



Prosperity Home Mortgage Delivers Digital Mortgage Experiences with a Personal Touch

By Justin Messer, COO

At Prosperity Home Mortgage, our north star is to **provide the absolute best purchase mortgage experience** for each participant in the transaction including borrowers, our valued real estate partners, and our own team members.

One of the ways we've differentiated ourselves is through our 'hybrid' lending model. The value of a digital mortgage is undeniable, and we pride ourselves on being able to offer a digital-first lending experience that enables prospective borrowers to apply for a loan and complete verifications online.

While a digital experience is preferable for many, we also recognize that the homebuying process can be overwhelming and that borrowers sometimes need a human hand to guide them through the process. To address these needs, we maintain a strong traditional business model that encourages our mortgage consultants to meet face-to-face with potential homebuyers. Creating an elegant and efficient way to weave the benefits of a digital mortgage solution into a more traditional, face-to-face mortgage application process requires a different approach and flexible solutions.

Unfortunately, our previous attempts and partnerships aimed to drive borrower adoption of digital verification solutions fell short, resulting in nearly half of our borrowers never having the option to leverage digital verifications. In response, we went looking not simply for another digital verification solution, but also for a partner that was tech-savvy, quick to iterate, and fully transparent.

With Finicity, we found that partner. With their safe and secure platform, we have been able to provide our borrowers with a streamlined digital mortgage verification process that allows us to be flexible, instill confidence in our borrowers, and enable a choice between the advantages of a digital solution and the importance of a face-to-face interaction. Finicity’s solution allows us to cater to all of our customers, regardless of their preferences. Together, we’ve made it easier than ever for borrowers to come away with the money they need to finance their homes.

“Finicity has also helped us refine our image with our customers and partners. PHM, in one form or another, has been in business for over 30 years and, as a realtor affiliate lender, might have been perceived as an old-fashioned lender. While we have worked hard to position ourselves as a technology-first company, we’re not trying to build a ‘one-size-fits-all’ solution designed to force customers into an online-only transaction. I can happily say that with the solutions we’ve architected with partners like Finicity, we can now complement our brick-and-mortar services with a premium digital experience all while remaining true to our brand.” - **Justin Messer**

The Finicity Solution



Increased Adoption

Customers who link their assets through Finicity-powered verification of assets have risen from 5% to 50%.



Powered-up Processing

Since partnering with Finicity, Prosperity Home Mortgage is processing twice as many loans as before the partnership.



Flexible Solutions

Finicity’s mortgage verifications can adapt to unique lending scenarios and use cases.

