

# Mortgage industry challenges

- **Opaque lending practice and processes.**
- **Lack of overall governance and insights.**
- **High loan processing cost + number of intermediaries.**
- **Bank undercapitalization and customer dissatisfaction due to slow mortgage process flow.**
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- **Disparate systems for mortgage lending process, number of NPI documents and data security challenges.**
- **Managing complex interactions with multiple stakeholder and service providers to deliver successful and timely mortgage.**