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**MAYER BROWN AND KBW INVESTMENT BANK  
FINANCIAL SERVICES M&A FORUM  
MORTGAGE TECH: EVOLVING LANDSCAPE**

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## MORTGAGE TECH: EVOLVING LANDSCAPE



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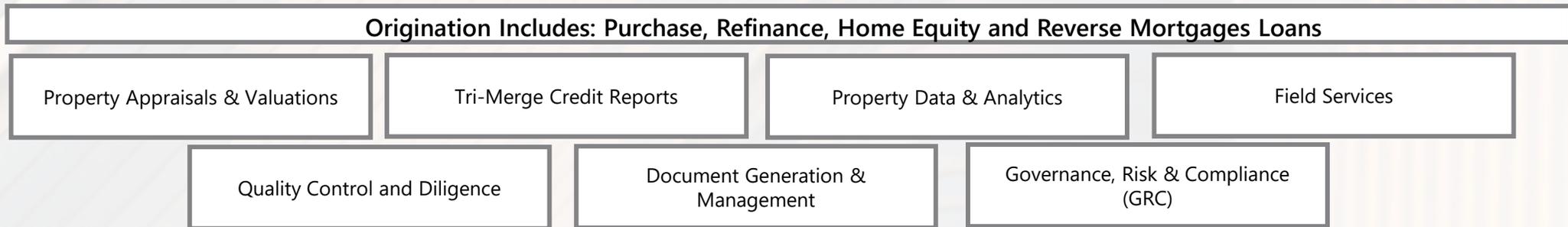
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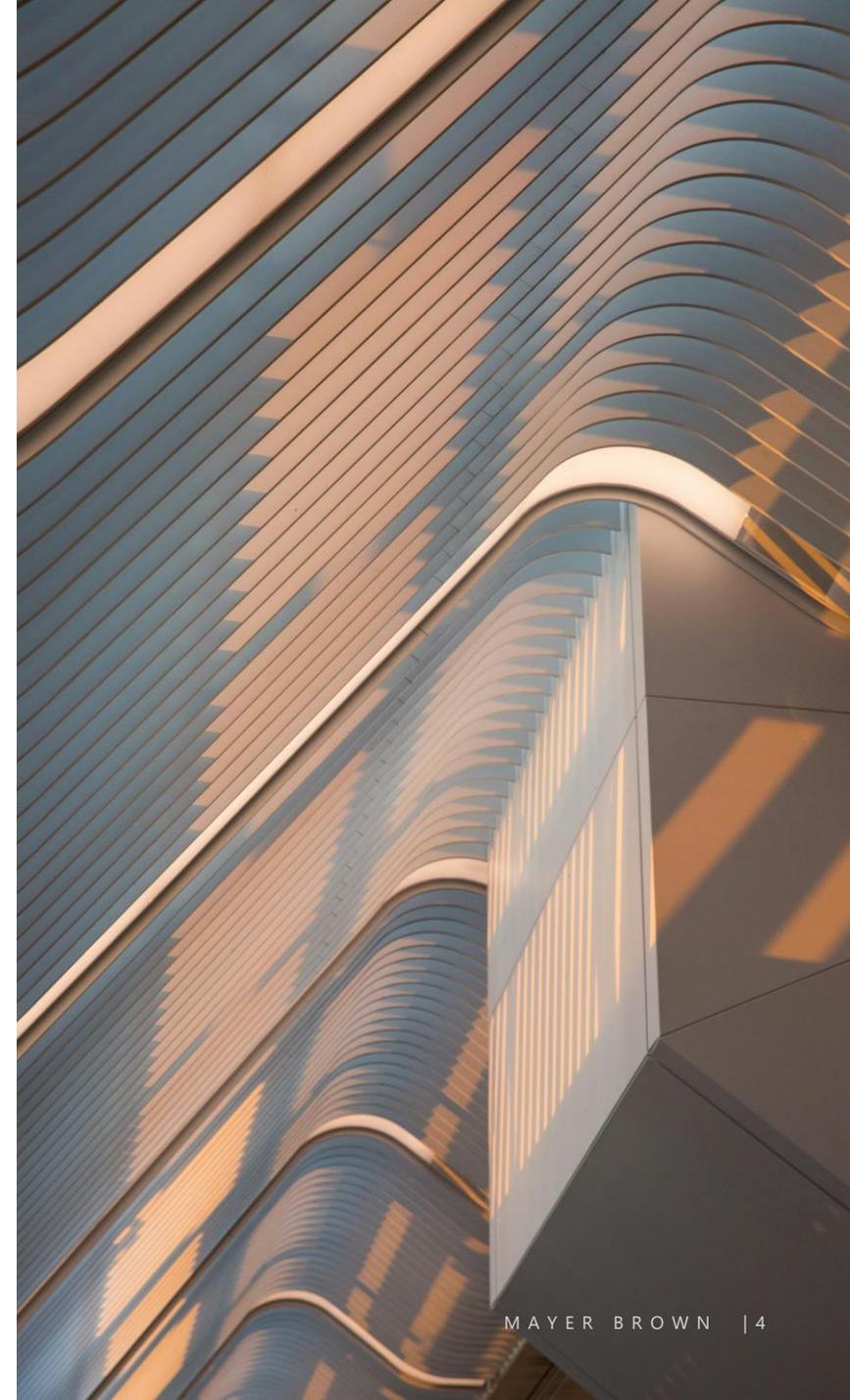
# MORTGAGE TECH LANDSCAPE

LOAN LIFECYCLE						
Origination			Servicing		Secondary & Capital Markets	
Retail / Wholesale / Brokerage			General and Special		Public and Private	
Loan Origination Solution (LOS)	Point-of-Sale (POS)	Automated Marketing Solutions	Loan Modification & Loss Mitigation	Communications	Collateral Management	Securitizations
Lead Generation & CRM	Applications & Forms	Warehouse Lending Solutions	Defaults & Foreclosure	Lien Release	Pipeline Management	Quantitative Models
Product & Pricing Engines	Underwriting	Closing, Escrow & Settlement	Due Diligence	Real Estate Owned (REO)	Portfolio Analysis	Bank-Stress Testing
Notary Panel	Income Tax Verification	Title Insurance	Property Preservation	Collections		
			Auction Services	Property Tax Recording & Management		



## WHAT IS MORTGAGE SERVICING TECHNOLOGY?

- Definition and role in the loan lifecycle
- Value proposition for consumers, lenders, and servicers
- Different approaches: in-house solutions vs. outsourcing
- Are the servicers or the providers benefiting from the current market?
  - Outsourcing of Technology by Mortgage Servicers
  - Current trends in outsourcing
  - Advantages of outsourcing technology functions
  - Case studies or examples



## NEXT BIG TRENDS IN MORTGAGE TECH INNOVATION

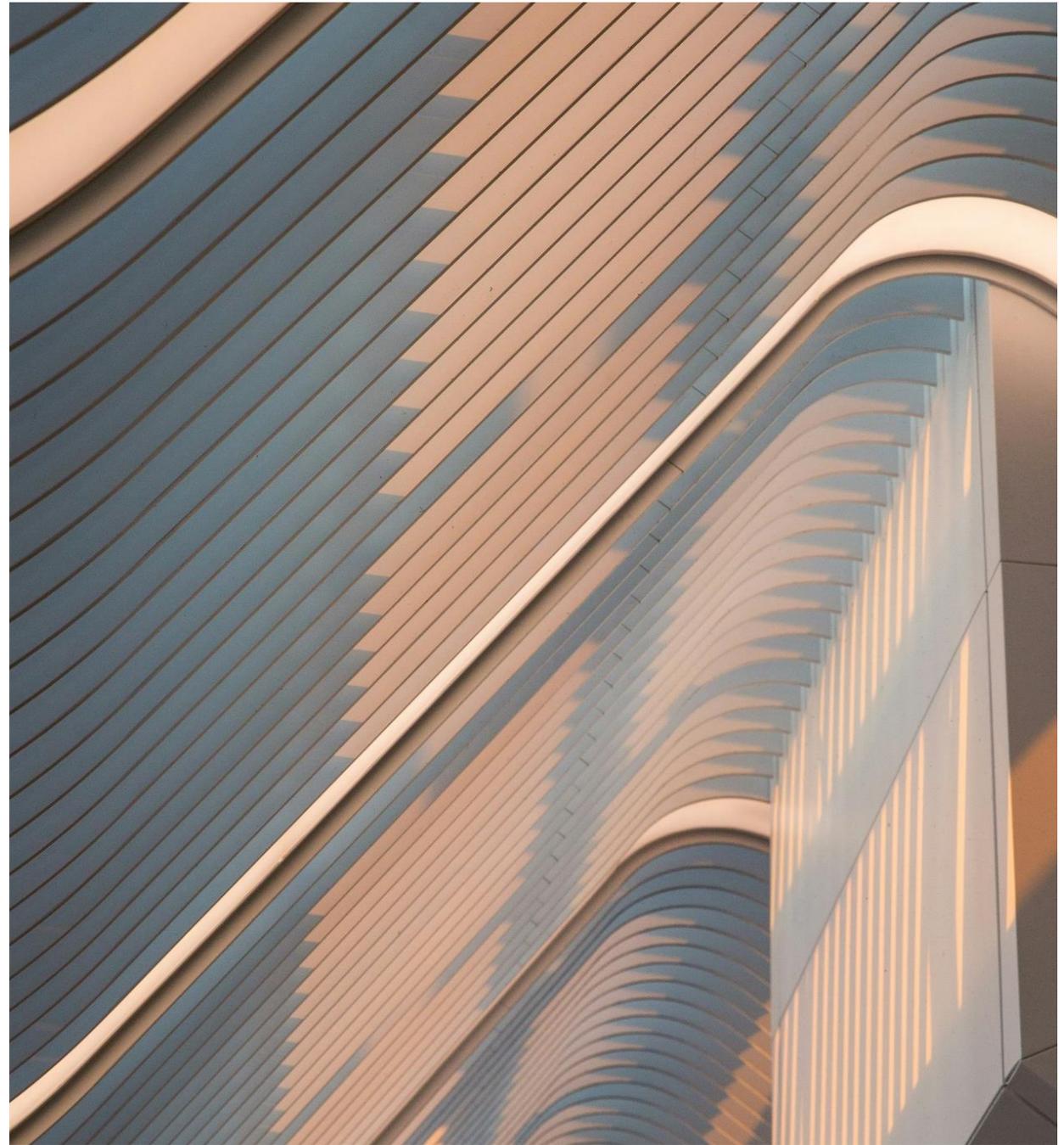
- Impact of generative AI
- Areas of the mortgage tech landscape that are over-crowded
- Predictions for future developments

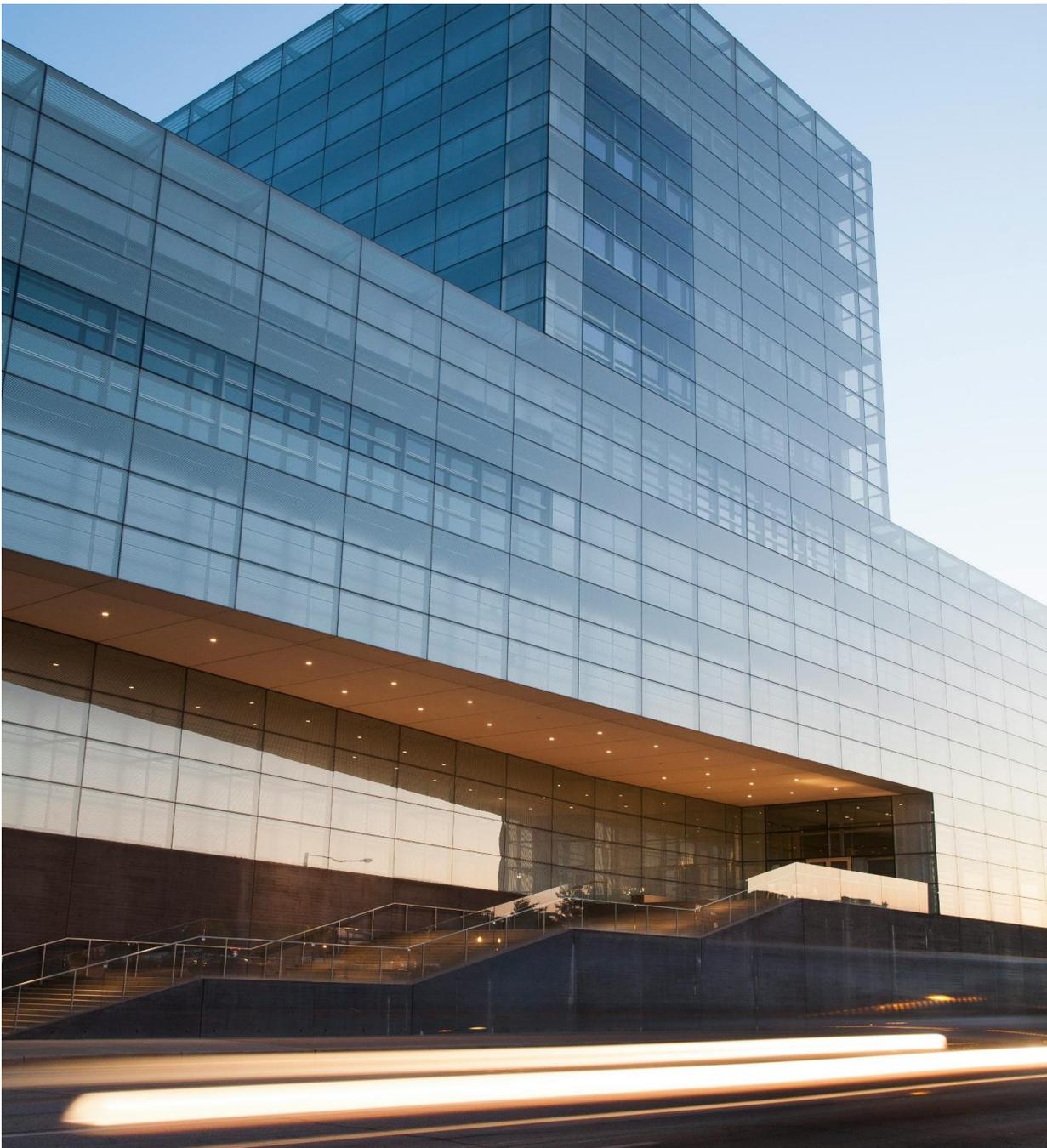
## BIGGEST OPPORTUNITIES IN 2025

- Key growth areas in the mortgage servicing market
- Untapped market share and white space opportunities
- Potential for new business and add-on products

## INDUSTRY CONSOLIDATION

- Impact of the current environment on consolidation among mortgage tech vendors
- ICE-BKI merger and its implications
- Future outlook for mergers and acquisitions





## REVENUE AND PRICING MODELS

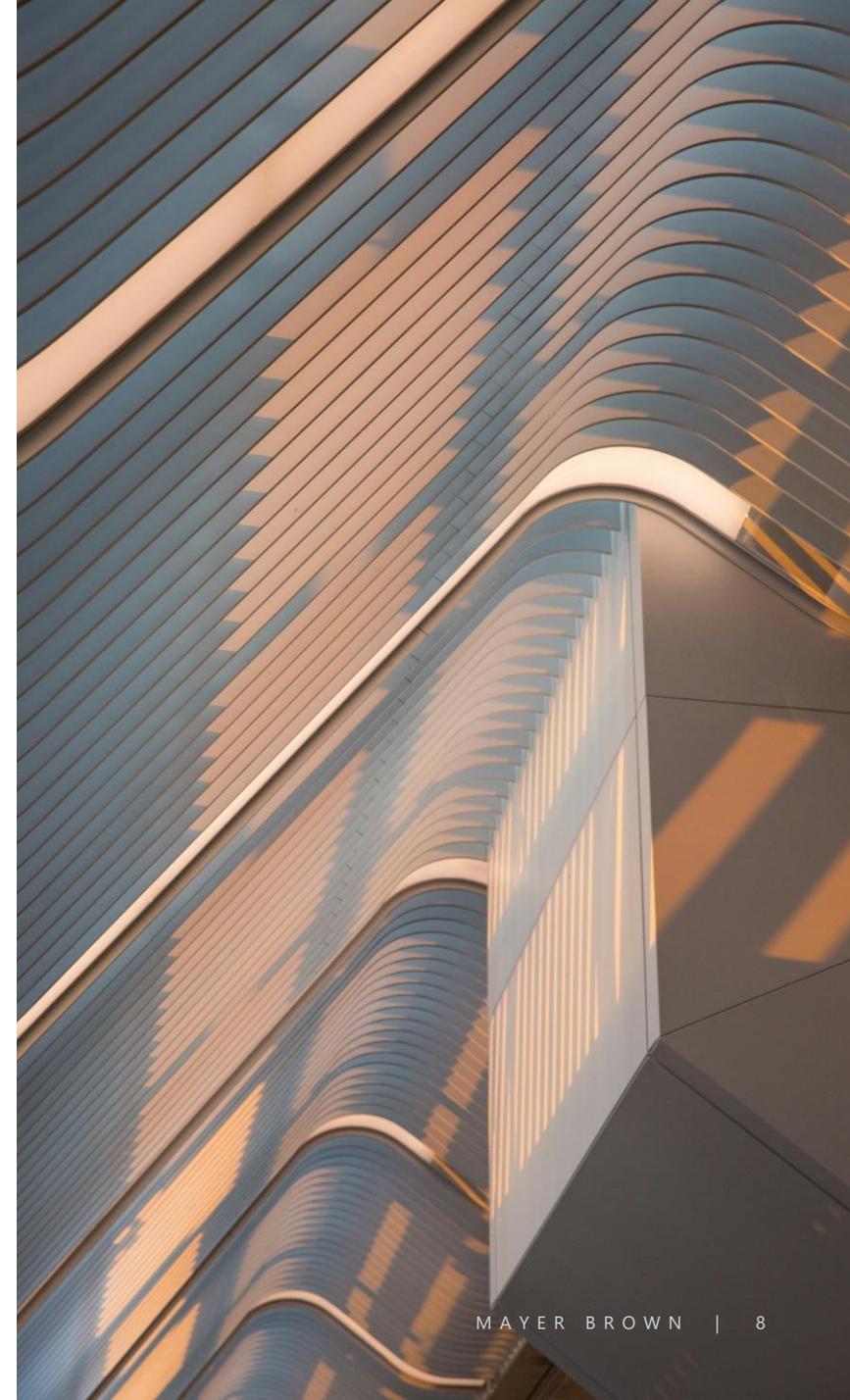
- Impact of the current environment on revenue/pricing models
- Preferences for transactional vs. subscription pricing models
- Hybrid models and their benefits

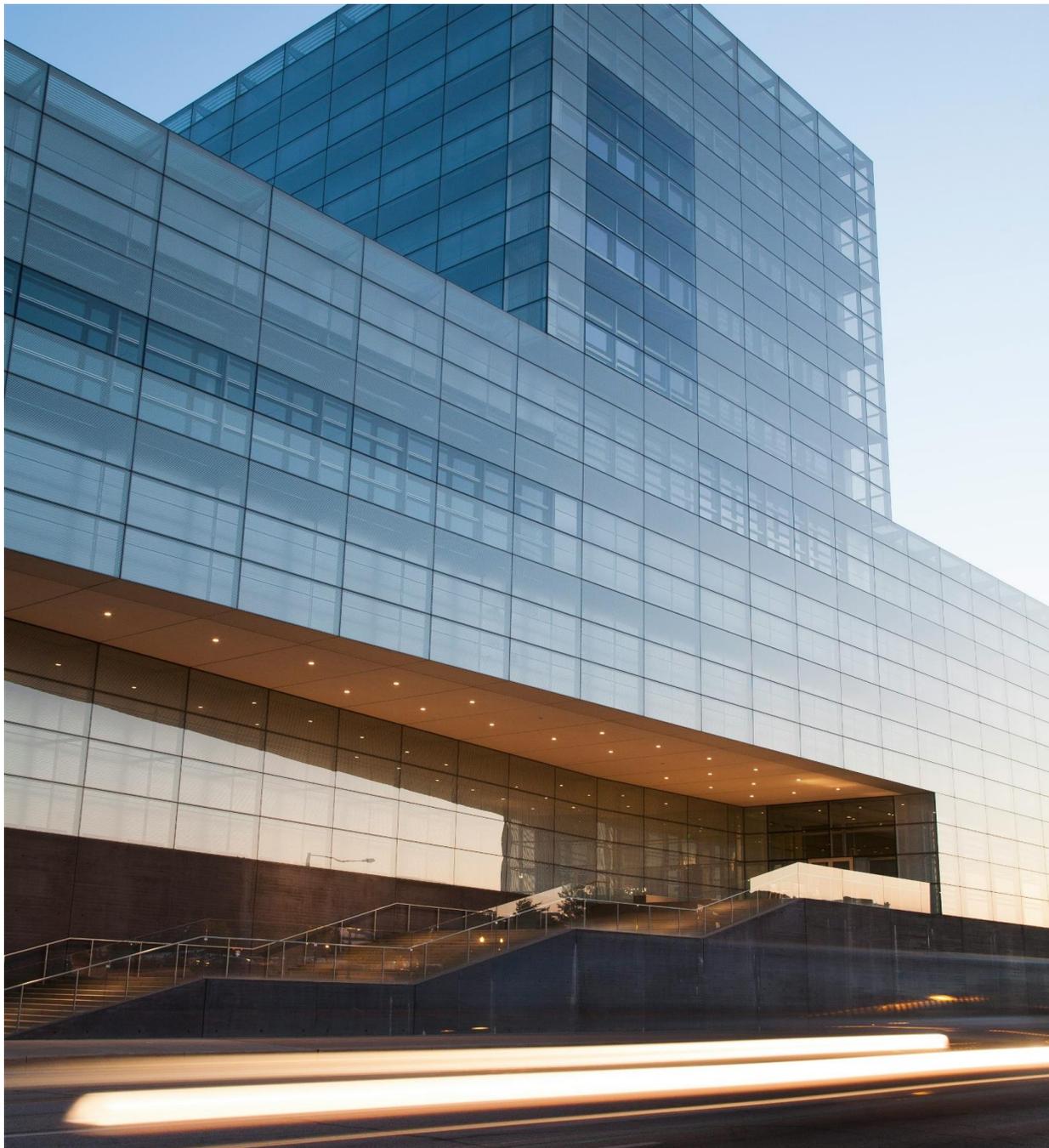
## TECH ADOPTION CURVE IN THE MORTGAGE INDUSTRY

- Current state of tech adoption in the industry
- Willingness of banks and lenders to onboard new technology vendors
- Major industry hurdles: education and knowledge gaps

## LARGEST OPPORTUNITIES FOR GROWTH (NEXT 3-5 YEARS)

- Long-term growth prospects in the mortgage servicing market
- Strategic areas for investment and development
- Potential for innovation and market expansion





## EVOLVING LEGAL CONSIDERATIONS FOR TECH/SOFTWARE DEALS

- Scope, pricing and performance for new AI-driven services
- Contractual commitments on back-end technology
- Data usage rights for AI training and other purposes
- Model risk management
- Data privacy and protection obligations
- Boundaries blurring with data and technology integration
- Interplay of emerging servicing / debt collection tech and consumer regulatory requirements

## Q&A

- Key Takeaways

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