nexval.ai

# ZINE DOT AI

Monthly Dossier from Nexval.ai's Research Lab

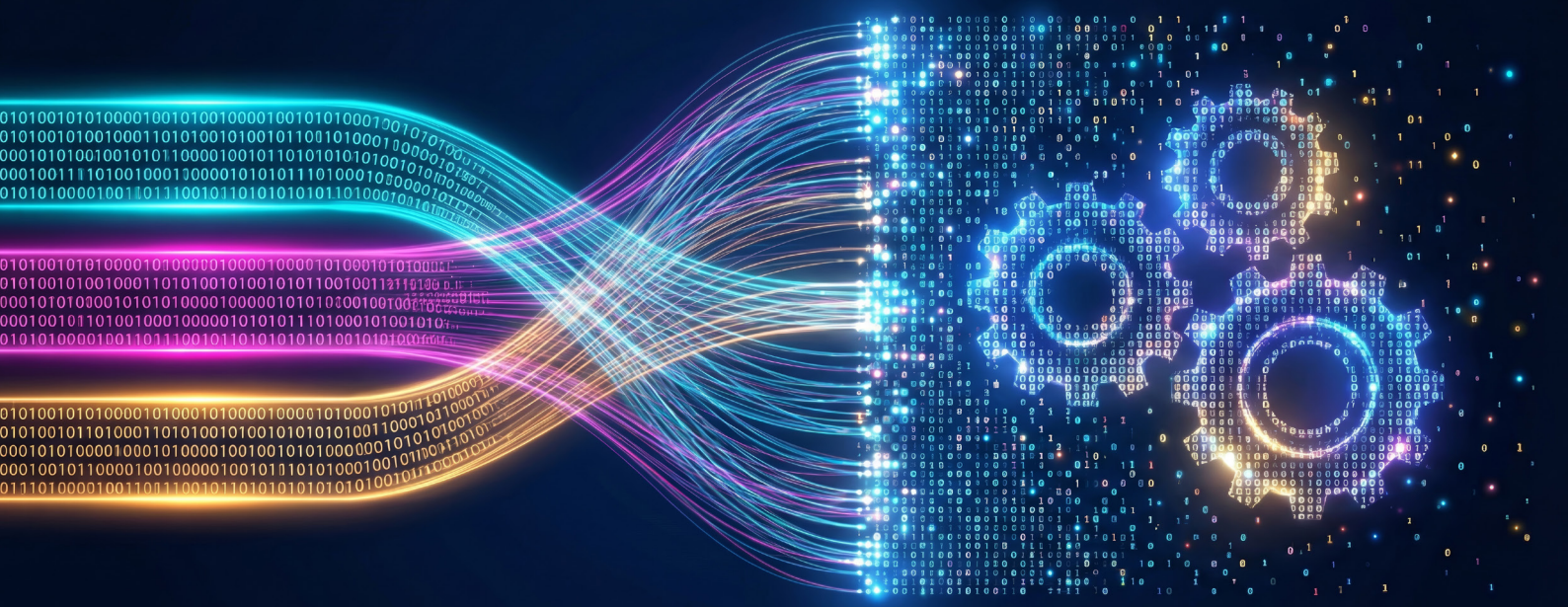
## AI Copilot in Mortgage Workforce

### *The Productivity Gap in Mortgage Operations*

Choosing the Right AI Copilot Partner for Mortgage Operations

**June 16, 2026**

Upcoming Edition:
July 16, 2026



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# Welcome to the Nexval.ai's Zine Dot AI

### What is Zine Dot AI?

At Nexval.ai, we envisioned a future where mortgages were effortless. Inspired by our AI, we crafted a name that harmonized simplicity with innovative technology. Thus, Zine Dot AI was born - a pioneering platform that transforms the mortgage journey, harnessing the power of advanced AI to make the complex, simple.

### How will Zine Dot AI make a difference for you?

This dossier is your roadmap to Mortgage industry leadership, providing expert insights and analysis to ensure you're always at the forefront of emerging trends and opportunities.


*Ready to make smarter decisions, stay ahead, and seize new opportunities? Let's dive in together!*


# AI Copilots in Mortgage Operations

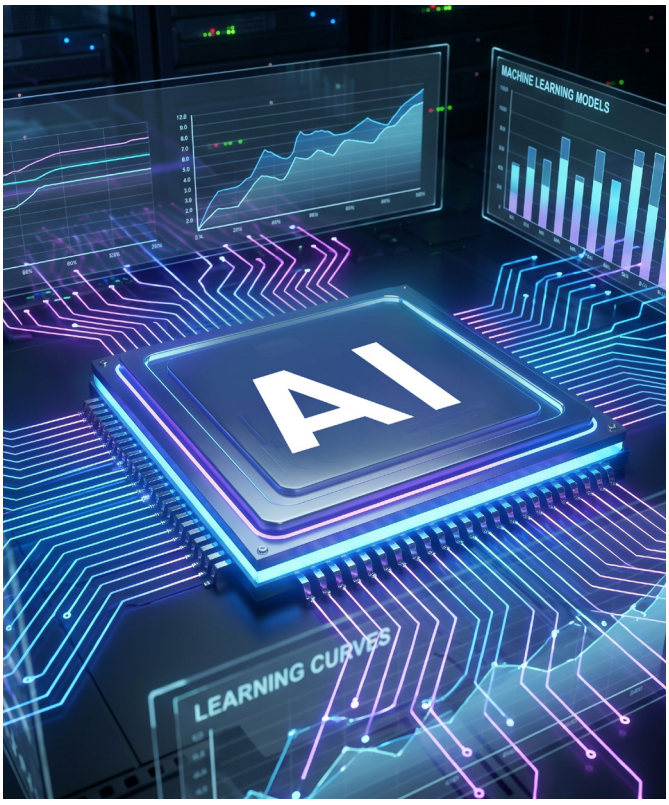
Mortgage operations run on people. That has not changed. What has changed is the nature of the work those people are being asked to do, and how much of it lands on their desks every day.

Over the past two years, AI adoption in mortgage has moved past the pilot stage at most mid-to-large firms. The tools are in place. The question that is now surfacing in operations meetings, budget reviews, and vendor conversations is a more specific one: are these tools actually making teams more productive, or are they adding a new layer of work on top of the old one?

The answer, based on what is happening across Servicing, Title, Origination, and REO Operations, is that it depends almost entirely on **how the AI is introduced into the workflow**. AI that sits alongside a processor or examiner as a copilot, handling the repetitive classification, data extraction, and exception flagging, tends to produce measurable gains. AI that is dropped into an operation without workflow redesign tends to create new bottlenecks while leaving the old ones intact.

This edition looks at both sides of that equation. The **workforce side:** what AI copilots are doing to the day-to-day experience of mortgage operations teams, how firms are managing the transition, and what the talent implications are as more routine tasks get automated. And the **operational side:** what the productivity numbers actually look like when AI copilots are deployed correctly, where the gains are showing up in cycle times and cost per loan, and what the architecture of a well-designed copilot workflow looks like for a mortgage-specific use case.

If your firm is in the middle of an AI deployment that has not yet delivered the productivity gains you expected, or if you are evaluating copilot tools for your operations team, this edition covers the ground-level reality of what works and what does not.



# AI Spotlight

## The Copilot Layer: What It Is and How It Works in Mortgage

The term “AI copilot” gets used loosely. In a mortgage context, it has a specific meaning. A copilot is not a fully autonomous system that replaces a processor, examiner, or underwriter. It is a layer of AI that sits alongside that person, handling the parts of the job that do not require human judgment so the human can focus on the parts that do.

The distinction matters because most AI deployments in mortgage that have underdelivered did so because they were positioned as replacements rather than assistants. The workflows were not redesigned. The staff were not retrained. The AI was dropped in and expected to produce results.

A well-designed copilot works differently. It monitors incoming work, extracts what is needed, flags what is unusual, and presents a human with a decision-ready file rather than a raw one. The human still makes the call. The copilot handles everything that does not require one.

### What a Mortgage AI Copilot typically does

- **Document extraction and classification:** Ingests incoming documents including loan files, title packages, servicing records, and inspection reports, then pulls the relevant data fields without manual keying. Classification models sort documents by type, routing them to the right workflow automatically.
- **Exception detection:** Identifies data discrepancies, missing fields, regulatory flags, and anomalies before a file reaches a reviewer. Instead of a processor spending time hunting for what is wrong, the copilot surfaces it.
- **Workflow routing:** Based on document type, loan status, or exception flags, the copilot moves files to the right queue and the right person without manual intervention.
- **Decisioning support:** In underwriting and loss mitigation workflows, copilots pull relevant borrower history, property data, and guideline references and present them alongside the file, reducing the time an underwriter spends gathering context before making a decision.
- **Audit trail generation:** In underwriting and loss mitigation workflows, copilots pull relevant borrower history, property data, and guideline references and present them alongside the file, reducing the time an underwriter spends gathering context before making a decision.

### How it connects to offshore operations

One area where AI copilots have produced consistent results in mortgage is in offshore and hybrid execution models. Offshore teams handling high-volume, process-intensive work including title searches, document sorting, data validation, and boarding benefit significantly from a copilot layer that handles the most repetitive pre-processing steps. The offshore team gets cleaner files, clearer instructions, and less time spent on tasks that do not require their expertise. Output quality goes up. Turnaround times come down. And the onshore team spends less time on quality checks and exception management.

# AI Spotlight

## The Copilot Layer: What It Is and How It Works in Mortgage

This is not a theoretical outcome. Mortgage operations teams running **hybrid U.S.-India models** with AI copilots in place are consistently reporting shorter cycle times and lower error rates than teams running the same model without one.

### The architecture behind it

Without getting into a full technical breakdown, a mortgage AI copilot typically sits on top of existing systems rather than replacing them. It connects to the loan origination system, servicing platform, or document management system through an API layer, reads and writes data as needed, and operates within whatever workflow rules the firm has defined. The underlying models are trained on mortgage-specific document types and data patterns, which is why general-purpose AI tools tend to underperform in mortgage environments where the documents, terminology, and compliance requirements are highly specific.

The firms getting the most out of copilot deployments are the ones that treated it as a workflow redesign project, not a technology installation project. The AI is only as useful as the process it sits inside.

Nexval.ai has spent 25 years building mortgage-specific workflows across Servicing, Title, Origination, REO, and Property Preservation. The automation and AI tools Nexval deploys are built around those workflows, not applied to them from the outside. For firms evaluating how to introduce a copilot layer into their operations without disrupting what is already working, speak to a mortgage expert.

# AI in Action

## Copilots Across the Mortgage Lifecycle

The way an AI copilot shows up in day-to-day operations looks different depending on where in the mortgage lifecycle it is deployed. The underlying technology is consistent. The workflows it supports are not. Here is what copilot deployment looks like in practice across four verticals.

### Origination

In origination, the volume of incoming documentation creates a processing bottleneck that starts at the point of application and compounds through underwriting. A processor handling a full pipeline is typically spending a significant portion of their day extracting data from income documents, bank statements, and tax returns, cross-referencing that data against application fields, and flagging inconsistencies for underwriter review. With a copilot in place, that pre-processing work happens before the file reaches the processor. The copilot extracts and validates data fields, identifies missing documentation, checks extracted figures against application data, and surfaces any discrepancies with enough context for the processor to act on them immediately. The processor picks up a decision-ready file instead of a raw one. The downstream effect shows up in underwriting. Underwriters spend less time gathering context and more time on the credit analysis that actually requires their judgment. Firms running copilot-assisted origination workflows have reported reductions in average file touch time of between 25% and 40%, depending on loan complexity and document volume.

### Servicing

Servicing operations carry a particularly high volume of repetitive document-intensive tasks, loss mitigation reviews, escrow analyses, default processing, and borrower correspondence being among the most time-consuming. The compliance requirements attached to each of these workflows add another layer of complexity that makes manual processing both slow and error-prone. A copilot in a servicing environment typically handles the initial review and classification of incoming borrower documents, flags accounts that meet specific criteria for loss mitigation review, pulls the relevant payment history and investor guidelines alongside each file, and generates a draft response or action recommendation for the servicer to review and approve.
The human servicer is still making every consequential decision. The copilot is handling the preparation work that historically consumed the time needed to make those decisions well. One area where this has produced particularly measurable results is in default timelines, where firms have reported same-day response capability on borrower inquiries that previously took two to three days to process.

### Title

Title operations involve some of the most document-dense workflows in the mortgage industry. A single file can involve dozens of recorded instruments, tax records, legal descriptions, and prior policy documents, each of which needs to be reviewed for accuracy and potential defects before a commitment can be issued.

# AI in Action

## Practical Applications across Origination, Servicing, Title, and REO

A copilot deployed in a title operation handles the initial pass through that document set, extracting relevant data points, flagging potential defects or gaps in the chain of title, and organizing the file for examiner review. The examiner receives a structured summary of what the copilot found rather than a stack of raw documents. The impact is twofold. Examiners spend their time on the judgment calls that require their expertise, specifically curative decisions, underwriting exceptions, and complex legal interpretations, rather than on the document organization that precedes those decisions. And because the copilot's extraction and flagging work is logged automatically, the audit trail for each commitment is complete before the examiner closes the file.

**REO**

REO asset management involves a different kind of document and workflow complexity. Property condition reports, valuation updates, vendor invoices, disposition approvals, and compliance documentation all move through the pipeline simultaneously, often across multiple properties and multiple vendors at the same time.

A copilot in an REO environment monitors incoming documentation across the asset portfolio, classifies and routes vendor submissions, flags properties where condition reports indicate damage or required work, and surfaces valuation discrepancies for asset manager review. It also tracks timeline milestones across the portfolio, alerting the team when a property is

approaching a compliance deadline or when a vendor has not submitted required documentation within the expected window.

For REO teams managing large portfolios with lean staffing, this kind of automated monitoring replaces a significant amount of manual tracking work that would otherwise require dedicated headcount. Asset managers can focus on disposition strategy and vendor relationships rather than spending their day chasing documentation status across a spreadsheet.

Nexval's automation stack covers each of these verticals with workflows built specifically for mortgage operations. For firms looking to introduce copilot capability into any of these areas without a lengthy implementation project, **the team is available to walk through what that looks like in practice.**

# Choosing the Right AI Copilot Partner for Mortgage Operations

### What the Offshore and Hybrid Model Question Actually Comes Down To

Most mortgage firms evaluating AI copilot solutions focus heavily on the technology itself. Which models are being used. What accuracy rates look like in demos. How the system integrates with existing platforms. These are legitimate questions. But firms that have gone through a full copilot deployment will tell you that the technology evaluation was the easier part. The harder part was figuring out who was actually going to run it day to day, at what cost, and with what level of mortgage-specific knowledge behind the execution.

That is where the offshore and hybrid model question becomes relevant. And it is a question that more mortgage operations leaders are asking directly when evaluating copilot partners, not as an afterthought but as a core part of the decision.

### What the hybrid model means in a copilot context

A **hybrid U.S.-India execution model** in the context of AI copilot deployment is not simply a cost play. It is a capacity and expertise play. The onshore team handles client relationships, exception decisions, compliance oversight, and anything that requires direct borrower or regulatory interaction. The offshore team handles the high-volume, process-intensive work that the copilot has pre-processed and organized. The copilot sits in the middle, making both teams more effective by ensuring that what reaches each of them is ready to be acted on.

The firms that get this model right are the ones that treat the offshore team as an extension of their operations rather than a separate vendor relationship. That means the offshore team needs to understand mortgage workflows at a level that goes beyond following a checklist. When the copilot flags an exception, the person reviewing it needs to know what that exception means in the context of a title search, a loss mit review, or a boarding workflow. Generic offshore processing capability does not provide that.

### What to look for in a partner

When evaluating an AI copilot partner that also offers offshore or hybrid execution, the following questions tend to separate the vendors with genuine mortgage depth from those with general outsourcing capability dressed up in mortgage language.

- **How long has the offshore team been working in U.S. mortgage specifically?** Not financial services broadly. Not document processing generally. U.S. mortgage. The regulatory environment, the document types, the investor guidelines, and the compliance requirements are specific enough that general experience does not transfer cleanly.
- **Are the AI models trained on mortgage-specific data?** A copilot built on general-purpose document processing models will underperform on mortgage documents. Closing disclosures, title commitments, loss mitigation packages, and boarding files have enough structural and regulatory specificity that the underlying models need to have been trained on them directly.
- **How are exceptions handled when the copilot cannot make a determination?** The routing of unresolved exceptions

# Choosing the Right AI Copilot Partner for Mortgage Operations

to the right human reviewer, with the right context, is where a lot of copilot deployments break down. The answer to this question tells you a great deal about how well the partner understands the actual workflow.

- **What does the audit trail look like?** Every action the copilot takes, every routing decision, every flag, every extraction, needs to be logged in a format that holds up in a regulatory review. This is not a feature. It is a requirement. Partners who cannot demonstrate this clearly in a demo are worth approaching with caution.

- **What are the security certifications?** Mortgage data is sensitive. Any partner operating in a hybrid model is handling borrower information, property data, and financial records across geographies. SOC 2 and ISO 27001 certification are the baseline expectations. Anything below that represents a vendor risk that needs to be documented and managed.

**The question worth asking before the demo**

Before evaluating any specific tool or vendor, it is worth asking a more fundamental question internally: what is the actual bottleneck in your current operation, and is it a technology problem, a capacity problem, or a workflow design problem?

The answer shapes what kind of partner you need. A firm with solid workflows and a capacity problem needs a hybrid execution model with strong offshore mortgage expertise. A firm with a workflow design problem needs a partner that can redesign the process before deploying


the technology. A firm with both, which describes most mid-to-large mortgage operations, needs a partner that can address both without treating them as separate engagements.

The copilot is only one part of the answer. Who is running it, how deeply they understand mortgage, and how the onshore and offshore components of the operation work together determines whether the productivity gains show up in the numbers or stay on the slide deck.

**Nexval.ai** operates a hybrid U.S.-India execution model built exclusively around U.S. mortgage operations. The offshore team has been working in U.S. mortgage for 25 years, not transitioning from another industry, and the AI and automation tools deployed alongside them are trained on mortgage-specific workflows across servicing, title, origination, REO, and property preservation. For firms evaluating what a copilot deployment backed by genuine mortgage execution capability looks like, **the team is available to walk through it.**

# Tech Brief

## Building the Copilot Layer Into a Mortgage Technology Stack

Deploying an AI copilot in a mortgage operation is not a standalone technology decision. It is an infrastructure decision. The copilot's performance depends almost entirely on what it is connected to, what data it has access to, and how well the underlying models have been trained on mortgage-specific inputs. Getting those three things right before a deployment goes live determines whether the productivity gains materialize or whether the team spends the first six months troubleshooting integration issues and retraining models on data they should have had from the start.

### Integration Architecture

A mortgage AI copilot typically connects to three categories of existing systems: the loan origination system or servicing platform, the document management system, and any third-party data sources the operation relies on for property records, credit data, or compliance updates.

The integration approach matters. A copilot that requires a full system replacement to function introduces implementation risk and timeline pressure that most mortgage operations cannot absorb. The more practical architecture is an API layer that sits on top of existing systems, reading and writing data without disrupting the platforms already in production. This approach allows the copilot to be introduced incrementally, starting with one workflow or one document type, before being expanded across the operation.

Key considerations at the integration stage:

- **API compatibility:** Most modern LOS and servicing platforms expose APIs that a copilot layer can connect to. Legacy systems that do not have API access require a middleware layer, which adds complexity and should be scoped carefully before any deployment commitment is made.
- **Data standardization:** Incoming data from multiple sources rarely arrives in a consistent format. The copilot needs a data normalization layer that converts inputs from different systems into a consistent structure before the models process them. Skipping this step is one of the most common reasons early copilot deployments underperform.
- **Bidirectional data flow:** The copilot needs to be able to write back to source systems, not just read from them. Routing decisions, exception flags, and audit log entries all need to land in the right place within the existing workflow infrastructure.

### Model Selection and Training

The model selection question in mortgage AI is more specific than it is in most other industries. General purpose large language models and document processing models perform adequately on standard document types. They tend to underperform on the document types that define mortgage operations, specifically closing disclosures, title commitments, loss mitigation packages, boarding files, and property condition reports.

The reason is specificity. These documents have regulatory requirements, field structures, and terminology that general training data does not adequately represent. A model that has been trained on a broad corpus of financial documents will extract data from a closing disclosure less accurately than one that has been trained specifically on closing disclosures across multiple lender formats and state-specific variations.

When evaluating models for a mortgage copilot deployment, the relevant questions are:

- What was the training data? How much of it was mortgage-specific, and across

which document types and geographies?

- What are the accuracy rates on the specific document types the operation processes, not on a general benchmark?
- How does the model handle documents it has not seen before, and what is the exception routing process when confidence falls below a defined threshold?
- How frequently is the model retrained, and on what data?

**Data Infrastructure**

A copilot is only as reliable as the data it processes. Mortgage operations that have accumulated years of inconsistent data entry, incomplete records, and siloed systems present a specific challenge for copilot deployment because the models surface the quality of the underlying data very quickly.

Before deploying a copilot, it is worth conducting a data quality assessment across the systems the copilot will connect to. The assessment should identify fields with high rates of missing or inconsistent data, documents that are stored in formats the models cannot process reliably, and workflows where the data handoff between systems creates gaps that the copilot will need to flag rather than process.

This is not a reason to delay deployment. It is a reason to start with the workflows where data quality is strongest and expand from there as data infrastructure issues are addressed in parallel.

**Security and Compliance**

Mortgage data is among the most sensitive categories of consumer financial information. Any copilot deployment that involves offshore processing or hybrid execution introduces additional considerations around data residency, access controls, and regulatory compliance that need to be addressed at the architecture level, not as an afterthought.

The baseline expectations for a production mortgage copilot deployment are:

- **SOC 2 Type 2 certification** covering the systems and processes involved in data handling
- **ISO 27001 certification** for information security management
- Role-based access controls that limit data visibility to the personnel and systems that need it
- Encrypted data transmission and storage across all environments, including offshore processing environments
- Audit logging that captures every data access and processing event in a format that can be produced in response to a regulatory examination

For hybrid U.S.-India deployments specifically, data residency requirements vary by state and investor. Some workflows can be processed offshore without restriction. Others, particularly those involving non-public personal information in states with strict privacy statutes, require onshore processing or specific contractual and technical controls. This needs to be mapped at the workflow level before the deployment architecture is finalized.

# Tech Brief

## Building the Copilot Layer Into a Mortgage Technology Stack

**Build vs. Buy vs. Partner**

Most mortgage operations evaluating a copilot deployment will consider some combination of building internally, purchasing a commercial product, or working with a partner that brings both the technology and the execution capability.

The build option is viable for firms with large internal engineering teams and the time to develop and maintain mortgage-specific models. It offers the highest degree of customization but carries the longest timeline to production and the highest ongoing maintenance burden.

The buy option covers the commercial copilot products available in the market. These range from general purpose tools that can be configured for mortgage workflows to mortgage-specific products built on domain-trained models. The key evaluation criteria are model accuracy on mortgage document types, integration flexibility with existing systems, and the vendor's ability to support compliance requirements across the states the firm operates in.

The partner option is most relevant for firms that need both the technology and the operational capacity to run it. A partner that brings mortgage-specific AI models, integration experience across the major LOS and servicing platforms, and an execution team with deep mortgage domain knowledge reduces the implementation risk and the time to measurable productivity gains significantly compared to a build or buy approach handled internally.

The decision framework comes down to three questions: how quickly does the firm need to see results, how much internal capacity exists to manage implementation and ongoing maintenance, and how mortgage-specific does the solution need to be to perform reliably on the document types and workflows the operation actually runs.

Nexval.ai's approach to copilot deployment sits in the partner category. The AI and automation tools are built on models trained specifically on U.S. mortgage document types across servicing, title, origination, REO, and property preservation. The hybrid U.S.-India execution model means the technology is backed by an operations team with 25 years of mortgage-specific domain knowledge, SOC 2 and ISO 27001 certified infrastructure, and integration experience across the major platforms mortgage firms run on. For firms that want to move from evaluation to production without building that capability from scratch, **get in touch.**

# Industry Report Digest

- A sudden inflation spike has pushed the **10-year Treasury rate to 4.5 percent**, abruptly ending the low-rate environment seen earlier in the year. Data from the Mortgage Bankers Association's Commercial Real Estate Mortgage Credit Availability Index reveals that median lending rates across multifamily, office, retail, and industrial properties surged by approximately 75 basis points between March and May 2026. Because the job market remains steady, the Federal Reserve is now expected to implement a rate hike, with current forecasts predicting the first increase in mid-2027. Consequently, financing costs across all major commercial property types are projected to remain elevated for the foreseeable future. Despite these higher borrowing costs, MBA Research still expects an overall increase in non-residential commercial origination volume for 2026, though multifamily lending will likely see a slight decline.

- **Homebuyer affordability declined slightly** in April as rising mortgage rates and higher loan amounts pushed the national median mortgage payment up to $2,152, a $21 increase from March. According to the Mortgage Bankers Association's Purchase Applications Payment Index, the national index ticked up 0.3 percent over the month. Despite this short-term dip, overall affordability conditions remain stronger than they were a year ago, heavily supported by consistent income growth and lower annual rates. Additionally, the national mortgage payment to rent ratio showed that home purchase payments actually decreased relative to rents at the end of the first quarter. Moving forward, economists anticipate that continued wage gains and stabilizing mortgage rates should provide ongoing support for buyers navigating the market.

- Average **US mortgage rates have climbed to a nine-month high**, driven by persistent inflation and rising Treasury yields linked to ongoing geopolitical tensions. Data from the Mortgage Bankers Association shows that the average rate on a 30-year fixed home loan increased to 6.65 percent for the week ended May 22, its highest level since August 2025. This sharp rise in borrowing costs has pressured housing demand, triggering an 8.5 percent week-on-week decline in overall mortgage applications. With annual consumer price inflation reaching 3.8 percent in April, financial markets are increasingly cautious that the Federal Reserve may keep rates elevated for longer or introduce another hike later this year. The market shift notably coincides with a leadership change at the central bank, following the swearing-in of Kevin Warsh as the new Federal Reserve chair.

- **Total mortgage application volume dropped 8.5 percent** week-over-week as the average contract interest rate for a 30-year fixed-rate mortgage increased to 6.65 percent, hitting its highest level since August 2025. Refinance demand took the sharpest hit, falling 18 percent for the week and pulling the overall refinance share of applications down to 38 percent, the lowest level seen in nearly a year. Meanwhile, home purchase applications fell a modest 0.4 percent for the week, remaining 5 percent higher than the same period last year. Notably, the average loan size for a purchase application reached a new survey high of $473,600, reflecting decreased activity among buyers with smaller loan profiles due to eroded purchasing power. While rates began to climb higher throughout the reported week, bond yields and mortgage rates experienced a slight downward correction to start the following week amid easing geopolitical tensions.

# AI Across Industries

## Mayo Clinic's Workforce Model


Mayo Clinic's revenue cycle operation runs at a scale most mortgage firms would recognize. Approximately 2,200 employees processing high-volume, document-intensive, compliance-sensitive work across a centralized model, with 90% of the backend team working remotely across 43 states. The structural parallels to a large mortgage servicer's operations team are close enough that what Mayo has learned about workforce productivity and AI is worth paying attention to.


### How Mayo is using AI copilots

- Mayo Clinic deployed **intelligent automation systems** that use generative AI to extract, summarize, and categorize complex faxed documents and referrals. This system cut processing times for urgent cancer referrals from up to seven days down to under 24 hours.
- Mayo implemented a **productivity platform** across its cardiovascular, econsult, and specialty contract programs to automate operational workflows. When a referral order is received in the EHR, structured workflows deploy automatically, tasks are dynamically generated and either completed by the system or assigned to a staff member, and care teams have real-time visibility from order creation through to scheduling.
- Mayo Clinic has successfully deployed intelligent automation and artificial intelligence to **streamline administrative processing and patient intake.** By reducing manual data entry, these digital solutions eliminate clinical bottlenecks, reduce staff burnout, and allow care teams to focus on meaningful patient interactions.
- **Ambient listening tools** record and summarize clinical conversations in real time, organizing output into structured sections and integrating directly into the electronic health record, removing the documentation burden from the clinician entirely. The copilot categorizes information automatically and places it in the correct section of the patient record without manual intervention. A linked evidence feature allows clinicians to trace exactly which part of a conversation produced which part of the summary, providing a transparent audit trail for every documented decision

# AI Across Industries

## Mayo Clinic's Workforce Model

**What mortgage operations teams can take from this**

- Mayo's fax-to-referral automation maps directly to mortgage document processing. Incoming loan files, title packages, loss mitigation requests, and boarding documents sit in the same bottleneck that urgent referrals did before AI was introduced.
- The reduction from seven days to under 24 hours was not a technology outcome. It was a workflow redesign outcome that technology enabled. The sequencing matters.
- Mayo's dynamic task generation model, where the system completes what it can and assigns the rest to a human with full context already assembled, is the handoff framework most mortgage AI deployments define too loosely. It should be mapped explicitly before go-live.
- The burnout reduction finding is the most underused argument in mortgage AI investment discussions. Experienced processors, examiners, and servicers deplete at the same rate Mayo's administrative staff did under high-volume manual workloads. Copilot tools address that directly.

# Upcoming Events to Add to Your Calendar!

## Ultimate Mortgage Expo

**July 9, 2026 | Hotel Monteleone | New Orleans, LA**

The Mortgage industry is navigating a period of rapid evolution. For origination professionals, managing market shifts while keeping sales strategies and marketing initiatives sharp is a constant challenge. Originator Connect Network's **Ultimate Mortgage Expo** brings together top industry experts to provide the exact tools, strategies, and direction required to maintain a profitable, efficient, and high-volume pipeline.

### Why Attend:

- **Fill Your Pipeline:** Learn modern, high-conversion sales and marketing strategies designed to keep your volume steady in any market.
- **Boost Operational Efficiency:** Gain access to the latest tools and tech workflows that eliminate bottlenecks and protect your margins.
- **Navigate Industry Shifts:** Get clear direction from top-tier experts on how to adapt to regulatory and structural changes before they impact your business.
- **Maximize Profitability:** Discover proven tactics to optimize your origination process, reduce overhead, and increase profitability per loan.

## Arizona Mortgage Pro

**July 16, 2026 | Hyatt Regency Louisville | Chandler, AZ**

As the state's largest gathering of originators, the **Arizona Mortgage Pro** is dedicated to celebrating, advancing, and supporting the professionals who finance residential and commercial real estate in Arizona. Produced by the Originator Connect Network, the expo brings together top speakers, practical hands-on sessions, and a comprehensive marketplace of exhibitors to deliver a high-value day designed exclusively for local Mortgage professionals.

### Why Attend:

- **Learn from Industry Leaders:** Gain actionable insights from top-tier speakers who understand the specific nuances and opportunities within the Arizona real estate market.
- **Participate in Hands-On Sessions**:Walk away with practical, real-world strategies you can immediately apply to your origination business and marketing initiatives
- **Connect with Vital Resources:** Explore a wealth of new tools, programs, and wholesale options from a diverse floor of industry exhibitors and sponsors
- **Network with Regional Peers:** Build valuable relationships at Arizona's largest dedicated gathering of residential and commercial origination professionals.

nexval.ai

## The Big Picture

At Nexval.ai, we leverage AI to deliver customized solutions tailored to your industry's unique needs.

We're not just about technology **- we're about partnership.** We collaborate with your team to understand your processes and goals, ensuring a seamless transition and ongoing optimization.

Partner with us as **Affiliates** to bring AI-driven automation and cloud solutions to servicers-reducing costs, improving compliance, enhancing borrower experiences, and creating new revenue opportunities for your business.

Our expertise spans mortgage and financial services, with a focus on automation, IT, BPO, customer service, risk management, and AI-driven process optimization.

Let's transform your business with intelligent automation and data-driven strategies.

Innovation meets insight: Curated mortgage intelligence for an industry in constant motion.
**Let's mortgage-better with AI.**

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