

Automate the mortgage lifecycle with effortless efficiency

Iron Mountain Digital Mortgage solution

Business challenge

Mortgage operations are among the most document-heavy in finance, relying on outdated systems and manual workflows. Lenders, servicers, and custodians face delays from slow document reviews and manual data entry, leading to errors, bottlenecks, and reduced productivity. Fragmented systems and evolving regulations increase compliance risks and operational costs, while limiting scalability. These inefficiencies make it difficult to meet borrower expectations for speed, transparency, and convenience—ultimately impacting profitability and customer satisfaction.

What if you could

Accelerate the mortgage lifecycle by automating manual workflows, significantly reducing delays, costly errors, and repetitive tasks that slow your business.

- Utilize artificial intelligence (AI) to summarize mortgages, identify missing and incomplete documents, and deploy agents to work with your borrower to remediate exceptions.
- Manage physical and digital documents in a secure, centralized platform with accurately extracted data, enabling fast, role-based access for search, retrieval, and sharing. Unify fragmented legacy systems through a single digital platform that streamlines operations, reduces costs, and scales efficiently to meet evolving market demands.
- Strengthen regulatory compliance with automated tools that enforce data accuracy and retention policies, reducing the risk of non-compliance and exposure to penalties.

Iron Mountain Digital Mortgage

Iron Mountain Digital Mortgage solution addresses the inefficiencies of legacy, paper-based processes by transforming them into streamlined, digital operations. Built as an end-to-end, software-as-a-service (SaaS) solution on Iron Mountain InSight® Digital Experience Platform (DXP).

Digital Mortgage leverages intelligent document processing, advanced content management, and AI to automate every stage of the mortgage lifecycle.

The platform integrates with existing systems to validate documents and data, extract and classify key information, manage documents securely, and support ongoing compliance. Digital Mortgage accelerates loan decisions, lowers costs, and provides real-time visibility across all mortgage assets.

Industry fact

Mortgage origination costs have surged by 35% over the last five years, reaching an average increase of \$3,000 per loan. Inefficient manual processes and compliance requirements are major contributors to rising costs.

FreddieMac



Digital Mortgage empowers you to:

➤ **Automate and streamline mortgage document processes for faster, error-free processing.**

Digitize physical mortgage documents and manage them in a centralized, secure platform. AI-powered extraction and classification tools capture and route key data across every loan stage, eliminating manual tasks and reducing errors. Integration with core origination and servicing systems ensures timely, accurate information delivery to all stakeholders, accelerating decision-making and enabling virtual access to mortgage data.

➤ **Achieve operational efficiency and visibility with automated mortgage-specific workflows.**

Automate workflows across:

- Applications
- Document review
- Post-closing
- Custody
- Servicing transfers
- Default management

A single-pane-of-glass interface provides unified visibility, simplifying exception handling, analytics, and administration. AI-driven, rules-based workflows

deploy specialized agents to gather, validate, and route data, integrating structured and unstructured content in real time. Human-in-the-loop support further enhances accuracy and borrower engagement, improving loan quality and customer satisfaction.

- **Strengthen compliance and minimize risk with built-in governance controls.** Stay ahead of regulatory changes using your business rules that flag retention policies, validate data integrity, and track document actions throughout the mortgage lifecycle.

The Iron Mountain Advantage

Iron Mountain's Digital Mortgage solution transforms mortgage operations into a unified, AI-powered platform—without disrupting existing systems. Choose from our selection of pre-built connectors or leverage our powerful APIs to integrate InSight DXP with your current infrastructure, and automate workflows, enforce compliance, and unlock insights from your mortgage data.

The platform is backed by Iron Mountain's industry-leading security and regulatory certifications, the platform offers the confidence of a trusted partner with over 70 years

of experience protecting sensitive information. For physical mortgage documents, lenders and investors rely on our secure, fire-rated storage facilities to safeguard critical assets.

Transform your mortgage operations into a strategic asset with Iron Mountain's Digital Mortgage solution. Maximize efficiency, strengthen compliance, and empower your team to focus on what matters most—your customers.

Contact Iron Mountain to learn how our AI-powered Digital Mortgage solution can help you streamline your mortgage operations and achieve your business goals.

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About Iron Mountain

Iron Mountain Incorporated (NYSE: IRM), founded in 1951, is the global leader for storage and information management services. Trusted by more than 225,000 organizations around the world, and with a real estate network of more than 98 million square feet across more than 1,400 facilities in over 60 countries, Iron Mountain stores and protects billions of information assets, including critical business information, highly sensitive data, and cultural and historical artifacts. Providing solutions that include secure storage, information management, digital transformation, secure destruction, as well as data centers, art storage and logistics, and cloud services, Iron Mountain helps organizations lower cost and risk, comply with regulations, recover from disaster, and enable a more digital way of working. Visit www.ironmountain.com for more information.

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