BLUEPRINT

BluePrint 2026 Customer Survey

What Lending Professionals Say About BluePrint IncomeXpert



getblueprint.io

BLUEPRINT IncomeXpert

Greater Consistency. Stronger Confidence.

What Lending Professionals Say About BluePrint's IncomeXpert



Confidence Starts with Income

In today's lending environment, accurate income verification is more critical than ever.

BluePrint commissioned a 2026 survey of lending professionals to better understand how IncomXpert is performing where it matters most—accuracy, efficiency, risk mitigation, and customer trust.

The results show that IncomXpert continues to deliver measurable impact across the lending lifecycle.

90%

Would recommend BluePrint IncomeXpert to a colleague

Based on respondents who gave a recommendation score between 7-10.

KEY FINDINGS SUMMARY

BluePrint IncomeXpert customers report the following benefits:

89%
Improved confidence in income verification accuracy

82%
Saved time in the income verification process

81%
More confident the numbers will hold up in an audit or QC review

75%
Makes income analysis more efficient and accurate

70%
Seeing the math and transparency earns trust

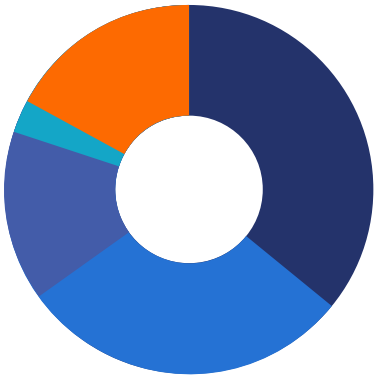
70%
Say it's very or extremely important that they can adjust or override automated outputs

ABOUT THE PARTICIPANTS:

Perspectives Across the Lending Industry

This section profiles the customer organizations and professionals who participated in the BluePrint 2026 Customer Survey.

A Diverse Mix of Organizations



Independent mortgage banks	35%
Credit unions	35%
Community and regional banks	14%
Brokers	2%
Other organizations	18%

Together, **80%** of respondents represent independent mortgage banks, credit unions, or community and regional banks.

Other organizations (18%) include fintech lenders, non-QM lenders, correspondent lenders, mortgage insurers, title and settlement companies, and industry vendors supporting the lending ecosystem.

Professionals Across the Lending Process



Over half of respondents **(56%)** work in underwriting or quality control, highlighting their critical role in ensuring loan quality and consistency.

More than one in four (26%) are focused on origination and sales.

Experience Built Through Continued Use

72% of respondents report that their organization has used IncomeXpert for at least one year, including **33%** who report more than three years of use.

Many participants are therefore describing a platform that has been part of their organization's workflow over time. Their feedback reflects ongoing experience with income calculations and the demands of daily lending work.

72%
report using IncomeXpert for at least 1 year.

33%
report using IncomeXpert for more than 3 years.



Greater Consistency Across the Team

A Shared Approach to Income Analysis

Consistency is essential for building trust and reducing risk. BluePrint IncomeXpert helps teams apply the same proven methodology across every income scenario.

Our survey found that 89% of users agree BluePrint brings consistency to their team's income analysis. That means fewer errors, smoother reviews, and stronger outcomes for your customers.

89%
of users agree BluePrint brings consistency to their team's income analysis.

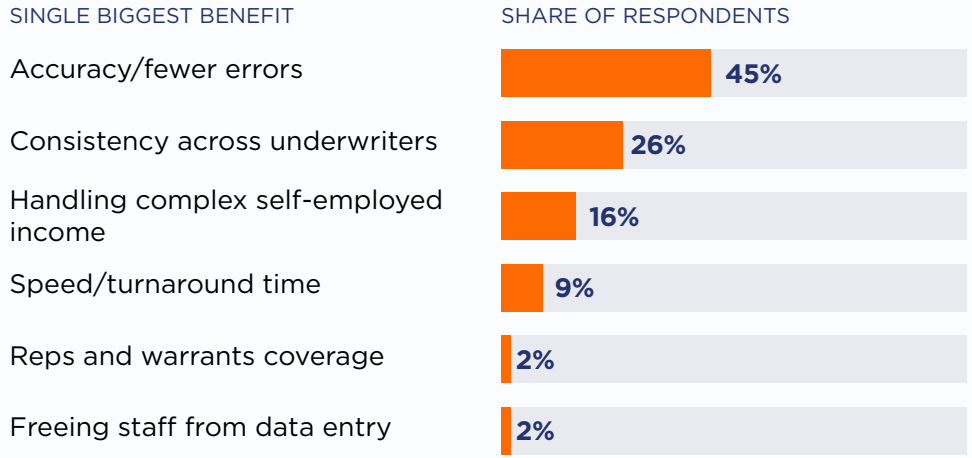
As one customer shared:

"Uniformity, accuracy, and confidence in the calculations"



Accuracy and Consistency Lead the Benefits

Over 70% Identify Accuracy or Consistency as Their Top Benefit



A Majority Agree on Every Benefit Measured

When asked about specific benefits, a majority of respondents agreed or strongly agreed on every measure, from consistency and audit confidence to error detection, collaboration, efficiency, and reduced risk.

89%
Income calculations are more consistent across our team

82%
More confident the numbers will hold up in an audit or QC review

75%
We catch errors we would have missed

75%
Less back-and-forth between underwriting and QC/sales

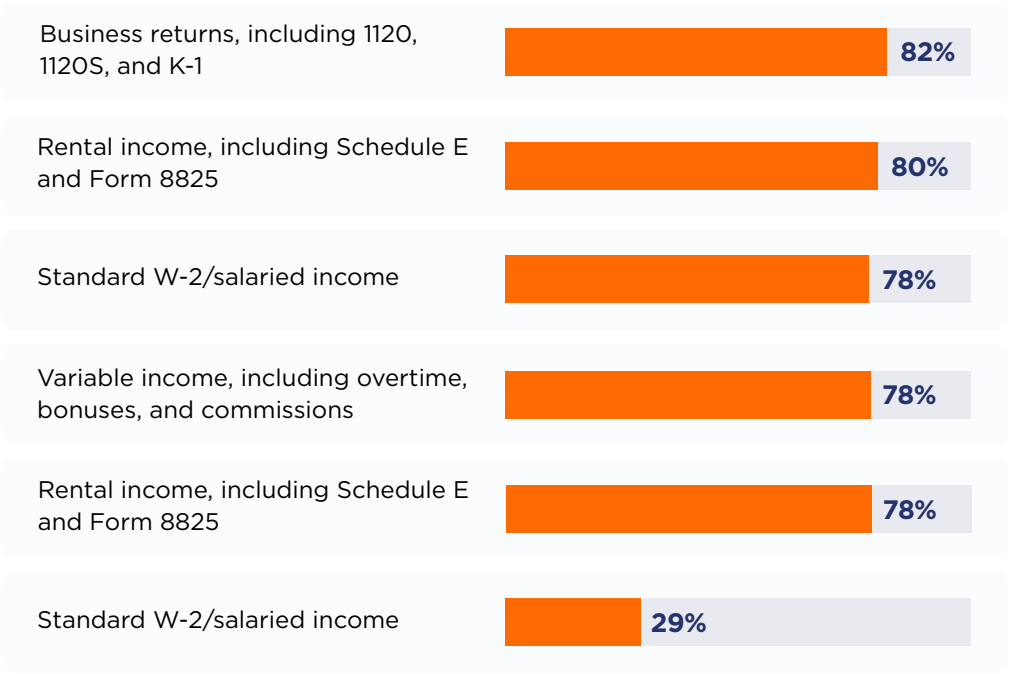
68%
We spend less time per file on income

57%
Reduced risk of buybacks, repurchases, or scratch-and-dent

How Customers Use IncomeXpert

IncomeXpert is helping tax professionals across a wide range of client profiles. From self-employed individuals and business owners to W-2 employees and landlords, users report broad applicability across income types.

Broad Use Across Income Types



Supporting Everyday and Complex Borrower Scenarios

IncomeXpert's use spans a wide range of borrower income, from standard W-2 earnings to business, rental, variable, and other complex income sources.

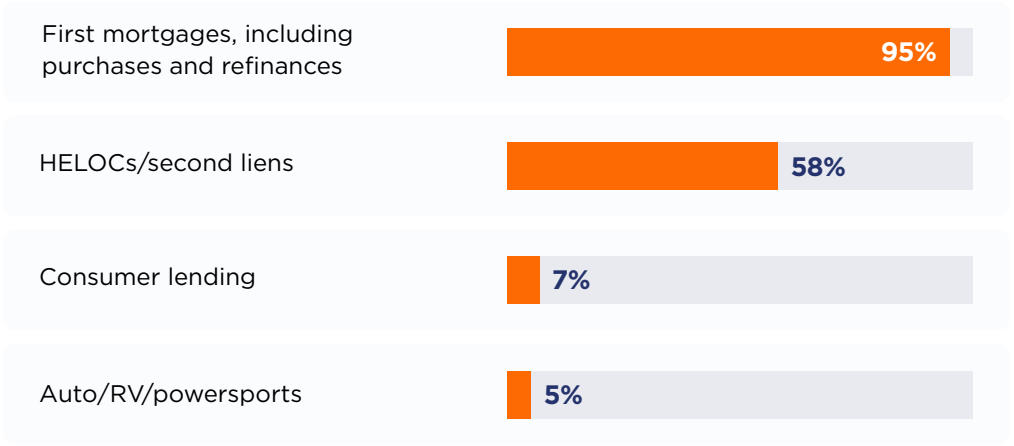
Other income sources include Social Security, pensions, retirement income, military entitlements, and child support.

> "IncomeXpert has not only simplified self-employed income analysis, it has also clarified the underlying rules and calculation process."
>
> – Anonymous Survey respondent

Value Across Lending Products

Mortgage Lending Leads, with Meaningful Home Equity Use

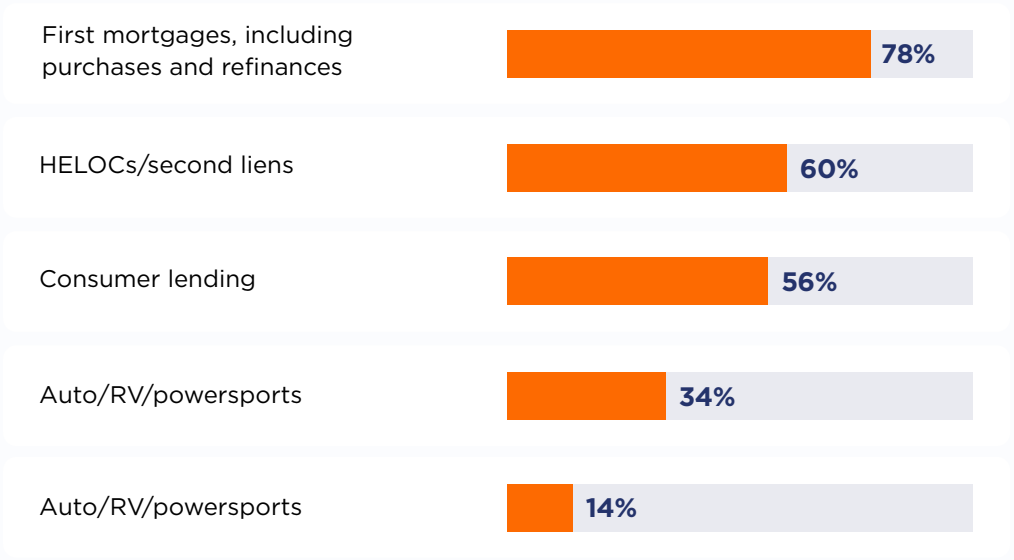
First mortgages are the most common use, and more than half of respondents also use IncomeXpert for HELOCs or second liens. Smaller groups report additional applications in consumer and vehicle-related lending.



Supporting Multiple Teams and Workflow Stages

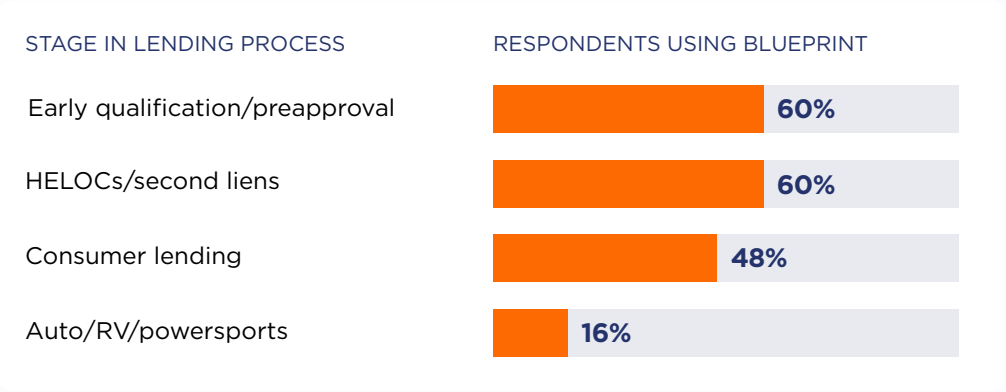
Widely Used Across Lending Functions

The platform supports a wide range of teams and stages, with the strongest usage among underwriting and processing roles. This breadth shows how income analysis can support professionals at different points in a file's development—from evaluating an initial scenario to preparing and reviewing the information needed for a decision.



From Early Qualification to Final Review

BluePrint IncomeXpert is used in multiple stages across the lending lifecycle.



More Efficient Analysis and Easier Collaboration

Lenders see measurable gains in speed, accuracy, and teamwork.

MOVING BEYOND MANUAL CALCULATIONS

81%

Say BluePrint makes income analysis more efficient and accurate—reducing reliance on manual calculations and improving consistency.

LESS TIME PER FILE

68%

Say BluePrint reduces the time spent analyzing income per loan file—freeing up capacity and accelerating turn time.

> *The ability to add numerous previous employers to the current employer and average the many different types of variable income is a great time saver.*

LESS BACK-AND-FORTH BETWEEN TEAMS

75%

Say BluePrint improves collaboration by reducing back-and-forth between loan officers, processors, and underwriters—keeping deals moving forward.

Automated Efficiency. Expert Control.

Flexibility Supports Professional Judgment

Most respondents agree automation should support their expertise without taking control away.

70%

rate it as very or extremely important that they can adjust or override automated outputs.

42%

say it's extremely important.

> *Keeping control of the file is important to me as an Underwriter.*



Greater Confidence Through Transparency

Seeing the Math Builds Trust

70%

Seeing the math and transparency earn trust

82%

Feel more confident numbers hold up in audit or QC review

Confidence in Audit and Quality-Control Review

More than **70%** of respondents identify seeing the math and transparency as a factor that earns their trust in IncomeXpert's numbers, while **82%** agree or strongly agree that they feel more confident the numbers will hold up in an audit or QC review.

Clear calculation steps help professionals understand the result, explain it to colleagues, and support their income decisions.



Strong Willingness to Recommend

A strong majority of customers are enthusiastic about IncomeXpert.

Nine in ten (90%) give a recommendation score of 7–10, including 60% who are highly likely to recommend (9–10).

IncomeXpert's Net Promoter Score of +50 reflects outstanding customer advocacy and loyalty.

NPS Breakdown



NPS CATEGORY	SCORE RANGE	COUNT	PERCENTAGE
Promoters	9–10	24	60%
Passives	7–8	12	30%
Detractors	0–6		10%
TOTAL		40	100%

IncomeXpert's Net Promoter Score:

+50



BLUEPRINT IncomeXpert

In Their Own Words

Anonymous Customer Perspectives

> It's easy to use, covers virtually all scenarios and produces clean report.

> Uniformity, accuracy, and confidence in the calculations



> IncomeXpert has not only simplified self-employed income analysis, it has also clarified the underlying rules and calculation process.

> The ability to add numerous previous employers to the current employer and average the many different types of variable income is a great time saver.

> It's the best, overall income tool that I've seen.

> I have been very pleased with the program and the support of BluePrint

Bring Greater Confidence to Your Income Analysis

Consistency across complex income reviews builds confidence. BluePrint IncomeXpert helps lenders evaluate with clarity and accuracy—so decisions are stronger, outcomes are more predictable, and customers feel supported.



Diverse borrower scenarios

From W-2s to self-employed, gig workers, and multi-business owners, you can evaluate a wide range of incomes with greater confidence.



Easier collaboration

Reduce back-and-forth with clear documentation and shared visibility across teams.



Across organizations

From community banks to credit unions and mortgage lenders, BluePrint IncomeXpert adapts to how you work.



Across roles

From underwriters and processors to auditors, managers, and executives, every role gets the insights they need.



Across lending products

Apply consistent income analysis across mortgage, home equity, consumer, and small business lending.



Across workflow stages

Engage earlier, evaluate faster, and close with confidence.



+50 Net Promoter Score

IncomeXpert earns a strong +50 NPS from financial professionals who rely on it every day.

Discover how BluePrint's IncomeXpert can support your team's income analysis.

BLUEPRINT

Request a demo to explore your workflows, lending products, and borrower scenarios.

BLUEPRINT

About the Survey

Quantitative findings are based on the BluePrint 2026 Customer Survey conducted in September 2026, and includes data from 55 total participants.

Response totals vary by question, and percentages are rounded to the nearest whole number. Agreement figures combine “agree” and “strongly agree” and include all responses to each statement, including N/A. Multiple-selection percentages reflect overlapping uses and do not add to 100%. Net Promoter Score is based on 40 recommendation responses. Findings reflect respondents’ reported experiences.

