



NEWS RELEASE

# ICE Announces MERS eRegistry Surpasses 3 Million eNotes

2026-03-11

Milestone reflects the growing use of eNotes across the mortgage finance ecosystem as lenders, investors and warehouse providers scale up digital processes

ATLANTA & NEW YORK--(BUSINESS WIRE)-- Intercontinental Exchange, Inc. (NYSE: ICE), one of the world's leading providers of financial market technology and data powering global capital markets, today announced that the MERS® eRegistry has surpassed 3 million eNotes, a milestone that underscores the mortgage industry's accelerating shift toward digital loan production.

eNotes offer material operational advantages for lenders and their partners. By digitizing the promissory note, eNotes can reduce demands on capital, increase velocity and lower the risk of lost collateral instruments and manual errors. These benefits are driving meaningful adoption, with MERS System data showing that lenders at the forefront of eNote adoption are now registering between 30% and 80% of their originations digitally.

“Surpassing 3 million eNotes reflects the steady progress the industry has made in modernizing how loans are produced, transferred and managed,” said Bob Hart, President of ICE Mortgage Technology. “As adoption expands, the ability to connect digital infrastructure across the mortgage lifecycle becomes increasingly important. End-to-end, MERS eRegistry and eDelivery allow digital systems to bring together the processes and workflows that support more scalable and secure loan management.”

The MERS eRegistry, along with over 500 participants and their eVaults, creates an industry-wide ecosystem for open, standardized loan transfer and audit trails, providing the transparency and legal certainty that investors require. It also supports the MISMO SMART Doc® format, which helps facilitate standardization and interoperability



across the mortgage process.

Beyond the eRegistry, MERS supports a broader set of digital mortgage activities, including centralized storage for RON videos and the ability to create automated lien releases based on nightly paid-in-full reports from servicers.

## About Intercontinental Exchange

**Intercontinental Exchange, Inc.** (NYSE: ICE) is a Fortune 500 company that designs, builds, and operates digital networks that connect people to opportunity. We provide financial technology and data services across major asset classes helping our customers access mission-critical workflow tools that increase transparency and efficiency. ICE's futures, equity, and options **exchanges** -- including the **New York Stock Exchange** -- and **clearing houses** help people invest, raise capital and manage risk. We offer some of the world's largest markets to trade and clear energy and environmental products. Our fixed income, **data services** and execution capabilities provide information, analytics and platforms that help our customers streamline processes and capitalize on opportunities. At **ICE Mortgage Technology**, we are transforming U.S. housing finance, from initial consumer engagement through loan production, closing, registration and the long-term servicing relationship. Together, ICE transforms, streamlines, and automates industries to connect our customers to opportunity.

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Safe Harbor Statement under the Private Securities Litigation Reform Act of 1995 -- Statements in this press release regarding ICE's business that are not historical facts are "forward-looking statements" that involve risks and uncertainties. For a discussion of additional risks and uncertainties, which could cause actual results to differ from those contained in the forward-looking statements, see ICE's Securities and Exchange Commission (SEC) filings, including, but not limited to, the risk factors in ICE's Annual Report on Form 10-K for the year ended December 31, 2025, as filed with the SEC on February 5, 2026.

Source: Intercontinental Exchange

Category: Mortgage Technology

### ICE Media Contact:

Johnna Szegda

**johnna.szegda@ice.com**

+1 (404) 798-1155

**ICE Investor Contact:**

Steve Eagerton

**steve.eagerton@ice.com**

+1 (904) 854-3683

**investors@ice.com**

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