

## COMMITTEE IDENTITY

### COMMITTEE NAME:

Technology & Innovation  
Committee

### STRATEGIC IDENTITY:

The Navigators of the Future

Technology is transforming the mortgage industry faster than most professionals can keep up with. Artificial intelligence, automation, borrower platforms, marketing systems, compliance tools, and data integrations are reshaping how mortgage businesses operate. Many brokers feel pressure to adopt new technologies without fully understanding how those systems integrate with their operations. The Technology & Innovation Committee exists to help the broker community navigate technological change responsibly. The goal is not to promote technology.

The goal is **clarity, practical adoption, and operational efficiency.**

## COMMITTEE MISSION

The Technology & Innovation Committee exists to help mortgage brokers understand, evaluate, and adopt technology that improves operational efficiency, customer experience, and regulatory compliance.

The committee focuses on identifying emerging trends, educating the broker community about technological developments, and helping brokers build sustainable technology ecosystems within their businesses.

## SCOPE OF RESPONSIBILITY

The committee operates across four primary domains.

### Technology Education

Develop resources that help brokers understand how technology impacts mortgage operations.

### Technology Evaluation

Provide guidance on evaluating new technology platforms, tools, and services.

### Operational Efficiency

Promote tools and strategies that streamline workflows and reduce administrative burden.

### Industry Innovation

Monitor emerging technology trends affecting mortgage origination and brokerage operations.

# STRATEGIC OBJECTIVES & OPERATING PRINCIPLES

## Strategic Objectives

The Technology & Innovation Committee operates with three core objectives.

### Improve Technology Literacy

Help brokers understand the role of technology within modern mortgage operations

### Reduce Technology Confusion

Provide clarity around vendor categories, technology stacks, and integration strategies.

### Promote Responsible Innovation

Encourage adoption of tools that improve efficiency without increasing risk or operational complexity.

## Operating Principles

Committee members operate according to the following principles.

### Practical Application

Technology discussions must focus on real operational benefits.

### Vendor Neutrality

The committee provides education rather than vendor promotion.

### Operational Alignment

Technology must support brokerage operations rather than complicate them.

### Forward Thinking

Monitor trends and innovations that may shape the future of mortgage origination.

# LEADERSHIP STRUCTURE

Each committee follows the standard AIME committee leadership structure.

## Committee Chair

The Chair provides strategic leadership and oversees committee initiatives.

### Core Responsibilities Include:

- Lead committee meetings and establish agendas
- Guide development of technology education initiatives
- Coordinate technology discussions and resources
- Ensure committee deliverables are completed
- Report progress to AIME leadership
- Represent the committee within the organization

The Chair is responsible for overall committee performance.

## Committee Vice Chair

The Vice Chair supports the Chair and helps coordinate execution.

### Responsibilities Include:

- Assist with initiative planning
- Track project progress and timelines
- Support member participation and collaboration
- Lead meetings when delegated
- Prepare for future leadership roles

## Committee Members

Members contribute expertise related to technology, operations, and innovation within the mortgage industry.

Members are expected to contribute actively to committee work.

### Responsibilities include:

- Participate in committee meetings
- Share technology insights and operational experiences
- Support development of technology resources
- Contribute to discussions about emerging trends

# COMMITTEE COMPOSITION

Ideal committee members include professionals with experience in:

- Mortgage technology platforms
- Loan origination systems
- Automation and workflow management
- Marketing technology and digital borrower experiences
- Data analytics and reporting
- Artificial intelligence applications within financial services

Members should represent both operational mortgage professionals and technology specialists.

# OPERATING CADENCE & REQUIRED OUTPUTS

## Meeting Frequency

Committee meetings occur every

**3 to 4 weeks.**

## Reporting Structure

- Monthly internal updates to AIME leadership.
- Quarterly KPI reporting for Board review.
- Annual strategic planning presentation in November for the following year.

## Required Outputs

The committee must produce three types of outputs.

### Quarterly Deliverable (QD)

A major educational resource designed to help brokers understand and implement technology solutions.

#### Examples include:

- Broker Technology Stack Guide
- Mortgage Technology Landscape Report
- Automation Implementation Toolkit
- AI in Mortgage Operations Guide

### Monthly Visibility Action (MVA)

Public-facing educational initiatives.

#### Examples include:

- Technology explainer videos
- Vendor category breakdowns
- Innovation discussions
- Educational content within AIME community platforms

### Monthly Report

#### Reports should include:

- KPI progress
- Technology trends identified
- Initiative status
- Industry insights gathered by committee members
- Strategic recommendations for AIME leadership

# 2026 EXECUTION PLAN

## Q2 2026 - Foundation

### Mapping the Technology Landscape

- Develop the Broker Technology Stack Guide: This guide will outline common technology categories used by mortgage brokerages, including LOS platforms, CRM systems, marketing automation tools, and borrower experience platforms.
- Identify common technology integration challenges faced by brokerages.
- Document best practices for building efficient technology ecosystems.

### KPIs

- Technology Stack Guide published
- Broker technology survey completed
- Educational resources developed

## Q3 2026 - Visibility

### Technology Education at Scale

- Deliver technology-focused programming at FUSE.
- Host sessions focused on automation, AI, and operational efficiency.
- Provide practical demonstrations of technology-enabled workflows.

### KPIs:

- Two technology education sessions delivered at FUSE
- Strong engagement from broker attendees
- Cross-committee collaboration with Business Growth & Scaling

## Q4 2026 - Permanence

### Preparing the Future Broker

- Develop an AI Implementation Toolkit for Mortgage Brokers.
- Identify emerging technologies likely to affect mortgage origination in the next five years.
- Present strategic technology recommendations to the AIME Board for 2027 planning.

### KPIs:

- AI Implementation Toolkit published
- Emerging technology trends report completed
- Strategic recommendations delivered

# KPI FRAMEWORK

## Leadership KPIs

### Chair

- 90 percent charter execution rate
- 100 percent meeting cadence maintained
- Monthly reporting completed on schedule
- At least one cross-committee collaboration each quarter

### Vice-Chair

- 95 percent task execution reliability
- Support initiative execution
- Maintain committee engagement

### Members

- 75 percent meeting attendance
- One meaningful contribution per quarter
- 90 percent task completion rate

## Committee Specific KPIs

### Technology Education Engagement

Number of brokers participating in technology education initiatives.

### Technology Resource Utilization

Number of professionals accessing committee resources.

### Industry Insight Contributions

Reports, guides, and research produced by the committee.

### Innovation Awareness

Increased understanding of emerging technologies within the broker community.

# REPORTING TO LEADERSHIP

## Quarterly reports should include:

- Deliverables completed
- KPI progress
- Technology trends identified
- Event contributions
- Strategic recommendations
- Emerging risks or opportunities affecting technology adoption

## Board reports should summarize:

- Objectives vs results
- Technology education impact
- Industry innovation insights
- Next-quarter priorities

# SUCCESS DEFINITION

The Technology & Innovation Committee succeeds when:

- Mortgage brokers understand how to evaluate and implement technology responsibly.
- Technology adoption leads to improved efficiency, better borrower experiences, and stronger compliance practices.
- The broker community becomes technologically confident rather than technologically overwhelmed.
- The mortgage industry evolves through **practical innovation rather than reactionary technology adoption.**