1. Animaker creates a visual of Emily’s problem

[Narrator]

A home buyer always relies on the guidance of a real estate agent, from obtaining sensitive information, extensive documentation from the buyer to connecting the buyer with his/her mortgage lenders based on their network and expects the buyers to trust that each step is ethically completed and hopes that all the important information was shared, nonetheless the plenty back and forth to finalize these vital first steps.

[after this is said, Emily and her car looks dizzy and confused]

1. Business opportunity

[Mortgage originations 2022.xlsx displays highlighting the total]

[Narrator]

in 2022 alone, there was a total of $2.2T in mortgage originations in the US. This data represents the market opportunity for Experian to enter and compete as a loan originator leading entity by providing a modern and innovative solution that automates all steps of the buying and selling process of real estate transactions. This solution will attract current generations and become the norm and go-to real estate ecommerce application for the future generations. With 10m active employees already using ees verification fulfillment we already have a captive audience to jump start this solution in the mortgage/real estate industry.

[Donald duck diving in a pool of money? lol]

[Mission Statement (business case) Screen (could be just text and hackathon logo)]

[Narrator]

Mission statement

Experian Realty Connect is the future of real estate, a powerful solution that streamlines the home buying and selling process by providing a comprehensive suite of services that enables home buyers to manage every aspect of a transaction from start to finish or in other words from lender prequalification to receiving your new home keys and moving in. By providing a single platform for all parties involved, Experian Realty Connect is revolutionizing the way real estate is transacted, making it easier, faster, and more efficient for everyone involved.

At the heart of Experian Realty Connect is the mission to provide a seamless and intuitive user experience that makes it easy for home buyers to manage their transactions and to navigate the process with confidence and full visibility. By leveraging Experian Consumer services and Experian Employer services data, Experian Realty Connect can provide a wealth of insights and tools that help home buyers to make more informed decisions and have a better home buying experience.

1. Solution

[Architectural diagram displays]

One of the key benefits of Experian Realty Connect is the ability to pre-qualify borrowers for a mortgage loan with ease.

Experian realty connect prequalifies a borrower based on credit worthiness, income/employment report, latest w2s and proof of funds and instantly returns a prequalification amount and official prequalification letter for the buyer to start home shopping. This streamlined process saves time and reduces the risk of delays, which can be a major advantage for both buyers and sellers.

[App demo starts]

[Narrator]

Emily is an active employee that has access to our Experian verify ee portal, by clicking on the “my marketplace” Emily has access to obtain an instant prequalification letter by simple consenting to share her information and documents that ECS and EES has in record, Emily can go to ask an agent “What do I need to get prequalified?” the AI real estate chatbot agent can obtain consent and guide Emily to our “get pre-approved” page where she can view the amount that she qualifies for to begin her home search.

1. future state

[Figma screens]

[narrator]

Pending script

1. Emily is front of her house smiling with her cat]

[animaker showing happiness]