



# LendingPad:® A MISMO® iLAD Success Story

## 1. How long have you been involved in MISMO?

LendingPad Corp. launched in December 2015 as a modern, efficiency super-charged loan origination system (LOS). MISMO and industry standards have been a foundational core of our system from Day 1! LendingPad prioritizes communication and collaboration, and MISMO provides a common language.

## 2. How far along are you in the MISMO iLAD process?

Our LOS application is advanced in the adoption of MISMO Industry Loan Application Dataset (iLAD). LendingPad supports MISMO 3.4.3.3.1, 3.0, as well as all 2.x versions.

## 3. Do you have more enhancements to implement?

We don't have any but are committed to be a leading industry partner and perpetually modernizing and staying current.

## 4. Do you have third party integrations that accept or provide MISMO iLAD?

Yes, we have a growing number of third party integrations, such as agencies, document and compliance providers, credit, flood, MI and other vendors using MISMO standards. LendingPad prizes integrations that exceed users' performance expectations.

## 5. What business benefits do you see from your adoption of MISMO iLAD standards?

We greatly benefit from the MBA and MISMO's leadership in this area. In this complicated, ever-evolving industry, having industry standards makes it easy for different service providers to transfer data. It also increases the quality of the data exchange and reduces noise.

## 6. What advice do we have for others in the industry and what should they know about MISMO iLAD?

It is important to be informed and part of an ecosystem that partakes in best practices related to data exchange. We advise industry participants to join MBA and the MISMO organization and hire qualified mortgage technologists.

## 7. Anything else you'd like to add?

LendingPad is a fast-growing solution that gives lenders looking for greater efficiency and service from their LOS. Our mission is to improve the quality of life for our users and help them close more loans. We are on a great growth trajectory, and this would not be possible for a modern solution like ours without a common industry language.

**For more information: Visit the [MISMO iLAD](#) and [LendingPad](#) websites.**