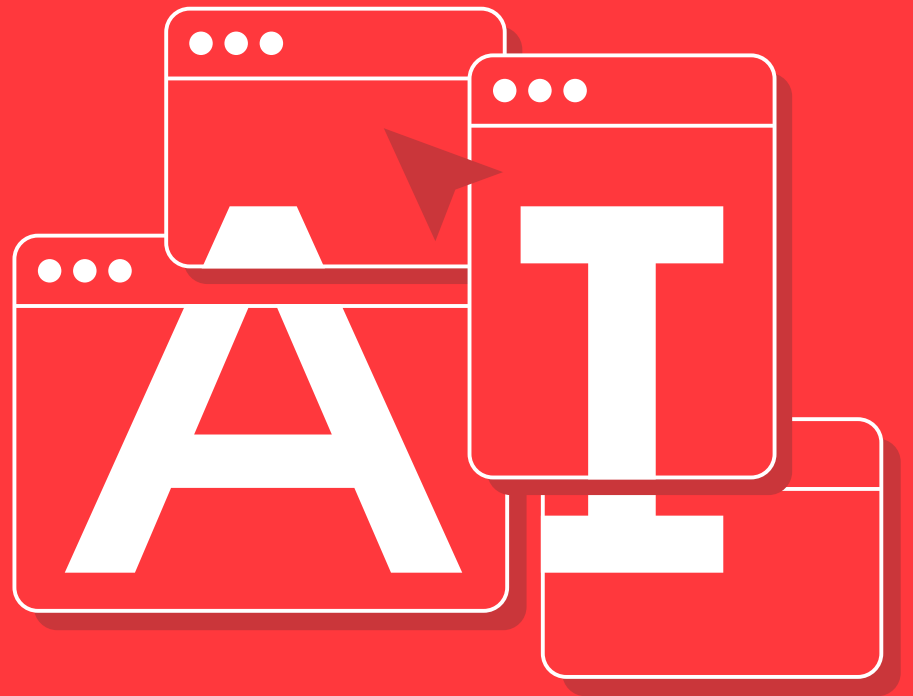


# Technology in the Mortgage Industry: 2026 Broker Survey

A broker-focused look at AI usage, tools,  
efficiency, and adoption challenges





In 2026, technology is already a major part of the mortgage workflow — but how are brokers actually using it? To answer that, AD Mortgage conducted a new industry survey in April 2026 focused on AI, digital tools, efficiency, and the obstacles that still get in the way.

We gathered responses from **over 250 mortgage brokers** through our partner network and broader professional community. Their feedback indicates where technology is already working, where time is still being lost, and what types of tools brokers want to improve or adopt next.

This report shares those findings. It offers a practical view of how mortgage professionals are approaching technology in 2026, and where the biggest opportunities for improvement still exist.

**7.2/10**

**overall industry tech level**

**83%**

**comfortable with tech adoption**

**55%**

**use AI daily or regularly**

**72%**

**expect high AI impact**

**54%**

**plan to adopt new technology**

**Training**

**top adoption barrier**



Max Slyusarchuk, CEO at AD Mortgage:

**“With more than 80% of professionals comfortable with tech, it’s clear the industry is ready for change. Now, the focus should be on making these tools work better for everyone.”**



## Industry & Adoption Today

How do mortgage professionals currently rate the industry?

**7.22/10**

Industry tech level

**7.18/10**

Level of change over  
the past 3 years

**7.96/10**

Ability to adapt

Mortgage professionals describe today's market as steadily evolving rather than rapidly shifting. The industry is moving forward at a controlled pace, and most professionals feel they are keeping up with it.

### What does 'standard tech' look like today?

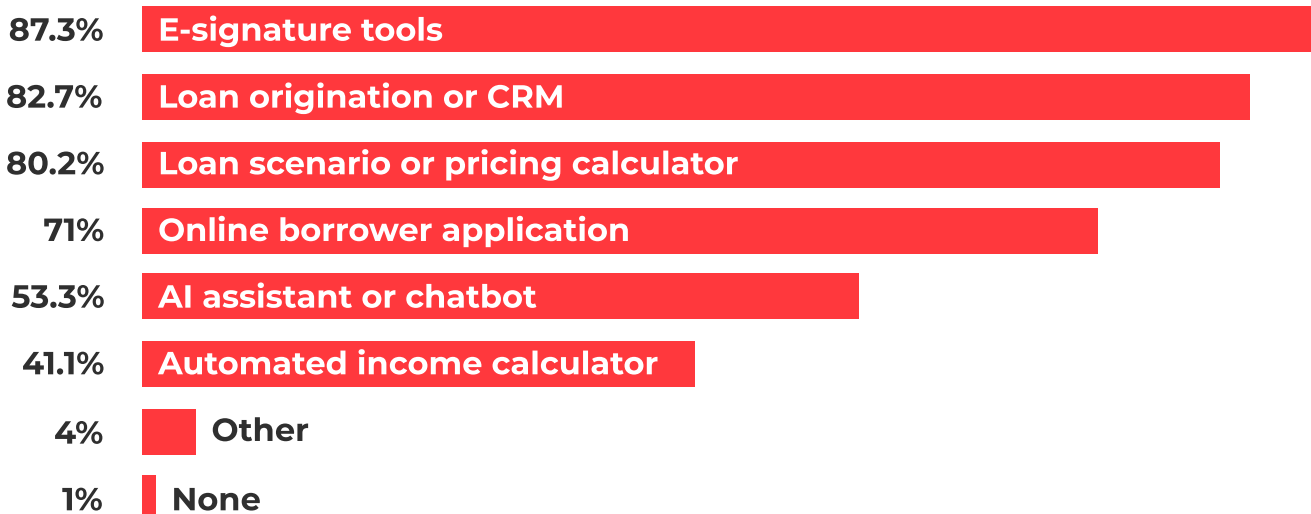
What used to be innovation is now baseline. Most participants report that core digital tools are already part of their everyday workflow.

**E-signatures lead in tool adoption at 87.3%**, setting the benchmark for what "standard" technology looks like today.

Following closely, **82.7% of professionals rely on LOS or CRM systems**, while **80.2% use pricing calculators** as part of their daily workflow. Even **online applications, once seen as a newer layer, are already used by 71%**.

- **E-signature – 87.3%**
- **LOS/CRM – 82.7%**
- **Pricing calculators – 80.2%**
- **Online applications – 71%**

Digital basics are already fully embedded.





# Workflow Reality: What Still Slows Things Down

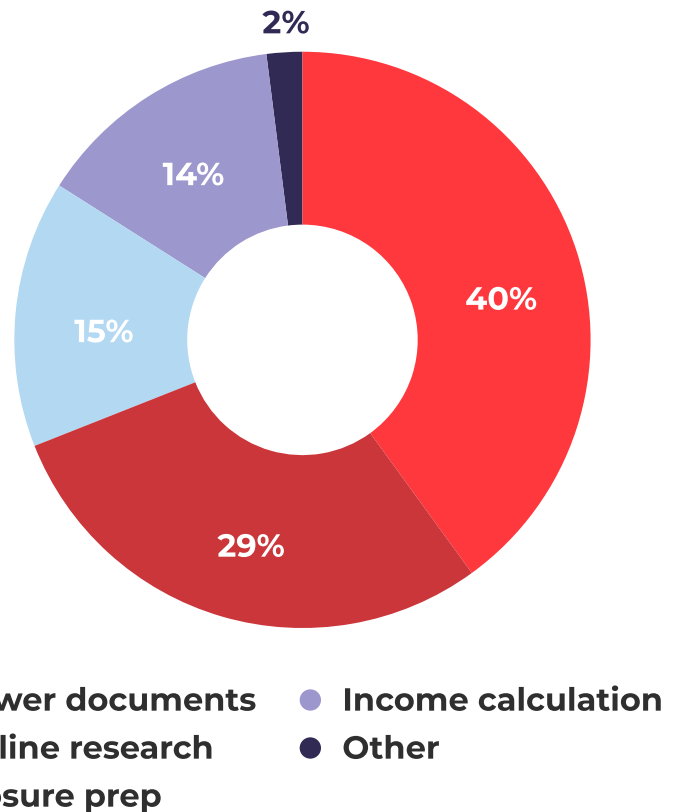
## Where is time actually being spent?

Despite digital adoption, the most time-consuming parts of the process remain operational and research-driven.

- **Borrower documents – 40%**
- **Guideline research – 29%**
- **Disclosure prep – 15%**
- **Income calculation – 14%**

Document collection alone accounts for the largest share of time, followed by guideline-related work.

This highlights that the most significant delays are still tied to manual and interpretation-heavy steps.



## To what extent is technology speeding up applications?

**7.63/10**  
Average score

Mortgage professionals rate the impact of technology on loan application speed at **7.63 out of 10**, with results skewing clearly toward the higher end.

### 57.9% rate the impact 8 or higher

Technology is no longer a supporting layer in the loan process. Instead, it is actively reducing timelines, with most professionals reporting noticeable, not marginal, gains.



Max Slyusarchuk, CEO at AD Mortgage:

**“Technology is speeding up the application process, but it’s not just about getting things done faster — it’s about improving the whole system, making it more efficient and accurate.”**



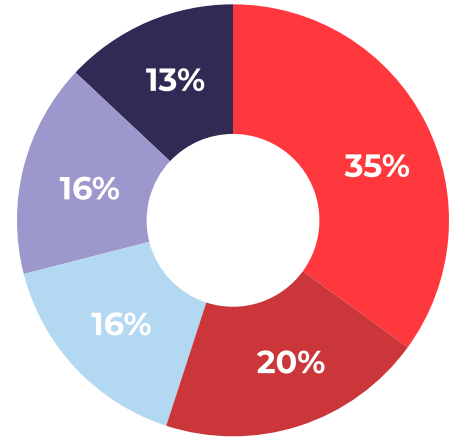


# AI: Already Here, Still Evolving



Max Slyusarchuk, CEO  
at AD Mortgage:

**“AI is already part of everyday workflows. The next step is to make the most of its potential to improve efficiency and decision-making.”**



## How are brokers using AI today?

AI adoption is already widespread across mortgage workflows: **35% use it daily, 20% regularly, 32% are testing or considering it, and only 13% are not using it at all.**



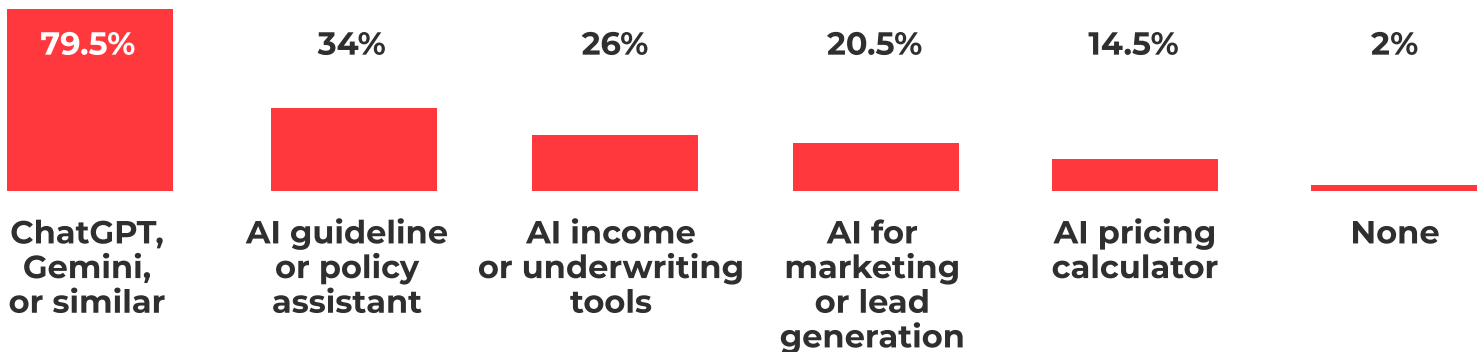
Most professionals are already either actively using AI or in an exploration phase, with limited resistance at the margin.

- **Daily – 35%**
- **Regularly – 20%**
- **Testing/Considering – 32%**
- **Not Using – 13%**

## Which AI tools are actually being used?

General-purpose tools currently dominate the landscape, while specialized mortgage-focused AI tools are still developing traction.

- **ChatGPT/Gemini – 76.5%**
- **Guideline AI – 34%**
- **Underwriting/Income AI – 26%**
- **Marketing AI – 20.5%**





The data suggests a clear pattern: adoption starts broad, then gradually shifts toward workflow-specific applications, including AI-driven tools that may be used without explicit awareness of the underlying AI. Automated pricing tools such as Quick Pricer by AD Mortgage operate on AI and are already widely used.

## Will AI become significantly more important in the next 3 years?

Mortgage professionals anticipate a stronger role for AI going forward.

**8.36/10**

**72% of respondents rated impact 8 or higher**

**Average score**

AI is already in the workflow – but expectations show it is still in the early stages of its full operational role.

## Adoption Gap: Willingness vs Reality

### The Market shows high readiness for technology adoption

Willingness to adopt new technology is already extremely high in the market: 83% of respondents say they are fully comfortable, 16% are partially comfortable, and only 1% report resistance.

**83%**

**Yes**

**16%**

**Partially**

**1%**

**No**

### The main gap is education and support

Despite strong readiness, execution still depends on enablement. Training satisfaction averages only **6.49/10**, and **57% of respondents indicate a need for additional training.**

**6.49/10**

**Training satisfaction**

The primary barriers to broader adoption remain practical rather than ideological:

- **Security/Compliance Concerns – 40%**
- **Cost – 29.5%**
- **Integration Complexity – 26.5%**





# What Comes Next

## Adoption Intent

Adoption intent remains strong but not fully finalized: **54% say “yes” to adopting new tools**, while **42% remain unsure**. This reflects a market where interest is high, but decisions are still in formation rather than locked in.

**54%**  
Yes

**42%**  
Unsure

## Where do brokers plan to improve?

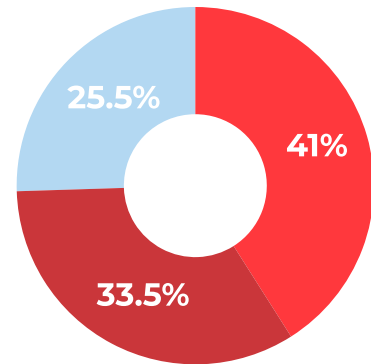
The survey shows that investment priorities are concentrated around the growth and efficiency layers of workflow, led by marketing and automation.



## How will technology be adopted?

Adoption is not a single-path model – it splits across internal, lender-supported, and third-party execution:

- **In-house** – 41%
- **With lender support** – 33.5%
- **Third-party** – 25.5%



This positions lenders as active enablers in the adoption process, not just providers.

- **In-house**
- **With lender support**
- **Third-party**

## Integration expectation

Integration is a top-tier requirement, with an **average importance score of 8.81/10** and **82.2% rating it as highly important**.

The expectation is clear: brokers are not looking for isolated tools, but for systems that operate seamlessly in one connected environment.



Max Slyusarchuk, CEO at AD Mortgage:

**“Lenders play a key part in enabling technology. At AD Mortgage, we’re committed to supporting our partners with integrated solutions, like being the first in the industry to launch a non-QM AUS, to help streamline the adoption of innovative tools.”**