NEWS RELEASE

ICE Mortgage Technology Allows Homeowners to Apply for Home Equity and Refinance Loans from the MSP Web and Mobile Consumer Interface

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Enhanced integration and unification between ICE's market-leading origination and servicing technologies, Encompass and MSP, help lender-servicers recapture customers with a modern, consumer-friendly experience

ATLANTA & NEW YORK--(BUSINESS WIRE)-- ICE Mortgage Technology, a neutral provider of a robust end-to-end mortgage platform and part of Intercontinental Exchange, Inc. (NYSE: ICE), today announced new integrations between its origination and servicing solutions that allow homeowners to apply for home equity loans (HELs), home equity lines of credit (HELOCs) and refinance loans directly from their ICE-supported mortgage servicing portal. The integration marks a significant milestone in the interconnectivity of ICE Mortgage Technology's end-to-end, life-of-loan platform and delivers powerful, native recapture functionality at a time mortgage businesses are increasingly focused on customer retention strategies.

"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 IMT. "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."

The new functionality is available to lender-servicers who are using the MSP® servicing system and the Encompass® loan origination system. Now when homeowners access Servicing Digital, the MSP digital consumer interface, to manage their existing mortgage, they can easily apply for a refinance, HEL or HELOC loan with an application that has been prefilled with borrower data from MSP. Once submitted, loan applications are processed by Encompass, and borrowers receive status updates via Servicing Digital.

“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,” said Bowler. “This is another example of the regenerative power of our end-to-end, life-of-loan platform. Using our solutions together unlocks additional features and efficiencies while simplifying home financing for consumers.”

The native functionality comes at no additional cost and demonstrates how leveraging the broader IMT ecosystem unlocks additional features and efficiencies. Available via web or mobile app, Servicing Digital helps lenders establish continuous customer engagement by allowing homeowners to make payments, request help, view home value trends and more.

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.

Trademarks of ICE and/or its affiliates include Intercontinental Exchange, ICE, ICE block design, NYSE and New York Stock Exchange. Information regarding additional trademarks and intellectual property rights of Intercontinental Exchange, Inc. and/or its affiliates is located **here**. Key Information Documents for certain products covered by the EU Packaged Retail and Insurance-based Investment Products Regulation can be accessed on the relevant exchange website under the heading “Key Information Documents (KIDS).”

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, 2024, as filed with the SEC on February 6, 2025.

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ICE Media Contact:
Johnna Szegda
johnna.szegda@ice.com
+1 (404) 798-1155

ICE Investor Contact:
Katia Gonzalez
katia.gonzalez@ice.com
+1 (678) 981-3882

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