

Human Skills in an AI World

What It Takes for Mortgage
Professionals to Win in 2027





What makes a successful mortgage professional in an AI-driven world?

To explore this question, AD Mortgage surveyed **300+ mortgage professionals** in **July 2026**, including **Loan Officers** (38.8%), **Mortgage Brokers** (35.3%), **Processors** (9.4%), **Business Owners** (7.5%), **Branch Managers** (4.7%), and other industry professionals.

As AI becomes an increasingly important part of the mortgage workflow, this report examines which skills, qualities, and competitive advantages professionals believe will matter most in 2027 and where human expertise will continue to make the difference.

AI & Automation

biggest expected
industry driver

Relationship Building & Communication

top skill for success in 2027

60.4%

actively preparing
for the future

8.5/10

confidence
in the profession's future

Adaptability

defining trait of future
top performers

AI Skills

most developed skill
over the past 3 years



Max Slyusarchuk, CEO at AD Mortgage:

“This isn't a story about AI replacing professionals. It's a story about professionals who are willing to adapt. Our respondents made it clear that the future belongs to those who continue learning, embrace new technologies, and evolve alongside the industry.”



The Mortgage Industry is Changing — And Professionals Know It

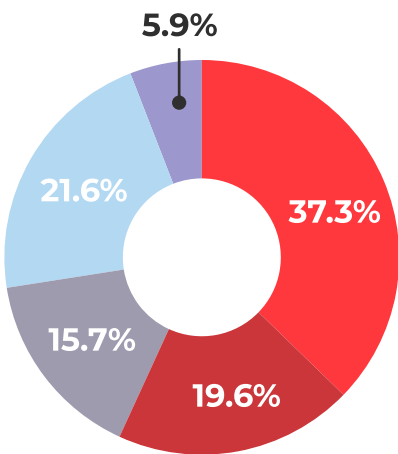
How do mortgage professionals see the changing industry?

Professionals across the industry are adapting to changing market conditions, new technologies, and shifting borrower expectations. While experiences vary, respondents agree on one thing: change has become part of the job.

Compared to 3 years ago, respondents describe their role as:

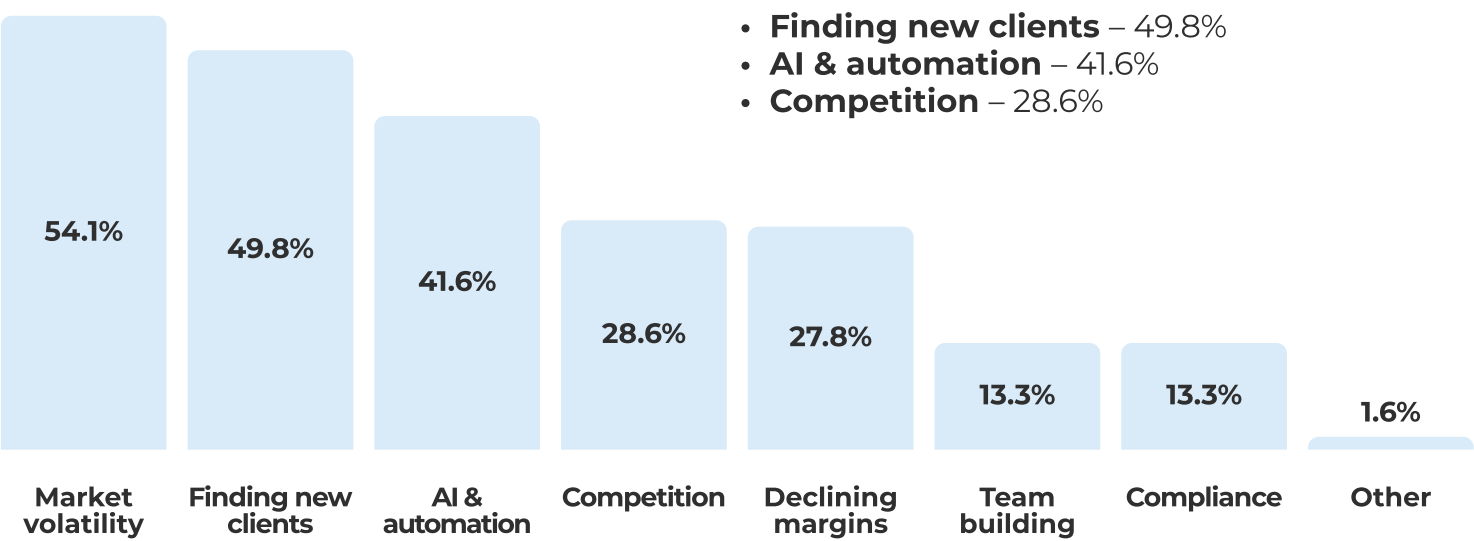
- **Easier** – 35.3% (19.6% much easier + 15.7% slightly easier)
- **About the same** – 37.3%
- **Harder** – 27.5% (21.6% slightly harder + 5.9% much harder)

- About the same
- Much easier
- Slightly harder
- Much harder
- Slightly easier



What's driving concerns?

Uncertainty starts with the market: **54.1% cite market volatility as their biggest concern.** Among other concerns, the highest-ranked challenges include:



The results show that today's challenges combine traditional business pressures with new forces, transforming the mortgage industry.



Confidence Remains High

Despite these challenges, respondents remain optimistic about the future of the profession, rating their confidence at an average of 8.5 out of 10.

8.5/10

Confidence level

Preparing or reacting?

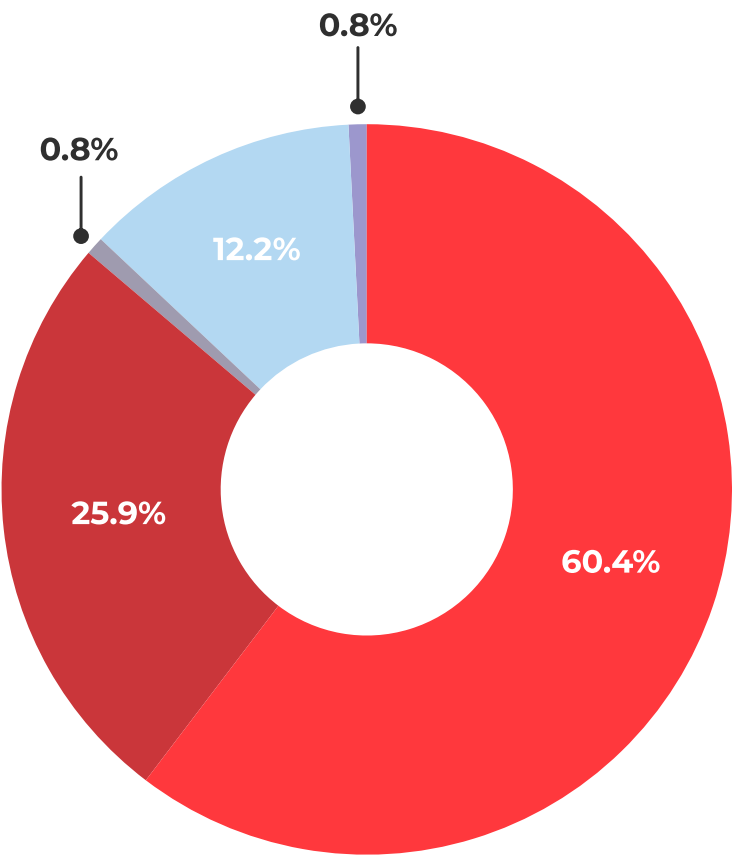
Most mortgage professionals are taking an active approach to preparing for the future, with **60.4% stating they are actively building the skills needed** for what's next.

Other responses include:

- **Trying to keep up with industry changes** – 25.9%
- **Relying mostly on experience** – 12.2%

The industry is moving toward a mindset of continuous adaptation, where success requires learning new skills rather than relying only on past experience.

- Actively preparing for the future
- Trying to keep up
- Learn only when necessary
- Rely mostly on experience
- Not sure what skills will matter next

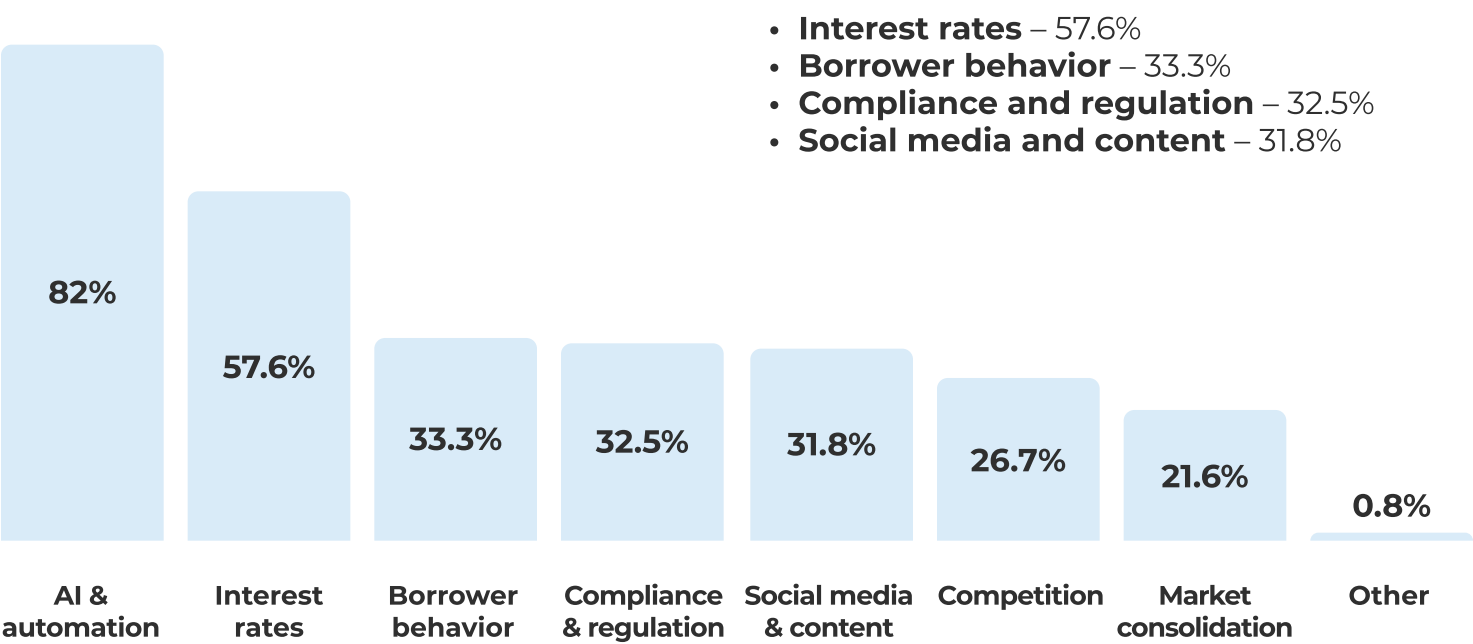




AI Will Transform the Work — Human Skills Will Define Success

What will shape the profession next?

AI and automation stand out as the biggest expected driver of change, selected by **82%** of respondents. Other major factors include:



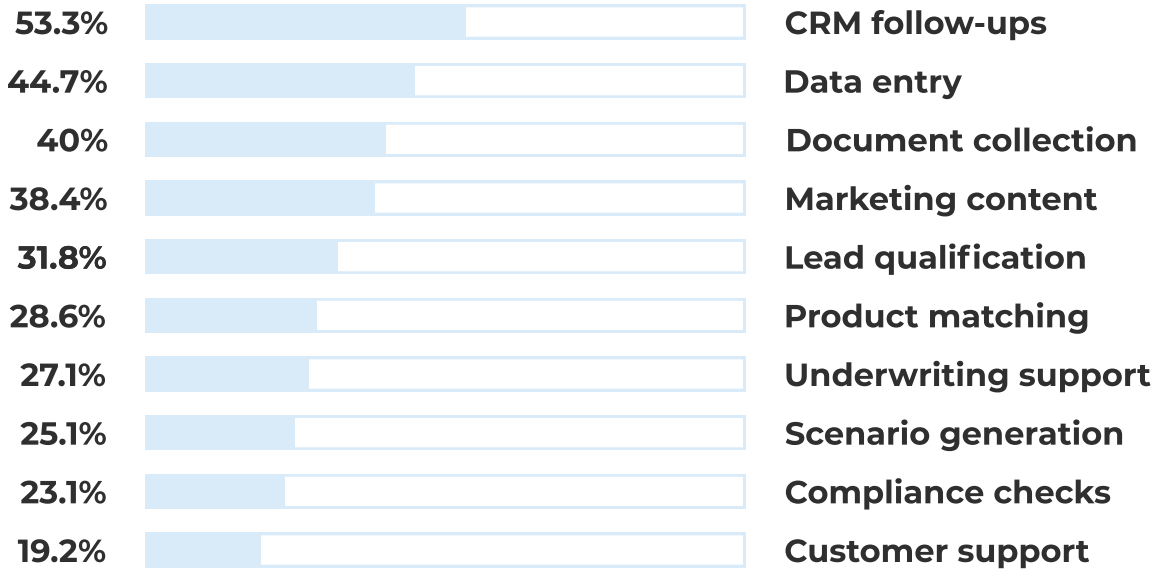
How AI Changes Workflow

AI adoption is already becoming part of everyday workflows, with **research (55.7%)**, **marketing content (45.1%)**, and **guideline interpretation (43.5%)** emerging as the most common use cases. Other applications include:

- **Scenario analysis** – 37.6%
- **Client communication** – 36.5%
- **Presentations** – 25.9%
- **Internal operations** – 22.4%

As adoption grows, professionals expect AI to primarily automate repetitive tasks:

- **CRM follow-ups** – 53.3%
- **Data entry** – 44.7%
- **Document collection** – 40.0%

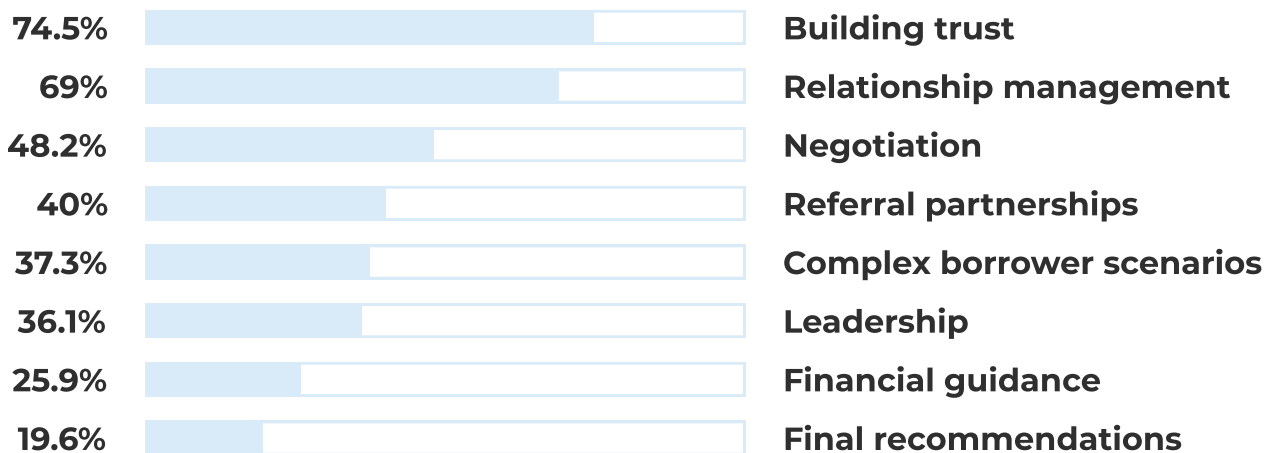


What will remain human?

Professionals believe trust and relationships will remain human-led.
Building trust is the top area where human expertise is considered essential, cited by 74.5% of respondents.

Other key human-led areas include:

- **Relationship management** – 69%
- **Negotiation** – 48.2%
- **Referral partnerships** – 40%
- **Complex borrower scenarios** – 37.3%
- **Leadership** – 36.1%
- **Financial guidance** – 25.9%
- **Final recommendations** – 19.6%



The results suggest that AI will support mortgage professionals, but human expertise will continue to define high-value interactions.



The Most Important Skill for 2027: Building Relationships

Despite the growing role of AI, respondents identified human connection as the most important factor for future success. **Relationship building and communication ranked first, selected by 82%** of mortgage professionals.

Other skills expected to define success in 2027 include:

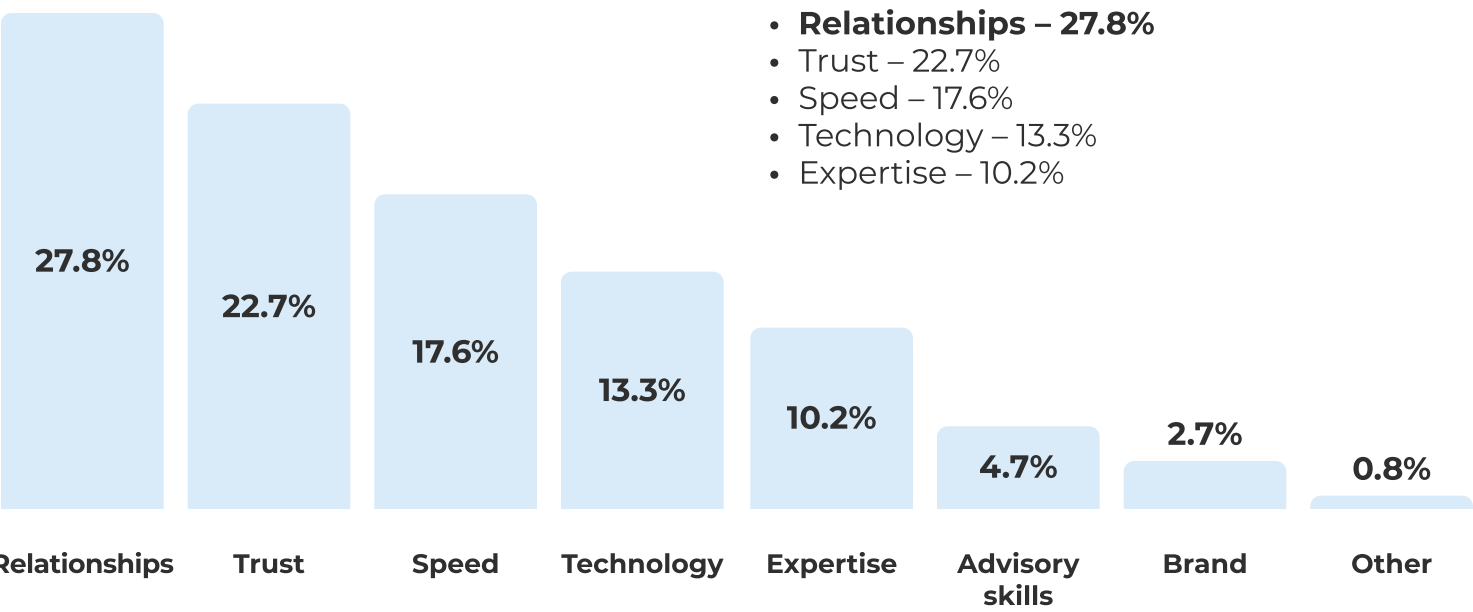
- **Technology & AI tools** – 58.4%
- **Sales & lead development** – 52.9%
- **Problem solving & scenario structuring** – 50.6%
- **Marketing & personal branding** – 48.6%
- **Product & guideline knowledge** – 47.8%





What will be the competitive advantage in an AI era?

The same pattern appears when professionals look at competitive advantage: relationships and trust rank above technology alone. The top advantages identified by respondents are:



What will separate top performers?

The message is consistent: relationships remain the strongest driver of success. When looking at what creates a competitive advantage, respondents prioritized:

- **Strong relationships – 42.7%**
- Ability to adapt – 12.9%
- Problem-solving ability – 7.8%
- Consistent follow-up – 7.1%
- Clear communication – 6.3%
- Strong personal brand – 4.3%

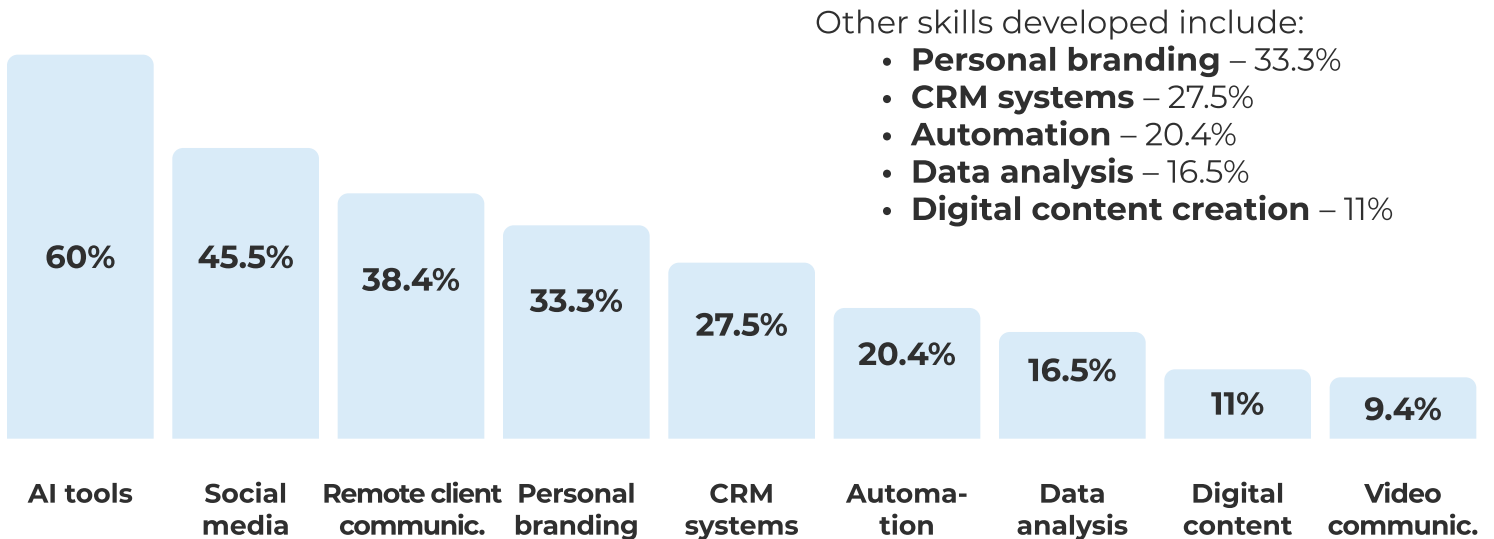
Across multiple questions, one theme remains consistent: relationships, communication, and trust are becoming the defining advantages of top mortgage professionals.



Future Success Requires Continuous Learning

How are professionals preparing for the future?

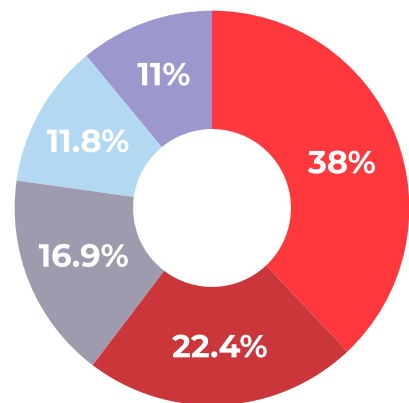
Mortgage professionals are actively building new skills to adapt to a changing industry. Over the past three years, the most commonly developed skills include **AI tools (60%)**, **social media skills (45.5%)**, and **remote client communication (38.4%)**.



How much time goes into professional development?

Learning remains a consistent part of career growth, with most professionals dedicating several hours each month to skill development.

- **1–3 hours per month** – 38.0%
- **4–7 hours** – 22.4%
- **8+ hours** – 28.7%



Where do professionals learn?

The most popular learning sources are:

- **Webinars** — 56.5%
- **Industry publications** — 36.9%
- **YouTube** — 33.7%
- **Podcasts** — 32.9%
- **Live events** — 30.6%

The results show that mortgage professionals are prioritizing practical, accessible education that helps them apply new knowledge directly to their work.



The New Profile of Mortgage Success

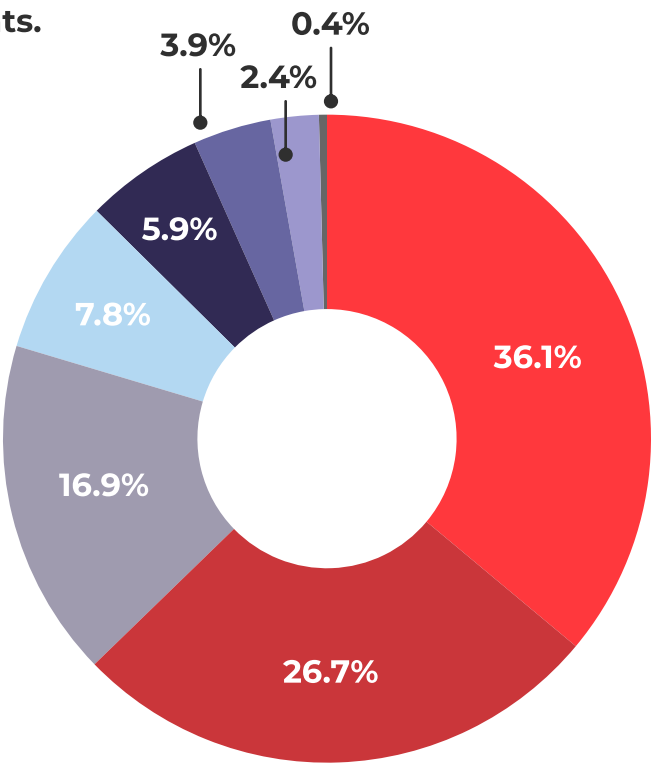
The mortgage professional of 2027 will not be defined by one skill alone. Success will come from the ability to adapt, use new technology, and continue building relationships that drive business forward.

Adaptability stands out as the defining trait of future top performers, selected by 36.1% of respondents.

Other characteristics associated with success include:

- **Persistence** – 26.7%
- **Discipline** – 16.9%
- **Confidence** – 7.8%
- **Competitiveness** – 5.9%

- | | |
|----------------|-------------------|
| ● Adaptability | ● Competitiveness |
| ● Persistence | ● Empathy |
| ● Discipline | ● Patience |
| ● Confidence | ● Curiosity |



When asked to complete the statement

“The mortgage professionals who will win in 2027 are those who...”,

respondents pointed to the behaviors that will separate future leaders:

- **Adapt to change** – 32.2%
- **Embrace AI and technology** – 26.3%
- **Build relationships and trust** – 20.4%
- **Stay persistent and disciplined** – 19.6%



The Winning Formula for 2027

Successful mortgage professionals will be:

1. **Adaptable** enough to navigate change
2. Tech-savvy enough to **use AI effectively**
3. Relationship-driven enough to **build trust**
4. Business-focused enough to **create new opportunities**

AI will change how mortgage professionals work. Human skills will determine who wins.



Max Slyusarchuk, CEO at AD Mortgage:

“While AI is transforming how mortgage professionals work, our findings show that it isn't replacing what matters most. Across nearly every question, respondents came back to the same answer: trust, relationships, and communication remain the foundation of long-term success. The future of mortgage lending will be powered by technology, but it will continue to be built on people.”