



Guild Mortgage specializes in purchase and refinance mortgages for residential homes. For more than half a century, Guild Mortgage has worked with a focus on people – its employees, its customers, and its partners – to provide mortgages that are tailored to circumstance. With branches throughout the United States, Guild Mortgage is using technology and customer service to meet its customers' needs and provide affordable home financing across the country.

### The Challenge

As the mortgage industry digitizes, the sudden change in routine can be daunting. Guild Mortgage had concerns about experiencing apprehension from customers and loan officers but knew its existing process had to evolve. An updated process would be not only safe and effective, but also so easy and efficient that everyone – customers, employees, and even potential employees – would be asking for it by name.

### The Solution

Guild Mortgage saw the Desktop Underwriter® (DU®) validation service, a component of Day 1 Certainty®, from Fannie Mae, as an opportunity to change the customer experience for the better. When Guild Mortgage first began using asset validation through AccountChek and employment verification through The Work Number, Guild Mortgage District Manager Eric Weiss immediately saw the potential of digital verification of borrower data for the company.

The Guild Mortgage team quickly began to train new and veteran loan officers to work within the new parameters of digital verification through the DU validation service. Furthering the move toward a true digital mortgage experience, Guild Mortgage also began to accept online mortgage applications this year. While the cultural shift presented hurdles at times, Guild Mortgage cleared them with

teamwork and dedication by educating their associates on the benefits of digital verification. Weiss said he's had colleagues from around the country reach out to ask for his training materials.

Driven by Day 1 Certainty, Guild Mortgage loan officers have improved their customers' experience through reduced touchpoints. By lowering the number of customer touchpoints from two or three to just one or two, loan processing takes significantly less time.

“Using the momentum we've created through Day 1 Certainty, we've designed a process where a loan can come in and be fully approved by underwriting in a couple of days,” said Weiss. “I don't have issues closing loans in as little as two weeks.”

The faster loan processing times are already having a huge impact on sales at Guild Mortgage. In Eric's District, first quarter of 2018 ended up 27% over Q1 2017. April 2018 finished up 45% over April 2017! In addition to sales, Guild Mortgage is attracting top-notch candidates and increasing retention of happy and successful existing employees. Weiss attributes Day 1 Certainty to helping Guild Mortgage continually improve year over year.

“People are everything to us; we're all about our people,” said Weiss. “We have a great team, and we are growing because of our process and products.”

To learn more, visit [FannieMae.com/duvalidationservice](https://www.fanniemae.com/duvalidationservice) or contact your Fannie Mae account team.

“ We are driven by Day 1 Certainty. We have the opportunity to change the customer experience. ”

**Eric Weiss**, Guild Mortgage District Manager

*\*Customer comments are based on their own experiences with Day 1 Certainty. Reductions in cycle times may not be typical.*