Bank of America’s online loan navigator brings applicants out of the dark

Whether it’s for a phone call about a job offer, the doctor’s update on a medical condition or the news deciding the fate of your dream house, waiting is the most despised stage of any major life event.

Bank of America’s latest approach to combine “high-touch” and “high-tech” for a better consumer experience at least allays the waiting pains associated with the home loan application process.

@BankofAmerica’s Home Loan Navigator waiting pains from the application process.

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The company’s Home Loan Navigator, launched this week, keeps mortgage applicants connected to the status of their loan online without delays. Clients access the secure portal through the Bank of America Online Banking home page.

“Staying connected with our clients and helping them through their mortgage experience — either online, in-person or over the phone — is critical to a smooth process and satisfied clients,” said D. Steve Boland, consumer lending executive for Bank of America in a press release. “We’re giving that process an even bigger boost with the introduction of Home Loan Navigator.”

Notable features of the navigator include:

- Loan application status updates and details
- A client “to-do” list to keep track of pending tasks and move the process forward
- Electronic signatures for specific documents
- Digital delivery of disclosures and other information
- Secure messaging with the Home Loans team for consistent personal communication
- Client email alerts when new documents are ready for download

The home loan navigator features a client to-do list, secure messaging and email alerts.

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“Our clients tell us they want a personal connection for complex transactions,” said Boland. “Our digital capabilities, our teams’ expertise and the rewards we offer to clients provide the combination of value and service our customers expect. It’s the best of both worlds.”

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