LEAN INTO LENDING

VOL. 3

BE THE INNOVATOR

ANDY MORRISE

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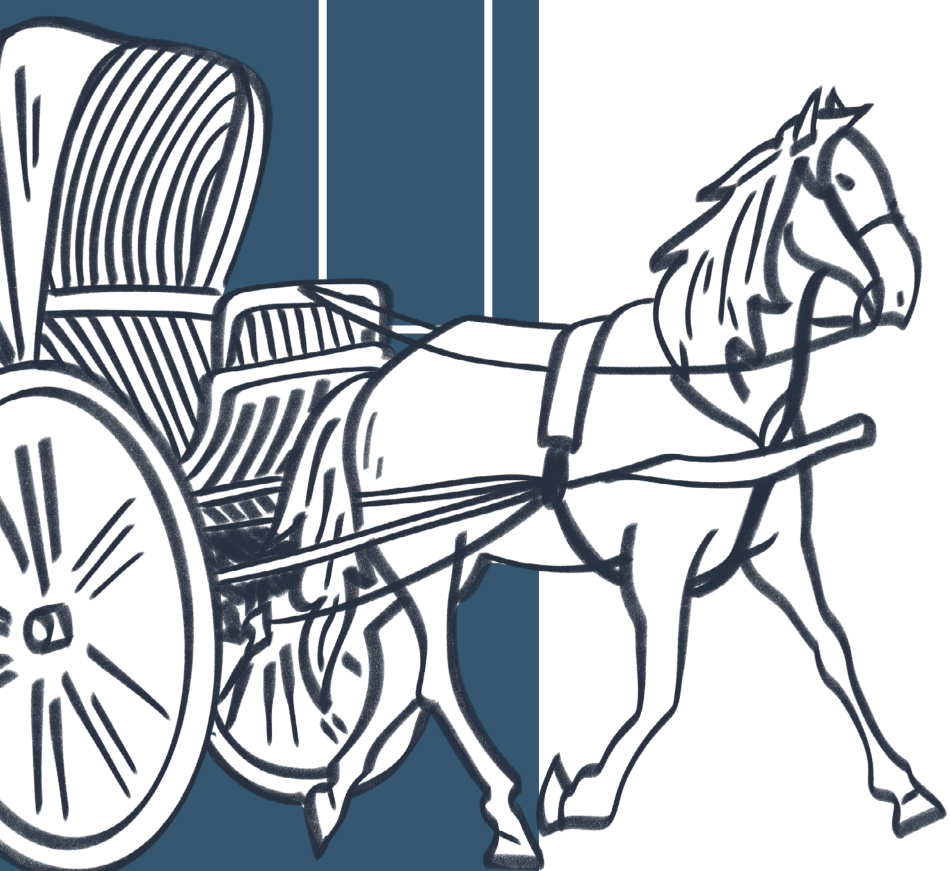
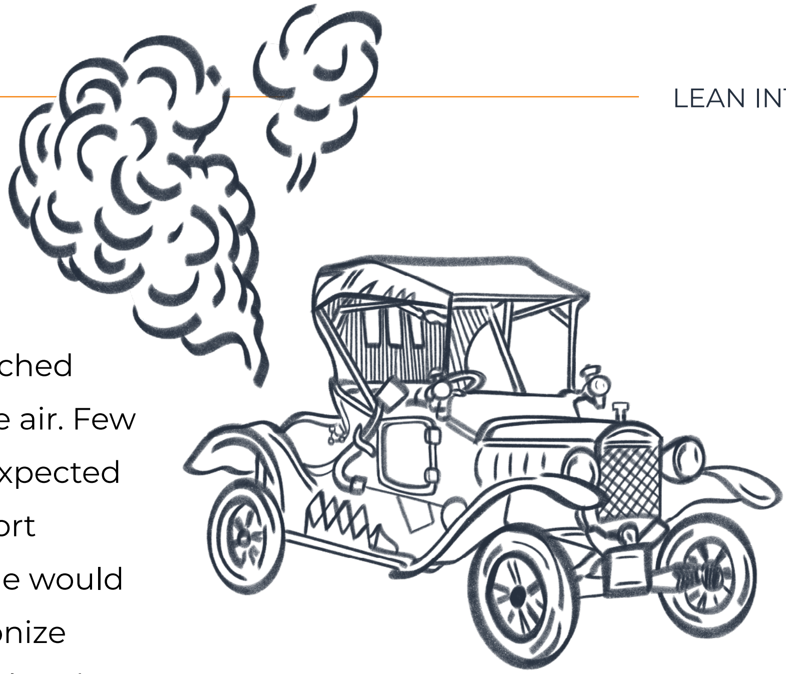
// INTRODUCTION

The horse-drawn carriage industry was enjoying a millenia-long hot streak at the turn of the century. The technology had been polished and fine-tuned over the years, evolving from the war chariots of the ancient near east, to sturdier and more reliable country wagons, and finally the stylish buggies that rode over cobbled city streets. By the year 1900, rail lines were used to move people and goods across great distances, but carriage producers still had complete dominance over local travel. Many scoffed when the Ford Motor Company introduced their Model T





automobile in 1908; it was a loud, rickety contraption that belched black smoke into the air. Few people could have expected that within a few short years, the automobile would completely revolutionize the way people travel and live. And the horse-drawn carriage, which had been the dominant means of transportation since antiquity, would become an attraction for tourists and children's birthday parties.

People's need for transportation didn't change. A company simply presented a better solution, and quickly won the people-moving business. We could tell similar stories about dozens of different inventions that transformed human life and upended the tools that came before, like electricity replacing candles, telephones and later email replacing letters, or air conditioning replacing hand fans. Whenever a new technology emerges, enterprising companies will try to turn that technology into a new product that better meets their customers' needs.

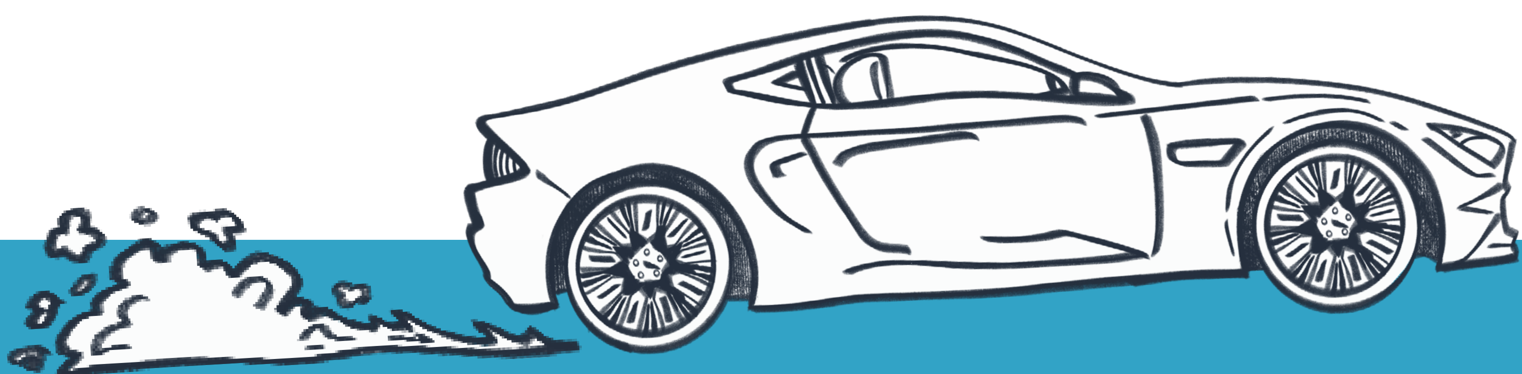
Lending is no different. As long as we live in an economy that experiences scarcity, there will be a demand for loans. But as new technologies emerge, the lenders who dominate the field will be the ones who leverage those advances to better meet their borrowers' needs. The future of lending depends on innovation.

Now, that might sound pretty obvious. You could say the future of just about any industry lies with modifying and improving its products. But the lending industry is poised for an explosion of new business models, all powered by an influx of stronger, more adaptable technology. These technologies are the building blocks for the next generation of financing.

And technology isn't the only change. New lending models have sprung up or gained mainstream traction, like crypto-backed installment loans or variations on the Buy Now Pay Later model. New laws have gone into place, like the CFPB's Small-Dollar Rule, and regulatory agencies have started looking at neobanks and fintechs with more scrutiny. The pandemic, brief recovery, and current recession have all had major impacts on the demand and supply of lending capital. The landscape is changing beneath our feet, and the lenders who adapt to it will be the ones who thrive.

Some business leaders will question the strategy of shifting and adapting to these changes. Some don't see a need. People will always need loans, they argue. Why should I reshape my operation when I still have steady business, or even growth? Lenders with this mindset mistakenly believe that past success is a sure indicator of future performance. Horse-and-buggy companies probably said the same thing before the automobile left them in the dust.

Other lenders might agree with the rationale behind innovating new products, but question whether it's even possible for their company to adapt and pivot as rapidly as a changing market demands. This concern, however, reveals more about how they see their own operation than it does about the products that they could design and implement: They view themselves as the type of organization that moves slowly, held back by weak technology. And unfortunately, many lenders who find themselves in this situation will allow themselves to stagnate further, doubling down on the decisions and mindset that makes them hesitant to try something new. Before long, they'll be stuck with the same product line they've had for years (or decades), the same legacy software that they've been dragging along since launch, and the same dissatisfied customers, just waiting for the right moment to jump ship.



This third volume of Lean Into Lending is about getting out of that rut. It's a guide to the new technologies and products pouring into the lending space. But more than just outlining some specific advancements we're excited about, we want to understand and explore the mindset and philosophy that enables innovation.

In this volume, we'll explore:

- The Innovation Mindset, or the attitudes and practices that foster new ideas.
- The distinction between technical innovation and product innovation, and how the technological innovations happening today will shape the lending products of tomorrow.
- The value of diverse product offerings to shore up and expand your portfolio.
- The tools lenders can use to turn their ideas into profitable lending products.

As lenders adapt to an evolving market, they must always consider how to appeal to borrowers' changing expectations. When borrowers look for loans in the coming years, they'll find a marketplace divided into two groups. On the one hand, they'll find traditional banks and financial institutions sticking to the same products they've used for years, the same one-size-fits-all approach, the same bureaucracies and red tape. On the other hand, they'll find a new generation of fintechs, neobanks, and other lenders who are using technology to build customer-centric products and experiences.

// THE INNOVATION MINDSET

There are some ways to prepare for innovation, ensuring a tighter focus and avoiding the risks that come from running too far down the wrong path. A budget, for example, is helpful for any new product idea, both in dollars and in the opportunity cost of spending time on a project that (even in a best-case scenario) doesn't offer immediate returns. But before we get into anything specific, we want to discuss a prerequisite for innovation that is often overlooked or misunderstood: The Innovation Mindset. This mindset is not just believing in yourself or your product, but a set of principles. These principles form a model for understanding how innovations have been made throughout history, and how they will continue to be made in the future.

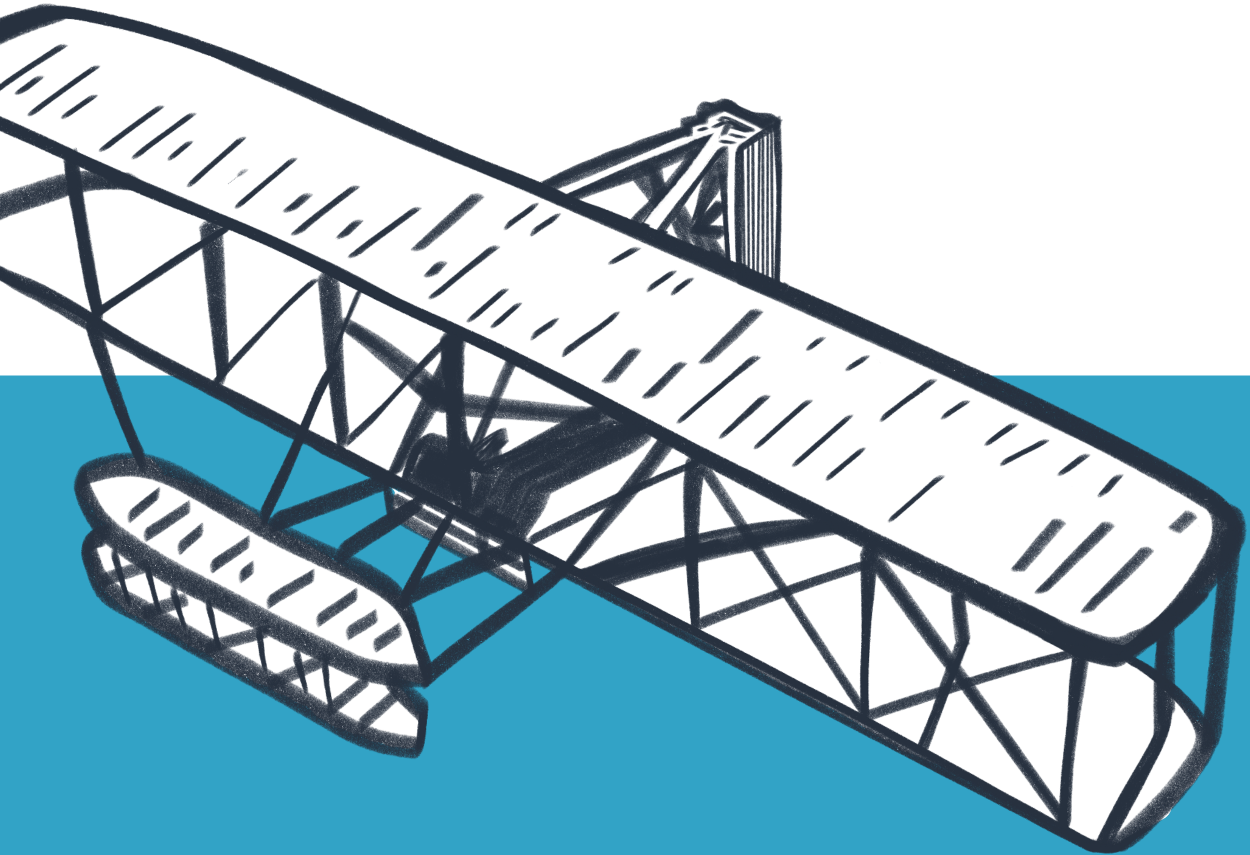
Innovation is a process, not an event. We've all heard the expression, "Let's not reinvent the wheel," typically used to say that an existing solution works fine, and we don't need to develop anything new. While that sentiment is sometimes appropriate, we should acknowledge that the saying itself fundamentally misunderstands the history of invention. The wheel has been reinvented dozens of times. An old wagon wheel with wooden spokes and axles was the perfect tool for the Oregon Trail, but you'd be crazy to try driving with them on a modern highway at 70 miles per hour. For that job, you'd need modern tires, made of a thin rubber layer holding in pressurized air. And by the same token, modern tires made for paved roads would probably pop within a few hours of driving on a rough prairie trail. The core technology of the wheel has existed for eons, but it has been updated, redesigned, and reworked to fit countless situations, in a cycle of invention and reinvention that's lasted thousands of years.

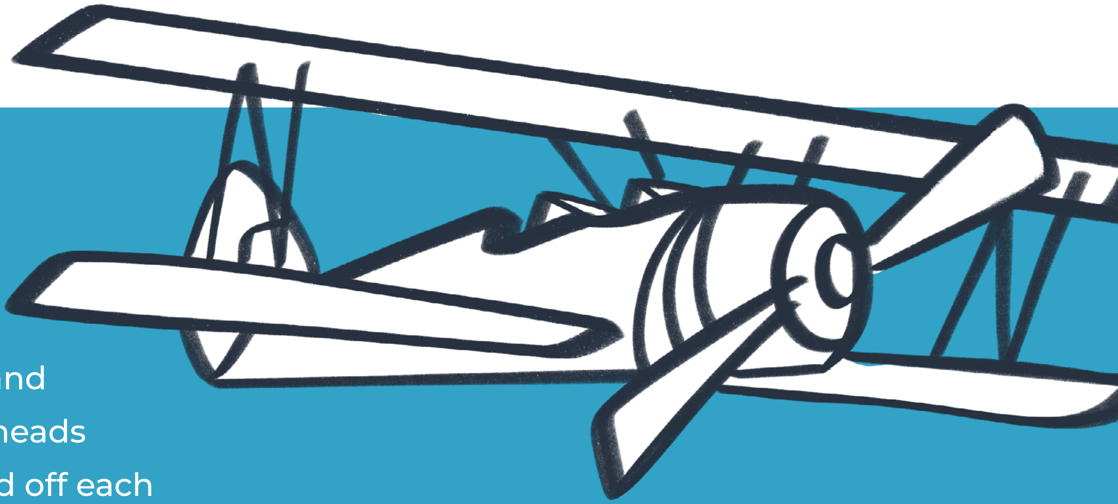
An innovation mindset means understanding that innovation is an iterative process.

WHEN YOU THINK YOU HAVE THE PERFECT PRODUCT, YOU'VE GIVEN UP ON THAT PRODUCT'S FUTURE.

The best we can aim for is to create a product that is perfect for a specific market at a specific time, but as that market shifts, the product must evolve and adapt.

Innovation is best accomplished through cooperation within and between organizations. Think for a minute about your favorite fictional scientist. Whether it's Victor Frankenstein, Emmett Brown, or Tony Stark, there's a good chance that they're a solitary genius creating technical marvels all by themselves. In truth, though, this idea of a lone inventor who makes breakthroughs without any help might be more far-fetched than a time-traveling DeLorean. Real inventors, like the Wright Brothers, Thomas Edison, and Steve Wozniak, collaborate with other innovators. Many have teams of talented creators working alongside them, and they all learn from others in their field. If it weren't for the other early aviators who tried and failed to develop an airplane, the Wright Brothers might have never succeeded.





Most companies understand that when they put their heads together, teammates build off each other's ideas and work to arrive at the best solution. But there's no reason to limit that collaboration to the people on your payroll. Lenders should collaborate with their origination, underwriting, and servicing partners, with payment processing companies, and with companies who provide other services like customer communication or background research. These companies are focused on solving your problems, and they spend a considerable effort trying to figure out what those problems are. Despite the specialization these partners bring, some companies are still reluctant to look outside their own organization, which limits their options and hinders their growth.

Competitors often find it's in their best interest to collaborate and share ideas as well. You of course want to keep some details private, but lenders could all benefit from a better understanding of which strategies work and which don't. Even when companies aren't collaborating, sharing innovations is inevitable: when one company's new idea succeeds, others will emulate it.

Innovation is not just having ideas, but implementing them.

Every great innovation starts with a great idea, but not every great idea will become a great innovation. The initial idea is like a seed. Given the right conditions and resources, it will germinate and grow into a plant, eventually sprouting fruit and spreading new seeds. But if that nourishment is withheld, the seed will die. Collecting seeds might be an interesting hobby, but it doesn't make you a farmer, and it doesn't give you a harvest.

How many would-be innovators are still sitting on their plans, insisting that they could revolutionize the world? It ultimately won't matter how inventive, creative, or promising these ideas were. The only ideas that will matter in a decade are the ones that were nourished and grew into fruition.

Seeds need sunlight, water, and soil with the right balance of nutrients. Lending innovations need tech, capital, and a team that can support them. The technology used to support an idea might be an all-in-one platform, or an array of integrated software that works together to accomplish your plans. The key is to find the tech that can implement the idea now, yet also leaves room to adjust in the future. Capital is straightforward—you need to spend money to make money—but plenty of ideas wither on the vine because their creators are hesitant to put them to the test. Ideas that are financially supported might also lack human support. Most new products need a team who can make them work, who are trained with an adequate understanding of the program and where potential risks lie.

These ideas come together to form a simple conceptual model for innovation. It's not magic. It's neither as hard as we think it is, nor as easy as we'd like it to be. To drive innovation, we recommend launching an innovation team. This may be a dedicated group, or may borrow the members of various teams. These innovators should understand your product, your customers, and the innovation mindset. Regularly assign them to research a specific idea and create a proposal or proof of concept. They should only work on one idea at a time, and be given a finite amount of time and resources. Rather than just waiting for innovations to crop up on their own, adopt the mindset that creates them.

// TECHNICAL INNOVATION

Once you've made the decision to pursue innovative solutions, you run into a bit of a quandary: How do I innovate? At first thought, we might go to an oversimplified scenario we've all heard parrotted in business classrooms, news segments, and motivational speeches. The story starts with an annoying problem that just really irks our inventor-protagonist. They decide to fix the problem, and through gumption, pluck, and a spark of inspiration, they invent something entirely new that changes the world forever. The ending typically features a long line of customers and a tall stack of money.

This narrative might be true in a few extraordinary cases. More often than not, though, it overgeneralizes a much more complex process. It presents a single event, led by a single person, with a single great idea, all misconceptions that the innovation mindset dispels. But the story has another problem: It fails to distinguish between product innovation and technical innovation. Product innovation is when you develop new ideas and solutions to meet customer needs. Technical innovation, on the other hand, is when you develop the underlying technology that makes those products possible. An ice cream company innovates a product when they put out a new line of flavors, but they innovate technology when they design a new type of fridge that saves space or prevents freezer burn.

In those oversimplified stories, we almost always have an inventor who sees a problem, and then builds both the technology and product in a single stroke of genius. This rarely happens in the real world. The microwave wasn't invented because people hated stoves and ovens and needed something faster; it was invented after a scientist realized that a new technology (a magnetron built for radar detection) had an unexpected use (heating food). APIs and databases weren't invented specifically for lenders, but lenders have discovered valuable uses for them, and they've made them a critical part of their operation.

And yet, popular narratives about innovation will often blur the line between technology and product, usually at the expense of the technology. Even in fields where technical innovation should be front and center, product innovation dominates our attention. For the consumer, this is only natural—we care about what a product does for us, not the engineering or coding that makes it possible...

...BUT, WHEN COMPANIES NEGLECT TECHNICAL INNOVATION, THEIR PRODUCT WILL INEVITABLY STAGNATE.

Case in point: smartphones, a technological wonder that's spent the better part of a decade mired in a cycle of faux innovation and flashy updates that don't really change user experience. To be fair, there are a few useful features that distinguish today's newest devices from the first iPhone, released in 2007. Wireless charging, better cameras, and biometric security have all been welcome additions. But these actual innovations are dwarfed by the sheer number of aesthetic tweaks and touch-ups, both to the devices themselves and what appears on their screens. Although smartphones were a major innovation, transforming how people communicate and manage their lives, they have grown stagnant. Product is ultimately limited by tech, and the companies (or entire industries) who overlook technical innovation will soon find themselves releasing a shinier version of the same product, year after year after year.

If technical innovation is what drives and enables product innovation, then lenders need to make it their business to incorporate those new technologies into their products. The trouble is that technical innovation isn't exactly easy. There are a handful of very large lenders with skilled teams who are able to create new tools on their own, but those resources simply aren't available to everyone. However, you don't need a massive tech department or a huge R&D budget to harness the cutting-edge tools that pop up elsewhere. You just need to follow developments in the tech industry, and you'll start to see how those innovations could improve your products.

Let's take a look at some of the technical innovations that will soon become a bigger part of our lives, and how lenders could build on these advances.

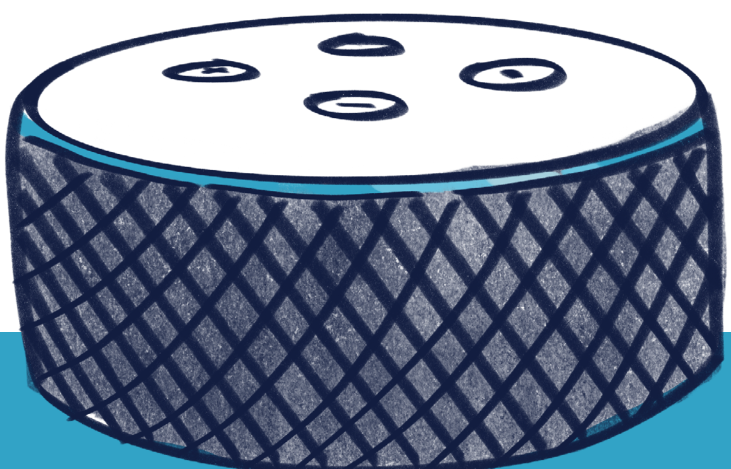
Internet of Things

Adding internet connectivity to devices is a trend we only see continuing to rise. As everyday appliances gradually become an interconnected web of smart devices, their owners will have a convenient nexus for shopping and decision making, and lenders too will have new opportunities to finance those purchases.

Imagine a voice assistant, like Amazon Alexa or Google Assistant, with financing options built into it.

Suppose you're in the kitchen, mixing cake batter with an electric hand mixer. The mixer is small but heavy, and as you feel your arm starting to ache, you remember that you've been thinking about getting an upgrade.

"Alexa," you say, "Add a standing mixer to my shopping list."



"Okay," it says. Instead of adding the words 'standing mixer' to a list, like it does today, the assistant pulls up a quick list of trusted brands, displayed on your TV. "Do any of these look good?"

You tell it you like one of the models, and then it asks another question: "This mixer costs $359.95. Would you like to split this purchase into four payments of $89.98 each?" On the TV, the mixers are replaced by a simple summary of your payment schedule, showing when each installment would come due. At the bottom of the screen, there's a disclaimer that failing to make timely payments would result in late fees. It all looks good.

"Yes," you answer.

"Great. Your standing mixer should arrive Tuesday, and your first payment will be due on Wednesday."

And just like that, a few sentences between you and your smart speaker have opened a loan.

The internet of things also opens the door for product innovation in line of credit accounts. There are already smart fridges that tell you when you're running low on eggs, milk, or anything else you like to keep well stocked. Why not integrate that fridge with a line of credit account? It could order your groceries for you, charge a card that earns you grocery rewards, and check your schedule, arranging the delivery for when you're home.

Smart cars present an even more exciting possibility. They already run diagnostic checks to tell when you need repairs. When you're due for new brake pads or an engine check, the car could compare your schedule with available appointments at local repair shops, then prompt you with a time that works. And when the appointment has ended, it could manage all the payments by setting you up with an installment plan. (Better yet, a self-driving car could even drive itself to the mechanic's shop while you're at work, and line up an Uber or a Lyft if the repairs take longer than expected.)

When we connect the objects in our homes, workspaces, and everywhere else we go, we'll open up countless opportunities for purchases.

IT'S UP TO LENDERS TO TAKE ADVANTAGE OF THIS TECHNOLOGICAL INNOVATION AND MAKE THEMSELVES A PART OF THAT FUTURE.

FedNow

If you've read Volume 2 of Lean Into Lending, you might remember us mentioning FedNow, a long-awaited upgrade to e-check infrastructure in the United States. Since 2016, the e-checking system has been capable of making same-day transactions. This was a huge improvement over the three-to-five business days it had taken in the past, and the first major update to the system since it debuted in the 1960s.

But same-day transactions are still referring to business days, which results in delays on transactions made over the weekend. Even payments that go through on the same day might take hours to clear. This obviously slows down a lender's collection process, but it also hurts your customers' experience with funding. If they're trying to get a loan to meet some unexpected expenses, like repairs on a car or home, they don't have days—or even hours—to wait.

This will all be solved in the summer of 2023, when the Federal Reserve has said FedNow will go live. It will be able to process ACH payments in real time, any day of the year, without interruption. Payments and funding transactions will move faster, as will banking-related services, like verifying identities or pulling KYC data.

Imagine how these tools could work together. A customer fills out a loan application, and within a few seconds the lender is able to verify who this person is, and that they have a working bank account. With the due-diligence work complete, they can extend a loan. When the borrower accepts the offer of credit, funds are deposited into their account within a minute. You want money now, you get money now. The speed introduced by this change will have a huge psychological impact on borrowers.

This change will also help lenders increase the speed of their business. No more waiting for borrower payments. Payments made through a diversion of a borrower's payroll will be received days earlier. Time is money, and this improvement to the time it takes to move money is no exception.

Financial Identity

Data is a vital component of product innovation. When innovators talk about making new products that cater to customers' needs, it goes without saying that they will need information about those customers to determine where their needs lie.

However, current data gathering practices make people uncomfortable, and they don't always deliver the right information. If you're trying to advertise a credit card that gives rewards on travel, your most likely customers are people who frequently travel. If you buy a customer profile from a data broker, you'll find a group of people who have expressed interest in travel through reading articles about different parts of the world or looking up famous landmarks. But a significant number of those people are just curious, or maybe even doing a report for their geography class. Meanwhile real travelers might spend their time actually going places instead of reading articles about it.

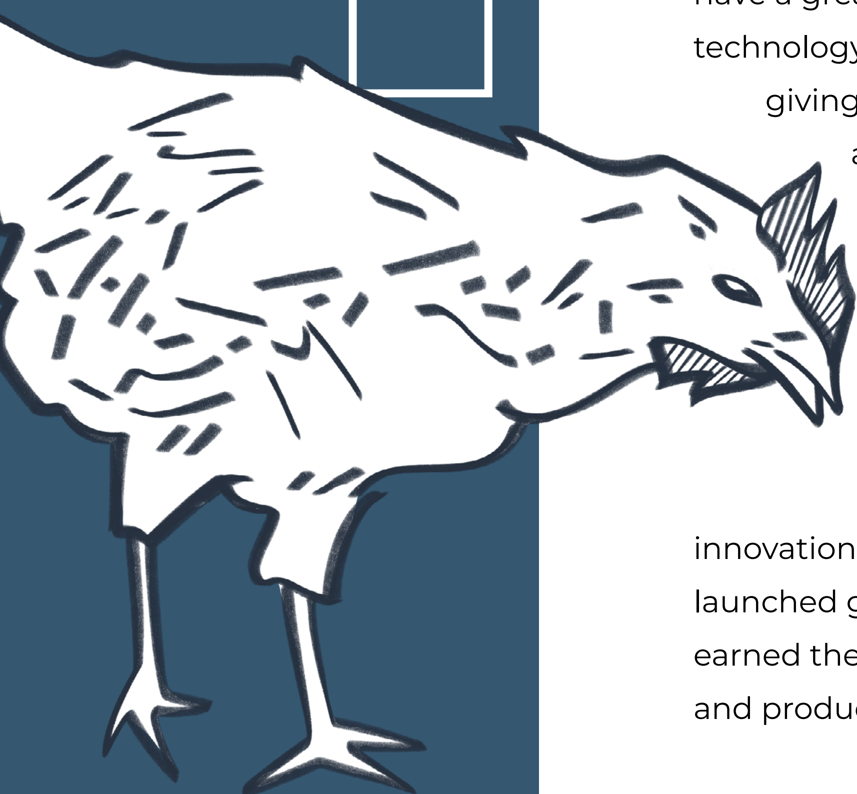
A far more reliable data source can be found in people's real-world spending habits. If a person regularly buys plane tickets or makes transactions in ZIP codes across the country, you can be certain that they actually spend money on travel, and are a much better target for your advertisement. What's more, people aren't nearly as concerned about their purchase data going to advertisers as they are about their family lives, political leanings, or browsing history.

If their borrowers are comfortable with it, lenders who extend credit cards will have the option to sell that transaction data, creating another revenue stream. They can take the limited information about a transaction from the card issuer and run it through a service that positively identifies transaction details like the business, the address, and the business logo.

Some merchants even provide line item data, so a line-of-credit lender knows exactly what the borrower purchased. They could take all the available data, look for trends, and develop a financial profile that models the person's spending habits.

4

// PRODUCT INNOVATION



With the right technology powering your operation, you're free to explore new ground with your product. Sometimes the order is reversed—you have a great product in mind, so you seek out the technology that can make it work. Rather than giving yourself a headache thinking about a chicken-or-egg scenario, remember that technical and product innovation are both part of an iterative process. It doesn't matter so much which comes first, because developments in one area will inspire growth in the other.

Let's turn our attention to product innovation. In the lending sphere, neobanks have launched game-changing financial services that earned them a reputation as industry pioneers and product innovators. These online-only banking platforms challenge the status quo by offering perks such as no minimum balance requirements, early access to direct deposit payments, and—perhaps the biggest crowd-pleaser of all—no overdraft fees. These changes have proven popular, resulting in a mass adoption of neobanking. In 2021, there were 146 million neobank users, and this number is projected to increase to 350 million by 2026 (Insider Intelligence, 2022). This significant shift in the industry has inspired some traditional banks and credit unions to follow suit in ditching overdraft fees, and someday overdraft fees may altogether become a thing of the past.

When the first neobank decided to stop charging overdraft fees, it's unlikely they made the decision because their software just happened to have a no-overdraft-fees option. Undoubtedly, the decision was a deliberately crafted strategy to maximize customer satisfaction in order to attract and retain as many customers as possible.

But how did that first neobank come to the conclusion that eliminating overdraft fees would be a worthwhile gamble?

Imagine you are a part of the team developing that neobank. You're all gathered in an office, seated around a table, deep in the trenches of a brainstorming session. You know your core idea is good. People need the service that banks provide, but no one wants to deal with the bureaucracy. But you also know you need more than that. What's really going to attract customers and convince them to give your concept a chance?

Groundbreaking ideas most often come from problem solvers who don't wait for problems to emerge, but instead seek them out in their early stages, before customers even recognize an issue. They learn about technical innovations that could enable new features, and then they take a thorough look at the products they offer, searching for problems that their new technology can solve.

While working through the above process, your team may explore some of the following product questions in an effort to identify potential problems:

These questions are all very high-level. You focus on the question, “How do I distinguish my product from the many others on the market?” Your neobank has set itself up as a direct challenger and competitor to traditional banks, so the comparison is inevitable, and you need to make sure potential customers see you as the better option. We can turn that question into a problem statement that addresses your specific situation: “We need to clearly show customers why our bank is superior to the ones they already trust.”

As you're digging into these questions, a colleague across the table pitches an idea that they think solves the problem. "We can differentiate ourselves and increase stickiness by getting rid of overdraft fees," they say. A skeptical silence overtakes the room. Sure, eliminating fees ensures you stand out in a crowd of traditional banking options, encouraging customer loyalty, but what will it mean for revenue?

> **THIS IS A CRITICAL POINT FOR ANY IDEA, WHERE ITS CREATORS DECIDE WHETHER THEY ARE WILLING TO MAKE THEIR PLAN A REALITY.**

They often don't, choosing instead to avoid the unknowns and the inherent risk in launching a new product. What they should do, and what your hypothetical neobank team does, is put their heads together and figure out ways to mitigate that risk.

You deliberate and crunch the numbers, figuring out exactly how much revenue you would miss from eliminating overdraft fees. You run a few different models, testing to see what a worst-case scenario would look like, and what you might do to prevent potential losses. You can also look at how similar attempts have fared from other businesses. If it failed before, look closely for what factors contributed to that failure, and assess whether your team could overcome them, just like the Wright Brothers looked at the failed airplanes that came before their success.

Finally, put your ideas into practice. In the spirit of mitigating risk, you may want to start with a small scale pilot program. If things work, great! Refine your ideas and try the next iteration. If things don't work, great! Refine your ideas and try the next iteration.

5

// WIN WITH DIVERSE FINANCIAL PRODUCTS

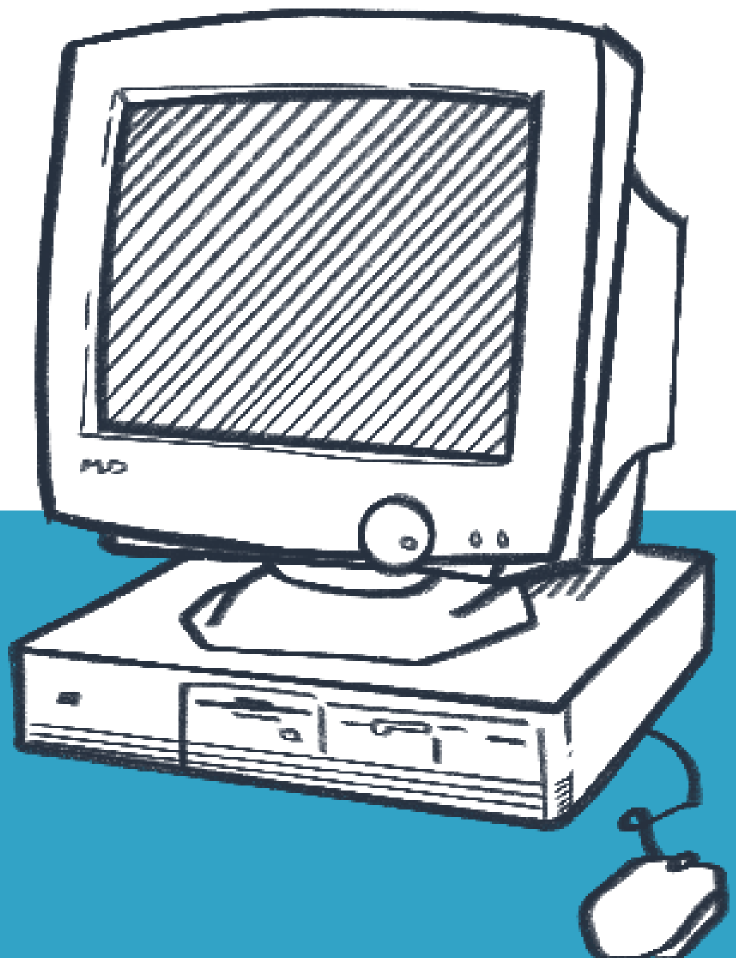
There has always been a demand for financing options, but the demand for specific loan products fluctuates. Some of this has to do with the material facts of the economy. Loans for building credit, starting a business, or buying a new car are more popular when the economy is doing well. But when the economy takes a turn for the worse, more people need immediate financing for everyday spending. Other trends in demand are driven more by people's perceptions than material reality. On paper, a loan for a few hundred dollars to buy a smartphone isn't all that different from a payday loan for the same amount, but borrowers treat the two very differently.

If a lender has adopted an innovation mindset, then they'll recognize that these cycles of demand present an opportunity to continuously attract customers who seek different kinds of financing.

However, these lenders will run into trouble if they lack the technical infrastructure to regularly switch loan products or support multiple loan products simultaneously.

Many traditional lenders, like major banks and credit unions, use woefully outdated and overly simplistic software. They'll have a separate piece of software for each lending product, and loans with even minor changes, like different interest rate or number of payments, are saved and serviced in different systems. If they wanted to make more significant changes to their loans—like how they're calculated or serviced—they would need to update hundreds of independent software systems, or move those loans out of their existing systems and into new ones.

Greenfield lenders who are looking to enter the space face their own challenges. They have to select a software (or multiple pieces of software) to manage their loans, without knowing what servicing problems they'll run into, or how they will need to modify and fine tune their products once they're on the market. We've seen an unfortunate number of lenders get tied down to inflexible software, and when the market shifts, they're unable to adapt with it.



For established lenders and newcomers alike, the existing software doesn't always do the trick.

If this were an infomercial, right now you'd see some helpless schlub throw his arms up in frustration, yelling "There's got to be a better way!"

And that schlub is right: There is a better way. Modern servicing cores are the technology that will open the door for your company's product innovation. On a single, powerful servicing platform, you can manage dozens of different loan programs. These programs could be radically different, like installment loans, leases, and lines of credit, creating opportunities for products to support each other. An auto lender could issue an installment loan for a car, and then extend a line of credit that's backed by the same vehicle, maybe even offering better rewards for fuel and maintenance. Or the difference between products

could be subtle, like a set of variations on a successful product, allowing you to experiment and optimize. If your servicing platform is holding you back from exploring new loan products, then it's high time you upgrade to a more powerful system.

Like in Volume 2, where we explored how lenders can use a proof of concept as a laboratory for innovation, running multiple similar products side by side will show you small differences in how they perform. If we remember that innovation is a process, not an event, we'll continue to improve and fine-tune these products indefinitely.

Outside of your own product line, you can also look for a revenue stream in referring customers to your partners. This kind of referral or reseller revenue will not only make you extra money, but may also help facilitate your own customer acquisition. Imagine a lender that partners with a car dealership, an insurance company (who can give the highest approvals or best rates to the lender's customer base), a warranty company, and a mechanics shop. Now that lender makes money from loans, referrals, resale of warranties, and a recurring kickback on ongoing insurance policies. This is one example, but partnerships, related companies, or additional services are available in every industry.

And of course, there's also room in the industry for greenfield lenders. For these companies, in-house financing is itself a product innovation, and one that can draw in customers, or allow them to make larger purchases when they don't need to have all their money on hand at checkout.

6 // NOW IS THE TIME TO ACT

Borrowers everywhere are looking for the best possible way to finance their lives. After the pandemic and its ensuing economic fallout, they're wary of traditional banks and financial institutions, but ready to explore new companies and products that offer a better customer experience.

As a lender and an innovator, you can offer them that experience. You won't just meet their current needs, but show them products and lending models that they had never imagined, sparking their curiosity and winning their business. Whether you're an established lender or a greenfield newcomer, now is the time to act.

Now is the time to become a profitable company that still puts customers first. Lending software can enhance your borrowers' experience while cutting back on wasted efforts, creating a lean system that brings in collections. If you want to ensure the strength of your company now and in the future, you need to innovate and explore your horizons.

Your own ideas could become the products that delight borrowers, disrupt the market, and generate a lot of money. But ideas don't cause change—actions do. And if you don't have the right tools, acting on a new idea can be intimidating. As Peter Drucker famously said, "If you want something new, you have to stop doing something old." With LoanPro at your disposal, you can do things no one has done before. You provide the ideas, and we'll provide the cutting-edge tools that will bring them to life.

CREATE SOMETHING NEW WITH US AND BECOME THE DISRUPTOR, INNOVATOR, AND LEADER—THE INDUSTRY IS READY FOR IT.

Put your innovation to the test with LoanPro

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