QM](#). Session is open to Members and Non-members.

Benefit from tips for communicating effectively with mortgage referral partners to gain a regular stream of business. [Register](#) for MMA's March Educational Event on March 2nd featuring [Blaine Rada from Arch, MI](#) speaking about Ten Tips That Turn the Tide in Your Favor - Ideas for Success in a Changing Market. Price: \$10 Members, \$25 Nonmembers, light afternoon refreshments served, and beverages provided.

The refinance market is shrinking, competition is tight, and Agency guidelines are getting stricter. Non-QM saves deals for borrowers who can't qualify for Agency loans or who were turned down by other lenders. Become a non-QM expert, join Angel Oak's Product Focused Webinar - [Non-QM In Action on March 10th](#).

### Capital markets

Yesterday's news of an invasion of Ukraine didn't shock the market, probably a good example of the trading adage, "Buy the rumor, sell the news." The press has been talking about it for so long, it was entirely expected. And surprises move markets. An escalation of hostilities in Ukraine yesterday to open the shortened trading week saw Russia hit with sanctions, but U.S. Treasuries still pulled back and [mortgage rates](#) rose as the offensive did not expand into the rest of Ukraine.

It would seem inflation and how hawkish the Fed will be at its March meeting are still driving MBS pricing. Economic data on the day yesterday showed the Conference Board's Consumer Confidence Index dropped in February, but still beat expectations and was higher than the same period a year ago. If inflationary pressures continue and real disposable personal income is negative, we should see a moderation of spending activity in the coming months. On the housing front, the FHFA Housing Price Index rose 1.2 percent month-over-month in December, the same as November, while the S&P Case-Shiller Home Price Index rose 18.6 percent in December year-over-year, slightly higher than November.

Today's economic calendar is about done and dusted with MBA reporting that Mortgage applications decreased 13.1 percent from one week earlier, due largely to [mortgage rates](#) surging higher during the reporting period. Speaking of MBA, its monthly Loan Monitoring Survey revealed that the total number of loans now in forbearance decreased by 11 basis points to 1.30 percent of servicers' portfolio volume in the prior month at the end of January. According to MBA's estimate, 650k homeowners are in forbearance plans. Later today brings a Treasury auction of \$53 billion worth of 5-year notes and comments from San Francisco Fed President Daly. The Desk will purchase up to \$2.6 billion in conventionals. We begin Wednesday with Agency [MBS prices](#) worse .250 and the 10-year yielding 1.98 after closing yesterday at 1.95 percent. It would appear that the "invasion" was already priced into the market.

What do you say to comfort a friend who's struggling with grammar? There, their, they're.

### Employment & new hires

New American Funding welcomes Brooke Anderson as SVP, Business Development and National Recruiting, where she will be instrumental in helping grow national retail. Anderson is responsible for pursuing, attracting, and maintaining a team of talent that includes the company's network of retail and call center loan officers. Additionally, Anderson will be implementing training, developing systems, and improving communications between Sales leadership and the Recruiting team. In her previous role, Anderson realigned her entire department and played a key role in facilitating the way Regional teams worked with Recruiting. These efforts paid off with over \$10 billion in retail production. In 2019, National Mortgage Professional Magazine recognized Anderson as one of the 40 Most Influential Mortgage Professionals Under 40. The list is voted on by industry peers, who exemplify professionalism and top production in today's housing market. Interested in joining our team? Contact [Brooke Anderson](#) today! (609) 500-1520 EOE.

"Gold Star Mortgage is growing even more with several new branches now open in Baltimore, D.C., Dallas, Houston, Nashville, and Sacramento! With our new AIQ feature, our speed and ease at closing loans is unsurpassed! If you're looking for unique value propositions for your Realtor Partners, [click here!](#) [And it's ok to have fun too!](#) Reach out today. All discussions are 100 percent confidential! (888) 696-1344."

“The award-winning PrimeLending® culture wins again, this time ranking 2nd on the 2022 Top Workplaces USA national list. The employer recognition program compiled by Energage evaluated company culture based on employee survey data from more than 23 million employees across 70,000 organizations. Supporting a healthy work-life balance and thriving people-centric culture is not only one of PrimeLending’s top priorities, but also integral to delivering service beyond expectations to both customers and business partners. In addition to this honor, the mortgage industry powerhouse has been applauded for its rewarding culture with 96 percent of employees saying it is a great place to work. In the past year, PrimeLending has also been ranked a Best Workplace for Women, Millennials and Parents, as well as a Best Workplace in Financial Services & Insurance by Great Place to Work® and Fortune magazine. We’re looking for top performers to grow with us. Contact [Nik Hartke](#) today for more information.”

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