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WELCOME



# 66% of Millennials

want to live in the suburbs

Source: WSJ - January 21, 2015 *Generation Y Prefers Suburban Home Over City Condo*



**78% of households**  
with incomes over \$75k  
have smart phones

Source: Pew Research Center - Internet and American Life Project April 17 - May 19 2013

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GLBA

RESPA

CFPB

TILA

REG-Z



# TECHNOLOGY

# Timing is Everything



# Who are you as a company?



- Lender?
- Consumer Direct?
- Retail?

# Consumer Direct



- Call center tech
- Always-available people?
- Automation of personalization
- Chatbots
- Rate automation for bankrate, etc.



# Retail



- Pre-application for simple decisions
- Relationship based marketing
- LO's need personal representation.

# Borrower Facing



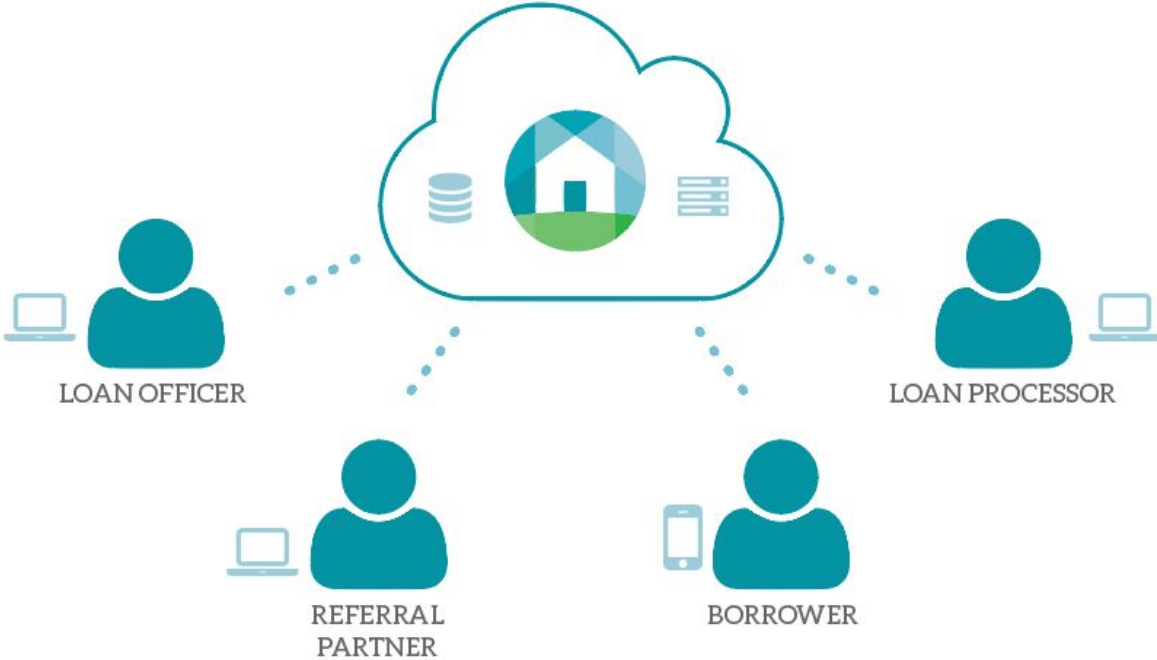
- Nurturing more loan starts
- Notification of conditions/needs
- Quick win commitments
- How many logins do they need
- Do your vendors play well together?

# LO Facing



- LO's are still the lifeblood
- Efficiency in the field
- Personal brand representation

# MOBILE-BASED RELATIONSHIP MARKETING





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