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ICE Mortgage Technology Expands Servicing Portal to Boost Real Estate Lending

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In a move set to reshape digital engagement in the housing finance space, ICE Mortgage Technology, part of Intercontinental Exchange Inc. (NYSE: ICE), has launched an integrated solution that allows homeowners to apply for home equity loans (HELs), home equity lines of credit (HELOCs), and refinance loans directly through their online mortgage servicing portal. The upgrade, ICE announced in a recent statement, gives real estate professionals and lenders a timely tool to strengthen customer relationships and unlock new revenue opportunities in today's evolving property market.

The innovation connects ICE's industry-leading loan origination system, Encompass, with its widely adopted Mortgage Servicing Platform (MSP). The result is a seamless user experience that empowers homeowners to explore and apply for additional lending products without leaving the servicing environment they already use to manage their mortgage. It benefits both lenders aiming to recapture business and homeowners seeking convenient access to their property's equity.

“Supporting a modern, customer-friendly experience that promotes lifelong borrower retention on the front end and operational efficiency on the back end is key to lender performance,” said Tim Bowler, President of ICE Mortgage Technology. “By making it easy for homeowners to explore, apply, and close home equity and refinance loans from within their digital servicing interface, we're supporting an engaging experience that fosters brand loyalty and helps lenders scale without increasing operational overhead.”

Real Estate Advantage

Real estate professionals understand the importance of maintaining long-term customer relationships, especially in a market where purchase volumes remain moderate but property equity remains strong. Lenders can maintain ongoing engagement well beyond the initial transaction by giving homeowners a simple path to access equity products and refinancing tools through Servicing Digital, ICE's consumer-facing portal.

The new integration allows borrower information already stored in MSP to prefill new loan applications, which are then processed through Encompass. Borrowers receive real-time updates through Servicing Digital, streamlining the entire experience. This user-friendly approach increases loan pull-through rates while reducing friction for homeowners at every step of the process.

“Now, lender-servicers can deliver a self-service home equity and refinance lending experience via an interconnected technology platform, helping them recapture more business, deepen customer relationships, and reduce operational complexity,” Bowler added. “This is another example of the regenerative power of our end-to-end, life-of-loan platform.”