

MeridianLink Announces Record Mortgage Growth as Lenders Accelerate Platform Modernization

Company Powers More Than One Million Home Loan Applications in 2025 While Outpacing Overall Market Growth

IRVINE, Calif. — May 12, 2026 — [MeridianLink Inc.](#), a leading provider of digital lending and data-driven decisioning solutions, today announced continued momentum for [MeridianLink® Mortgage](#), its end-to-end mortgage lending platform built to help community banks, credit unions, and independent mortgage banks (IMBs) streamline operations, lower costs, and accelerate growth.

In 2025, MeridianLink Mortgage signed over 60 new customers, representing nearly 70% year-over-year growth and marking the company's third consecutive record year of customer expansion. MeridianLink also completed 39 mortgage LOS deployments during the year, including several implementations completed in less than 60 days, helping lenders modernize operations faster and realize value sooner.

MeridianLink Mortgage powered more than one million home loan applications in 2025, reflecting growing demand from lenders seeking scalable, flexible technology that simplifies the lending experience while improving operational efficiency.

“Mortgage lenders are under enormous pressure to do more with less: lower origination costs, move faster, deliver better borrower experiences, and scale efficiently in a market that's changing by the day,” said JP Kelly, Senior Vice President, MeridianLink Mortgage. “Legacy systems simply weren't built for the speed, automation, and flexibility modern lenders require. MeridianLink Mortgage gives banks, credit unions, and IMBs a competitive advantage with a modern, extensible platform that streamlines operations, automates workflows, and empowers lenders to innovate.”

Kelly continued, “Our momentum in the market, from record customer growth to powering more than one million home loan applications in 2025, reflects a simple reality: lenders are choosing MeridianLink because we deliver the technology, scale, and expertise needed to win in today's mortgage market. And that momentum will continue. Across MeridianLink we are increasing our investment in innovation and service by 300% to offer a better lending experience and drive better outcomes.”

MeridianLink customer mortgage volume increased 38% year over year in 2025, significantly outpacing the Mortgage Bankers Association's reported industry growth of 19% during the same period.

Growth was broad-based across lender segments, including:

- IMBs experiencing 37% year-over-year growth

- Mortgage banks increasing 46% year over year
- Credit unions growing 38% year over year

Loan growth across lending categories also accelerated in 2025, including:

- 27% growth in purchase loan volume
- 68% growth in refinance loan volume
- 59% growth in home equity loan volume

MeridianLink Mortgage supports retail, wholesale, and correspondent lending through a modern, fully extensible platform that helps lenders reduce origination costs, simplify workflows, and improve productivity. The platform's open architecture, configurable automation, robust APIs, and extensive partner ecosystem enable lenders of all sizes to tailor operations to their business needs while reducing dependency on legacy systems.

Customers continue to adopt MeridianLink Mortgage to consolidate technology, improve operational efficiency, and enhance borrower experiences.

“One of the main reasons that we went with MeridianLink Mortgage was to have simplification in our organization,” said James Wise, Business Solutions Manager at Solarity Credit Union. “With that simplification, we now have consumer, deposit, and mortgage all under one centralized platform serving our members.”

Solarity Credit Union consolidated 13 disconnected mortgage solutions into a single integrated platform using MeridianLink Mortgage, MeridianLink® Consumer, and MeridianLink® Opening, helping reduce operational complexity, lower abandonment rates, and improve member experiences.

MeridianLink also recently announced that Onslow Bay Financial LLC selected MeridianLink Mortgage to support its expanding non-delegated correspondent lending platform.

“Adopting MeridianLink Mortgage has given us full ownership of our loan process from end to end,” said John O’Keeffe, Managing Director and Head of Onslow Bay Whole Loans. “The platform allows us to streamline workflows with greater accuracy, consistency, and responsiveness for our partners.”

Additional customer momentum included successful implementations with lenders such as Essex Mortgage.

“[MeridianLink Mortgage’s] responsiveness and expertise helped ensure an on-time transition within our ambitious timeline, allowing us to quickly realize efficiency gains and better serve our customers,” said Leslie Vasquez, IT Software Manager at Essex Mortgage.

MeridianLink Mortgage is part of MeridianLink® One, the company's unified lending platform designed to help financial institutions deliver connected lending experiences across mortgage, consumer lending, and account opening.

For more information, click [here](#).

About MeridianLink

MeridianLink's leading digital lending platform and suite of solutions help retail banks, credit unions, IMBs, and consumer reporting agencies grow, scale, and serve. Powered by smarter automation, built-in compliance, trusted AI and data, and the industry's most robust partner network, we connect consumers to a modern technology ecosystem. Our solutions across account opening, loan origination and optimization, digital mortgages, collections, and reporting accelerate processes, deliver personalized experiences, and foster lasting relationships. Together, we're making lending human.

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