



For more than 16 years, Taylor Morrison has trusted Taylor Morrison Home Funding to provide quality mortgage services to both their customers and their builder business. Their personalized service and a centralized fulfillment team, combined with today's technology, allows them to connect their customers to home mortgage consultants that understand their needs and lay out options to put them into their dream homes.

The Challenge

Many Taylor Morrison customers start the mortgage process at the very beginning of the home buying and building experience. While they may have selected custom upgrades and finishing touches, it is not their home until the mortgage process is complete. The ability to customize their home is an added perk of building, but it can create risks if not for early assessment of qualification and the continual updating of a borrower's financial ability.

A builder's lender that specializes in handling loan applications that can take up to a year to finalize while the home is being built must understand how to handle the changeability of the information and updated documentation – all while ensuring that the process remains a pleasant experience for everyone involved.

Having the certainty that the mortgage will be ready and the buyer is assured that their financing meets their needs at the time the home is ready to close is Taylor Morrison Home Funding's primary value proposition. Meanwhile, the initial documentation customers submit is only good for a limited time. Taylor Morrison Home Funding is challenged to verify customer information over and over again during the home building process. Factors such as a borrower's circumstances and changing interest rates cause stress and concerns for both the buyer and the builder.

“When I heard about Day 1 Certainty and the possibility for digital validation, I got really excited. I thought, ‘Finally! Finally, we’re at a place where we can start the mortgage process and provide clarity without our buyer having to give the same information over and over again!’ It was definitely a win.”

Tawn Kelley,
President of Taylor Morrison Home Funding

The Solution

Taylor Morrison was intrigued when it first learned about Day 1 Certainty™ at the 2016 MBA Annual Conference. Taylor Morrison Home Funding tested the Desktop Underwriter® (DU®) validation service to learn, firsthand, how well the mortgage process aligned with the home buying process. The DU validation service, a component of Day 1 Certainty, lets clients verify their asset, income, and employment documentation when the home is completed so the purchase can close on time. While delays in the home building process often occur, with the DU validation service, buyers often times don't have to resubmit documentation if a delay pushes them past their planned closing date.

By implementing Day 1 Certainty, Taylor Morrison manages the mortgage process quickly so the builder can stay focused on completing construction of their customer's dream home with confidence. In turn, Taylor Morrison processes the mortgages with the personalized service they have built their reputation upon – giving families assurance and certainty throughout the home buying process.

Since implementing Day 1 Certainty, Taylor Morrison has been able to reduce Application-to-Approval time by five business days.

“Our priority as a builder/lender is to give the buyer peace of mind. Day 1 Certainty is helping us do that,” says Tawn Kelley, president and CEO of Taylor Morrison Home Funding. “Implementing Day 1 Certainty was not a barrier for us. We made training our core team a priority. Once we had key folks on board and educated, implementation challenges were eliminated. Now, as we hire new people, Day 1 Certainty is just part of how we do what we do.”

To learn more about Day 1 Certainty and the DU validation service, visit:

getday1.com