

# Accelerating Digital Mortgage Decisions With Trusted, Real-Time Data

MORTGAGE LENDER

## The Challenge

In mortgage lending, speed and accuracy are critical — but traditional onboarding and verification flows often introduce friction that slow down applications and decrease conversion rates. In addition, incomplete or disconnected data limits the ability to quickly assess borrower readiness.

One mortgage lender powering more than \$1 billion in originations each month needed a solution that could:

- Reduce friction early in the application flow
- Fit seamlessly into existing verification processes
- Provide a complete, trustworthy view of a borrower's financial health
- Enable faster, more confident approval decisions

## The Spinwheel Solution

With Spinwheel, this lender enhanced its mortgage experience with frictionless verification processes and a more complete borrower profile — without disrupting existing workflows.

Spinwheel enables it to:

- Improve onboarding and conversion through SMS-based connections
- Combine debt data with FICO credit scores for a more complete borrower profile
- Make faster decisions using trusted, real-time financial signals

Rather than replacing the existing process, Spinwheel fit naturally within it — helping teams move faster without added complexity.

## The Impact

By partnering with Spinwheel, the mortgage lender has streamlined borrower onboarding and strengthened its decisioning foundation. Now, borrower data has transformed from a bottleneck into a competitive advantage.

## Products Used

- Spinwheel Connect (SMS)
- Spinwheel Debt Profile
- FICO 4 and VantageScore 3.0 credit scores

Successfully Verified

Profile Details

Name

Alex Simon

Birthdate

07/20/1996

Phone

(510) 732-4112

SSN

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Address

2691 Etna Street  
Oakdale, CA 92809

Debt Profile

Total Debt

\$187,014.36

Average APR

6.8%

Credit Score

724

Monthly Payment

\$2,340

Mortgage

Personal

Auto

Credit Cards

Borrower Attributes

Oldest Account

8 yrs 3 mo

Revolving Utilization

32%

You're Pre-Approved!

Best Rate Available

6.875%

30-Year Fixed

Credit Score

724

DTI Ratio

28%

Loan Amount

\$385,000

A loan officer will call you shortly with your personalized options.

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