



Case Study

Lender Reduces Fallout Costs by +40%

Introduction

Over the past three years, the mortgage industry has faced unprecedented price increases. According to [Freddie Mac](#), average origination costs rose by 35% since 2021, boosting the average cost per loan by \$3,000. These price hikes have placed significant pressure on mortgage lenders, making it difficult for them to remain profitable while delivering high-quality service.

At [Certified Credit](#), we know how hard it can be for lenders to stay competitive and profitable in today's market. However, we're committed to helping our lender clients overcome these challenges. In this case study, we outline how we helped one of our clients optimize their operations and save \$45,000 monthly in fallout costs.

Challenge

Our client, a top-tier lender, approached us with concerns about the rising costs of loan origination. This lender accumulated nearly \$60,000 in monthly fallout costs in 2024 (~\$720,000+ yearly), making a notable dent in their profitability. If they continued at this rate, they were on track to incur \$80,000 in monthly fallout costs for 2025 (~\$960,000+ yearly). This pressing situation motivated them to enlist our expertise and look for creative ways to save.

Solution

After learning about this client's goals, our team of workflow optimization experts evaluated their credit ordering process, including when they ordered credit, what types of credit reports they used (soft pull vs. hard pull), and their current product utilization.

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+40%

**Reduction in
Fallout Costs
Year Over Year**

**\$25,000
per month
projected savings
year over year**

**\$20,000
per month**

**in cost savings due
to bureau price
increases**



\$300K+
projected savings
for 2025

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Solution (Continued)

After conducting this in-depth analysis, we identified multiple workflow inefficiencies. Not only was this lender ordering unnecessary reports, but they were also purchasing their lending solutions on an a la carte basis, rather than leveraging more strategic pricing models.

Our analysis uncovered several opportunities for cost savings. Along with optimizing this lender's credit ordering timeline and chosen reports, we encouraged them to take advantage of our closed loan bundles. These bundles gave the lender access to a suite of solutions at a notable discount, enabling them to save money and streamline their workflows.

Outcome

By implementing our recommendations, our client will be able to recognize cost savings - their fallout costs are projected to fall to just \$35,000 per month in 2025 - a \$25,000 per month improvement from the year prior (~\$300,000+ for 2025) and a \$45,000 per month improvement from their projected 2025 fall out costs (~\$540,000+ for 2025). By opting for a closed loan bundle, this client also avoided an extra \$20,000 per month in costs that would have been incurred due to further price increases. Together, this shift in strategy produced a 40%+ reduction in fallout costs year over year, enabling our client to maintain their profitability in an increasingly costly lending environment.

More Than Just a Score: Beyond Savings & Credit Solutions

Certified Credit, a leading nationwide Credit Reporting Agency, has established itself as a trusted partner in the mortgage industry with its innovative solutions and exceptional customer service. The company's commitment to excellence was recently recognized when it received the prestigious 2024 Lender's Choice Award for Best Customer Service from The Mortgage Collaborative. This accolade underscores Certified Credit's dedication to providing outstanding support, as evidenced by their 100% onshore, FCRA-certified customer support team, 12-second average response time for inbound inquiries, and ability to complete 75% of credit supplements within one day.

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