

# Fostering Repeat Business

Recapture borrowers by improving loan officer productivity and increasing borrower engagement with a single pane solution

Partner Insights from



Mortgage lenders discovered they had a blind spot during the pandemic. Believing that they had great relationships with borrowers, they expected those borrowers to originate loans with their current originator or servicer when interest rates fell.

Turns out those borrowers weren't as loyal as lenders thought they were. Instead, borrowers were lured away by savvy marketers with big budgets and mortgage lenders with household names.

Unfortunately, this blind spot resulted in mortgage lenders missing out on a huge recapture opportunity and watching their investment in acquiring the borrower in the first place melt away.

Mortgage lenders are not going to make that mistake again. The good news is that another opportunity for recapture is looming: ICE Mortgage Monitor reports that U.S. mortgage holders have \$11.5 trillion in tappable equity. With the average introductory rate on second lien HELOCs on the decline, demand by borrowers is expected to rise.<sup>1</sup>

Recapture is now very much top of mind for lenders, but they face a ton of challenges in executing a recapture strategy. Borrower information exists in multiple solutions and bringing that data together is costly and time-consuming. Without a holistic view of each borrower, lenders are essentially flying blind. They know what they

want to accomplish but they don't have a blueprint to get them there.

"As a lender, recapture is an opportunity you don't want to miss out on," notes Nick Belenky, Director of Solution Sales, ICE Mortgage Technology. "You've worked hard to build your book of business. You now need to reach your borrowers at the right time with the right message through the right medium to capture new business."

However, if lenders had a single pane solution with a 360-degree view of their borrowers, they could more accurately and efficiently identify how to better target, communicate with, and convert their existing borrower base. Disparate systems also led to overwhelmed lenders during the pandemic that could not keep up with demand during rate drops. A single loan officer experience can greatly improve productivity.

## From changed landscape to opportunity ahead

If lenders want to win at recapture, they need to understand how the mortgage lending industry is evolving. For example, large lenders are acquiring smaller or mid-sized originators and servicers with the goal of selling loans to their newly acquired portfolios. At the same time, an increasingly volatile economy has

<sup>1</sup> <https://mortgagetechnology.com/resources/data-reports/june-2025-mortgage-monitor>

rendered market conditions less favorable for lenders.

Lenders also struggle to keep up with the rapid technology changes. IT staff are forced to wrangle a custom-built technology stack to perform functions its was never designed for. As a result, technology investments are not delivering the ROI you expected.

Borrower expectations continue to evolve as well, forcing lenders to engage with borrowers in a proactive, timely, and relevant way that isn't off-putting or annoying. Lenders struggle to balance and unify marketing messaging especially in the mortgage space. Developing strong borrower relationships and keeping borrowers happy is critical for recapture success.

### Making the complex simple

Each technology tool in a lender's toolbox serves a niche function, whether it be point of sale, loan origination, customer relationship management, or loan servicing. Lenders must navigate multiple logins and learn multiple user interfaces. Not only is it disruptive and time consuming to switch between tools, but frustrating for lenders because it takes them away from building relationships with borrowers and extending loans.

Generic, one-size-fits-all solutions are like Swiss army knives. They may integrate multiple functions into one device, but they lack the precision and adaptability that lenders need to thrive, especially when competing against the "billboard guys" with massive marketing budgets.

What lenders truly require isn't a catch-all tool but something more like a meticulously organized, high-quality toolbox. It offers durability, scalability, and, most importantly, the flexibility to configure each tool to support their unique go-to-market strategies. Pair that with an intuitive, single-pane interface for loan officers and a straightforward yet highly configurable backend, and you have a solution designed to power a lifetime of efficient and effective loan production.

A single integrated mortgage platform consolidates



Working with a single vendor that brings all the tools together means that lenders can go back to being lenders instead of having to be an IT company."

—Nick Belenky,  
Director of Solution Sales,  
ICE Mortgage Technology

all the necessary tools and functionalities that lenders and borrowers need into a single pane of glass that deploys on any device, including mobile.

The more you know about a borrower, the more relevant you can make the content and the communication. A single-pane, holistic view empowers lenders make informed decisions and work more efficiently by bringing borrower information into one place.

The solution also allows lenders to prioritize tasks based on configurable workflows. You set the parameters—perhaps modeled after the best practices of your most successful loan officers--and the solution identifies borrowers within the current origination or servicing portfolio who meet those criteria.

A single ecosystem minimizes the need to manage multiple vendors, build and support APIs, or manage software updates.

"Working with a single vendor that brings all the tools together means that lenders can go back to being lenders instead of having to be an IT company," says Belenky.

"Those originators and servicers that combine technology with a human touch are better positioned to deliver exceptional borrower experiences and recapture their business," adds Belenky.

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## About Intercontinental Exchange

Intercontinental Exchange, Inc. (NYSE: ICE) is a Fortune 500 company that designs, builds and operates digital networks that connect people to opportunity. We provide financial technology and data services across major asset classes helping our customers access mission-critical workflow tools that increase transparency and efficiency. ICE's futures, equity, and options exchanges – including the New York Stock Exchange – and clearing houses help people invest, raise capital and manage risk. We offer some of the world's largest markets to trade and clear energy and environmental products. Our fixed income, data services and execution capabilities provide information, analytics and platforms that help our customers streamline processes and capitalize on opportunities. At ICE Mortgage Technology, we are transforming U.S. housing finance, from initial consumer engagement through loan production, closing, registration and the long-term servicing relationship. Together, ICE transforms, streamlines and automates industries to connect our customers to opportunity.

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To learn more about how you can recapture opportunities by enhancing borrower experience, redefining the role of loan officers, and using real-time visibility to make smarter decisions, read this [blog](#) by Nick Belenky, Director of Solution Sales, ICE Mortgage Technology.