



Opportunities for Collaboration Pain Points; Issues and Opportunities

Item #	Opportunity for Collaboration	Category
1	Reduction in appraiser requirements and schooling. Use ex-military personnel who have had a structured career.	Appraisal/Appraisers
2	Commercial inspection form data in standard format for exchange with GSE's instead of Xlsx workbook	Commercial
3	Commercial: GSEs have lots of great information . How doe we make it meaningful and available to users?	Commercial
4	Commercial: How to scrape years worth of PDF document (all in different formats) (rent rolls, appraisals, environmental report) to build and robust historical and structured data set. And how can we develop and enforce standards that happens in an automated and consistent way in the future?	Commercial
5	Commercial: Need meaningful (only collect what is needed) required data for things such as Property Inspection Form; Rent Roll, etc.	Commercial
6	Commercial: Provide industry with guidelines or best practices for the reporting of loan narratives to NOT include graphs. This would enable data extraction from narratives at a lower cost. (Pertains to COMMERCIAL)	Commercial
7	Commercial: Simplification of B2B connectivity	Commercial
8	Construction servicing data file structure (expand current standard for construction data)	Construction
9	Adopt e NOW	Digital Mortgage
10	Continue the client experience developed during origination through the life of the loan	Digital Mortgage
11	eNote is not eNotary! Approved in all 50 states	Digital Mortgage
12	eNotes	Digital Mortgage
13	Executive commitment to spend money to change and automate process	Digital Mortgage
14	Further adoption of "direct from source"	Digital Mortgage
15	Just say no to hybrids! Go fully digital	Digital Mortgage
16	Lack of total understanding of total process to automate	Digital Mortgage
17	Make all manual forms available in digital data field	Digital Mortgage
18	Need all states to get on the train for full emortgages	Digital Mortgage
19	Remote versus "e" versus online Notarization - pick one	Digital Mortgage
20	Start with the note - it's simpler	Digital Mortgage
21	Verify party identity well in advance of funding	Digital Mortgage
22	Why don't more investors buy eNotes?	Digital Mortgage
23	A common date set for machine learning	Emerging Technologies
24	Cloud computing	Emerging Technologies
25	JSON comprehensive properties	Emerging Technologies
26	New technology versus old routine	Emerging Technologies
27	Own industry block chain root	Emerging Technologies
28	Reduce transactional requirement, API or common data hub for services such as MI;	Emerging Technologies
29	Support APIs in a standard way	Emerging Technologies
30	Support JSON on your future versions	Emerging Technologies
31	Common size security reporting	Information Security
32	Information security	Information Security
33	Easier integration within LOS	Loan Production
34	New commitment or resolution that allows lending to focus on originating for all	Loan Production
35	Better understanding of lender and settlement work process	Miscellaneous
36	Data – access to it, sources for it and timely nature of it.	Miscellaneous
37	Decentralization: disparate technology solutions	Miscellaneous
38	No one truly knows what their cost of doing business is	Miscellaneous
39	Possibilities - investors adopting	Miscellaneous

40	Provide more opportunities for younger people to connect at events to promote future generations in the mortgage industry	Miscellaneous
41	Transparency from listing through trade (transaction)	Miscellaneous
42	We need to invite not only technology people but the providers of services to this conference to interact with technology people course at the tech conference. You have both origination and servicing technology providers with vendors/partners. They need to interact-	Miscellaneous
43	Map settlement fee names	Origination
44	Pain point- unified front end/transparent user interface for customers and referral partners and loan officers	Origination
45	Promote collaboration between the states so that closing requirements are the same. This will help servicing, consumer experience, and investors.	Origination
46	Create Common open data standard when replying to regulators	Regulatory
47	Communicating monthly servicing portfolio to the service provider	Servicing
48	For servicing transfers: Establish industry market place for transfers of servicing	Servicing
49	Post Servicing Transfer: Reduces risk for fraud: (1) of 3rd party acting as the servicer; (2) Borrower or their manager; (3) service providers such as insurance	Servicing
50	Servicing data structure	Servicing
51	Servicing datasets for QA purposes	Servicing
52	Willingness to collaborate at all stages of the loan life cycle specifically data transfer to servicers	Servicing
53	Data alignment between servicing and origination	Standards general
54	End to end consensus on MISMO for entire loan lifecycle	Standards general
55	Need to work to create a "user group" to work with volunteers to create consensus around priorities and share costs	Standards general
56	Technology certification standards. Just like ISO etc. A tech solution certified under these standards would be confirmed using all measures complying to information security standards.	Technology Certification
57	Vendor management - 3rd and 4th party	Vendor management
58	Vendor management – create a due diligence standardization and data set	Vendor Management
59	Vendor management	Vendor management