

THE LOAN STORE, INC.



INITIATIVE	End-to-End Mortgage Automation with AI
AWARD	Celent Model Bank 2026 for Lending Innovation
EXECUTIVE SUMMARY	The Loan Store, Inc. deployed the MOZAIQ Loan Assist platform, to automate mortgage loan setup, document validation, third-party order orchestration, and income and asset analysis. It utilizes machine learning, GenAI, agentic AI, and intelligent OCR
TIMELINE	<p>2020 Build platform</p> <p>2020 Automate verification services</p> <p>2021-2 Integrate loan servicing</p> <p>2023-4 Add AI capabilities</p> <p>2023-4 BPO / Offshoring</p> <p>2025 Add more analytics</p>
KEY BENEFITS	<ul style="list-style-type: none"> • Reduction in loan production cost per loan from: \$3,600 per loan end of 2024, to \$2,500 per loan at mid-2025, to \$2,200 per loan at the end of 2025 • Appraisal document package review time declined from 30 minutes down to 5 minutes per appraisal package • Monthly loan origination volume increase from \$10 million per month in 2023 to over \$2 Billion per month in 2025 • Improved loan quality: Errors caught prior to loan sale to investors reduced loan repurchases and post-closing defects—preventing penalties of up to 30% of loan value
KEY VENDORS	MOZAIQ, AWS
READ MORE	https://www.celent.com/en/insights/the-loan-store-end-to-end-mortgage-automation-with-ai