

# How Darlington Building Society streamlined mortgage operations with Finova



Read how Darlington Building Society transformed its mortgage journey with Finova's MSO solution, improving efficiency, reducing SLAs and enhancing both broker and customer experiences.

## 50% faster mortgage processing

Reduced average turnaround from 30 days to 14-15 days

## Increased operational efficiency

Reduced headcount needed for mortgage journeys by five employees

## Enhanced customer experience

Achieved a one-day turnaround on select applications

## Introduction

Darlington Building Society is a specialist lender committed to providing tailored mortgage solutions through human decision-making. With a strong focus on personalised service, the Society needed a technology solution that would enhance efficiency without compromising its specialist approach.

*"We needed to be easier to do business with while also sustainably increasing our volume without inflating operating costs."*

- Chris Hunter, Deputy CEO  
at Darlington Building Society



## The challenge

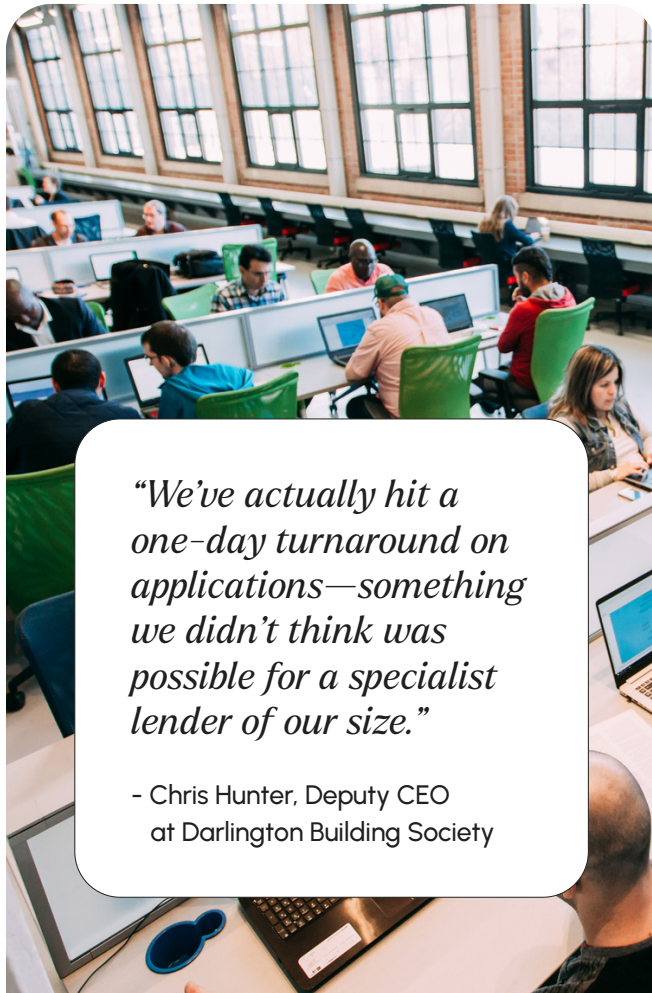
Before partnering with Finova, Darlington Building Society faced challenges with its mortgage processing technology:

- **Disconnected systems:** A digital front end, core banking platform, and third-party suppliers were not integrated, leading to inefficiencies.
- **Manual processes:** Heavy reliance on spreadsheets and rekeying of data increased the risk of errors and delays.
- **Scalability concerns:** Increasing lending volumes without automation would require additional staff, impacting costs and efficiency.

## The solution

To address these challenges, Darlington Building Society implemented Finova's mortgage origination software, MSO. This provided:

- **End-to-end connectivity:** Seamless integration with existing systems, eliminating data silos.
- **Process automation:** Reduced manual intervention and data rekeying, speeding up decision-making.
- **Scalability without additional overheads:** Enabled business growth without significantly increasing operational costs.



*"We've actually hit a one-day turnaround on applications—something we didn't think was possible for a specialist lender of our size."*

- Chris Hunter, Deputy CEO  
at Darlington Building Society

*"With Finova, we can focus where we add the most value—on the specialist cases that need human consideration to achieve the best outcomes."*

- Chris Hunter, Deputy CEO  
at Darlington Building Society

## The results

Since adopting Finova's MSO platform, Darlington Building Society has seen significant improvements:



### Faster mortgage approvals

Reduced average turnaround times from 30 days to 14-15 days.



### Operational efficiency

Lowered headcount requirements in sales, processing, and underwriting by five employees.



### Improved customer experience

Achieved a one-day turnaround on select cases, enhancing broker and borrower satisfaction.

Through its partnership with Finova, Darlington Building Society continues to enhance its lending operations, leveraging technology to drive efficiency while maintaining its specialist approach to mortgage lending.

## Drive efficiency with Finova

See how our flexible and scalable solutions can support your lending goals.

[Book a demo](#)