



ICE Origination Data

Expansive mortgage origination data from application to post-closing

Access to advanced, expansive origination data is a crucial component in driving successful business decisions. ICE Origination Data provides timely, robust mortgage origination data from application through post-close, providing actionable insights to help you make more informed decisions and determine opportunities for business growth.

With ICE Origination Data, you can gain a holistic picture of the mortgage origination process, starting at application through closing and post-close. This information can help you seamlessly benchmark your performance against industry peers and identify growth opportunities to stay ahead of the competition.

ICE Origination Data is sourced directly from contributing lenders who have authorized its use in a completely anonymized and de-identified format, removing any borrower or lender-identifiable information. The data is delivered daily or weekly and includes hundreds of fields that cover borrower characteristics and qualifications, loan product and program parameters, property information including geography, rate and pricing, application/loan status, closing terms, insurance, days to close and more.

ICE Origination Data key features:

- De-identified data sourced directly from a lender's loan origination system (e.g., Encompass®)
- Thousands of contributing lenders
- Updated daily and includes hundreds of data fields
- Over five years of history available
- Delivered via SFTP or through ICE's Rapid Analytics Platform® (RAP®)

ICE Origination Data can be used to help:

- Analyze loan pull through and cycle time
- Forecast prepayment trends
- Gain access to loan penetration growth and gap analysis
- Determine what happens to loans post rate-lock
- Better understand timely risk-based pricing
- Showcase borrower behavior trends
- Mitigate investment risk for loans to mortgage-backed securities pools
- Identify loans with the greatest potential for ROI
- Identify macro- and micro-economic industry insights
- Stay ahead of the competition with benchmarking and industry analytics
- Identify cost- and time-saving opportunities

Additional datasets to further support regulatory compliance

CRA Analytics

Provides actionable insights to help organizations monitor their performance against Community Reinvestment Act (CRA) requirements. With this comprehensive solution, you can access pre-categorized data comprising aggregated characteristics of CRA-eligible loans – enabling you to benchmark your CRA performance against industry peers, help reduce costs and identify potential risks.

Fair Lending Data

Provides insights to help lenders proactively support and address Fair Housing Act (FHA) requirements. Available as an add-on to ICE Origination Data, this solution helps to identify potential discriminatory lending patterns earlier in the process, benchmark performance against industry peers and evaluate the loan pipeline for share of minority and low-income area loans.



For more information: mortgagetechnology.com

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