



ULTIMATE GUIDE TO  
**MODERNIZING**

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Your Commercial  
Lending Infrastructure

**GoDOCS**<sup>®</sup>

**WHAT'S INSIDE**

**2**

Why standing still is more expensive than you think

**5**

The complete modern lending technology ecosystem

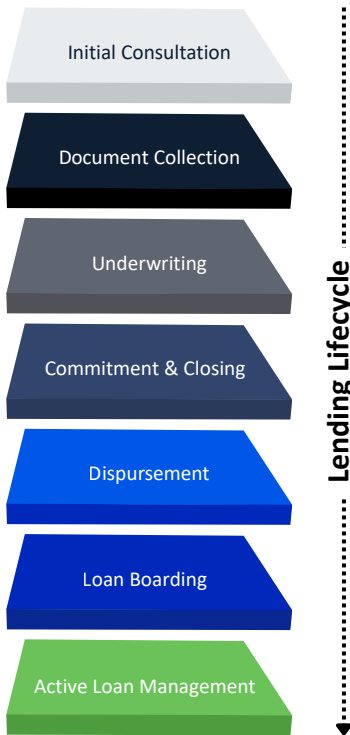
**7**

Inside bank technology spending: what's paying off

**9**

Twelve-question framework for knowing where to begin

# Introduction



## TWEET THIS

**Your team has been solving a software problem with human workarounds for so long they have stopped noticing the software is the problem.**

AI. Automation. Digital transformation. Modern Infrastructure.

For years, these have been the dominant themes in commercial lending. Every vendor claims to have the solution, yet few clearly *define* the problem they solve.

Most lending leaders are not opposed to modernization. They are, however, navigating a crowded technology landscape, often shaped by past investments that failed to deliver expected results.

The outcome is a familiar pattern: institutions modernize parts of the commercial lending process while leaving their most expensive inefficiencies untouched. The borrower experience generally improves, but the operational work between origination and servicing remains highly manual.

Data re-entry, document review, compliance verification, and loan boarding errors continue to drive unnecessary cost and delay closings, often without attracting attention until the impact becomes impossible to ignore.

This guide asks you to evaluate your own operations.

Where is your workflow creating drag? What does modern infrastructure actually look like at each stage of the lending lifecycle? Where have other successful lenders invested, and where have they seen the most meaningful results? And once you have answered those questions, what is the most important thing to address first?

Once you have finished this guide you will know exactly where your operation has drag, what fixing it looks like, and what staying put is costing you every year.

# Why the Status Quo Is More Expensive Than You Think

## LEARN MORE

6 commercial lending myths that are costing banks competitive ground

Modernization is often thought of as a cost. A new implementation may require software licensing, integration work, consulting support, training, and internal resources. These expenses are easy to identify and quantify.

What is often overlooked is the cost of maintaining the status quo. Every hour spent re-entering data, correcting boarding errors, or manually verifying compliance requirements carries its own cost.

The choice leading lenders have is between investing in change or continuing to absorb the costs of inefficiency.

## The Costs Behind the Inaction

KPMG research estimates that 30–40% of lending resources' time is spent on manual, non-automated processes. Still, many institutions underestimate the impact of mundane work because these inefficiencies are spread across the lending lifecycle.

Data re-entry, document review, compliance checks, and covenant tracking appear manageable but together they represent a significant operational cost.

Consider a lender that requires two hours of manual effort per closing to prepare documents for review and signing. Across 25 loans per month, that process alone consumes more than 600 hours annually, plus \$27,000 in labor costs. What still hasn't been accounted for? The cost of closing delays and lost capacity from manual document preparation.

## TWEET THIS

**30-40%**  
of lending resources' time is spent on manual processes that could be automated.

[KPMG Global Banking Research](#)

## The Five Categories of Inaction Cost

The cost of staying on clunky legacy infrastructure falls into five categories. Most lenders can calculate the first one. The others are equally urgent but harder to quantify.

 TWEET THIS

# 47%

of commercial deals are lost between Letter of Intent and closing due to slow turnaround times.

[KPMG Technology Value Study](#)

**Financial costs.** The most visible impact of inefficiency is labor. Manual data entry, document preparation, exception handling, and reliance on outside counsel for unsupported loan structures all add cost to the closing process.

**Competitive disadvantage.** Research indicates that 47% of commercial lending opportunities are lost between the letter of intent and closing stages due to slow turnaround times. The opportunities lost to speed are among the most difficult costs to measure because they rarely appear in internal reporting.

**Operational risk.** Many lending processes rely on workarounds known only to a handful of experienced employees. When critical knowledge resides with individuals rather than systems, institutions become more vulnerable to inconsistent execution.

**Regulatory exposure.** Because compliance requirements evolve constantly, processes (human or technological) that depend on manual reviews and institutional knowledge have more potential for gaps than solutions that update automatically.

**Missed growth opportunities.** Every opportunity to expand into new markets, products, or geographies depends on the institution's ability to execute efficiently at scale. Any opportunity that cannot be pursued efficiently represents unrealized growth.



## TWEET THIS

**Commercial lending documentation has been treated as a legal problem for decades. In reality, it's a technology problem.**

GoDocs

## INSIGHT

**“We’re already seeing real benefits. We’re planning to explore the next phase, deeper integration, more automation. Early signs are encouraging, and we’re optimistic about scaling further.”**

**Acra Lending**

[Acra Lending's Story](#)

# What Modern Commercial Lending Infrastructure Looks Like

The following capability map provides a view of modern commercial lending infrastructure across each stage of the lending lifecycle.

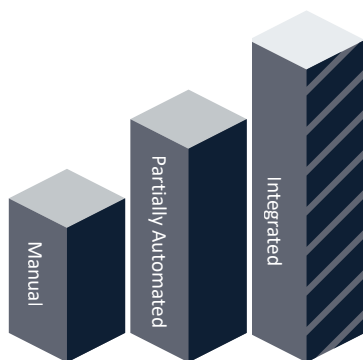
Its purpose is to help lending leaders assess their current operating model, identify capability gaps, and prioritize investments based on operational impact rather than technology trends.

## The Full Lending Lifecycle: Legacy vs. Modern

Stage	Legacy looks like	Modern looks like
<b>Initial consultation</b>	CRM notes, manual relationship history lookup, no system integration	Integrated CRM pulls relationship data from core automatically. Existing balances, credit history, deposit relationships all become visible before the first meeting
<b>Document collection</b>	Email attachments, shared drives, manual checklists, physical document review	Secure borrower portals, automated document requests, OCR and AI classification, automated missing-document follow-ups
<b>Credit analysis &amp; underwriting</b>	Manual financial spreading, PDFs, toggling between systems for data, manual third-party vendor coordination	LOS pulls directly from core via API. Spreading tools pull financial data automatically. Underwriter works in one system rather than three
<b>Loan commitment &amp; closing</b>	Word documents, manual document preparation, wet signatures, email review cycles, outside counsel for complexity	Doc platform pulls from LOS which pulls from core. Closing package generated from a single source of truth in minutes. Automated compliance built in
<b>Funding &amp; disbursement</b>	Wire instructions via email, manual funding approvals, disbursement setup entered by hand	Disbursement instructions flow from closing package into core automatically. Draw schedules and escrow setups loaded from doc platform
<b>Loan boarding</b>	Manual re-entry of loan terms, collateral, payment schedule, insurance into core. Data that already exists in the LOS and doc platform is entered a third time	Loan boarding is automatic. Data flows from LOS and doc platform into core at the moment of closing. No manual entry step
<b>Active loan management</b>	Covenant tracking in spreadsheets, manual insurance and tax monitoring, the core holds data but does not actively use it	AI-powered covenant monitoring reads loan terms from core and flags exceptions automatically. Insurance and tax tracking systems update in real time

## TAKE ACTION

How many workarounds is your team running every day? [Find out.](#)



Infrastructure Stages

## Where the Bank Core Fits In

The core banking system serves as the system of record for commercial lending, but in many institutions, origination, documentation, compliance, and servicing operate in separate systems with limited integration. As information moves between platforms, data is often re-entered or maintained in multiple locations, increasing operational complexity and the risk of errors.

Modern lending environments rely on integrated systems that share data consistently across the lending lifecycle. Accurate transfer of information during loan boarding is particularly important, as errors introduced at closing can affect servicing, reporting, and compliance for the life of the loan.

## Three Maturity Stages for Commercial Lending Infrastructure

Commercial lending operations generally fall into one of three infrastructure maturity stages.

**Stage 1: Manual and Fragmented.** Lending activities operate in separate systems with limited integration. Data is re-entered throughout the process and key functions such as loan boarding and covenant monitoring depend on spreadsheets and institutional knowledge.

**Stage 2: Partially Automated.** Certain functions, often origination or closings, have been modernized to improve efficiency within specific stages of the lending lifecycle. Data may still require reconciliation or re-entry between key workflows as the broader infrastructure evolves.

**Stage 3: Integrated and Scalable.** Systems share data seamlessly across the lending lifecycle, enabling institutions to grow volume without proportionally increasing operational complexity.

# Where Banks Are Investing, and Where Results Are Highest

## INSIGHT

**De novo banks with experienced lending leadership are treating closing automation as foundational infrastructure from day one.**

[Battle Bank's Story](#).

Technology investment priorities vary considerably across institutions. A de novo bank faces different operational challenges than a credit union expanding its commercial lending portfolio, and investment decisions should reflect those differences.

Industry investment is increasingly concentrated in areas where results are already well established, particularly underwriting, closings, and active loan management. At the same time, loan boarding is beginning to attract greater attention as institutions seek to modernize processes that remain heavily manual. Understanding where returns have been demonstrated and where adoption remains limited provides a practical lens for setting automation priorities across the lending lifecycle.

## Where Commercial Lending Investment Is Concentrating

**Origination and underwriting.** 90% of financial institutions plan to enhance their lending capabilities in the next two years, with banks specifically prioritizing automated financial spreading. The loan origination systems market is projected to grow from \$3.77 billion in 2025 to \$7.44 billion by 2034. This is where the most budget allocation is concentrated. (Jack Henry 2025 Strategy Benchmark)

 **TWEET THIS**

**Document automation can reduce legal costs by up to 70% and shorten processing and closing timelines by 30–50%.**

Thomson Reuters, AI Driven Future

**Document generation and closing.** 74% of lenders have already invested in digital closing technology, and 60% report eClose initiatives remain a top priority, with goals of improving margins and increasing staff efficiency. Investment in eClosing technology has reached near-ubiquitous levels, with the focus shifting from whether lenders will adopt it to how deeply it is integrated into daily operations. (Wolters Kluwer, The Future of Digital Lending: Three Pillars for Bank Success; Snapdocs, The State of eClose Adoption)

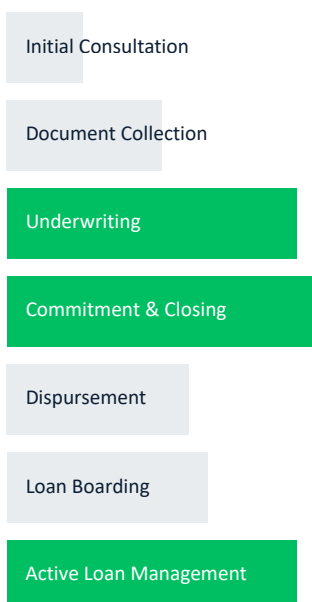
**Active loan management.** The loan servicing software market grew from \$3.7 billion in 2024 to \$4.28 billion in 2025, a 13.4% jump in a single year, driven by demand for automated covenant monitoring, portfolio risk analytics, and compliance infrastructure. This is the fastest-growing investment category in the lifecycle right now. (Loan Servicing Software Market Report)

## Loan Stages with the Most Demonstrated Automation ROI

**Credit Analysis and Underwriting.** A primary focus of automation investment in commercial lending, the greatest impact has come from reducing manual financial analysis and document review, allowing lenders to increase throughput. As a result, underwriting remains one of the most mature automation categories across the lending lifecycle.

**Loan Commitment and Closing.** Because documentation sits on the critical path to funding, closing inefficiencies have immediate financial consequences. Research suggests automated document generation can reduce legal costs by up to 70% and shorten processing and closing timelines by 30–50%. (Thomson Reuters)

**Active Loan Management.** Organizations report monitoring effort reductions of more than 70%, along with better visibility into covenant compliance and portfolio risk, when using automation. (Market Research Future)



.....ROI of Automation by Loan Stage .....

# How to Prioritize What to Automate First

Every institution approaches automation from a different starting point. The most effective entry point is determined by where inefficiencies, delays, and manual effort are concentrated within your lending process, not by a vendor recommendation.

For each question, identify the lending stage that best reflects your current reality. The stage that appears most often is likely to represent the strongest opportunity. If multiple stages are tied, prioritize the one with the clearest path to implementation and the most measurable return.

## TAKE ACTION

Where should you modernize first? Find your highest-impact starting point.

## TWEET THIS

The closing phase is often where your timeline lives or dies, with due-diligence steps stretching to 60+ days.

[Scotsman Guide](#)

## 6 Questions to Identify Your Starting Point

1. Which stage consumes the most staff time per loan, and how much of that work requires human judgment?
2. If loan volume doubled tomorrow, which stage would become your biggest operational bottleneck?
3. Where are your most experienced employees performing tasks that could be automated?
4. At which stage do borrowers most often ask for a status update, and can you provide a clear answer?
5. Which stage depends most heavily on specific individuals rather than a repeatable process?
6. Which stage creates the greatest compliance risk if a step is missed, delayed, or completed incorrectly?

# Match the Software to the Problem You're Solving

## LEARN MORE

**GoDocs didn't just digitize the old way of creating commercial loan closing documents. We replaced it.**

[Modernize with GoDocs](#)

Most lending software platforms were designed in a dated era of commercial lending where manual workflows and fragmented data was assumed unavoidable.

Many of these platforms now offer some level of automation. The more important question is whether that automation addresses the underlying operational challenge or simply makes an inefficient process marginally faster.

Lenders should be skeptical of systems that require frequent workarounds, extensive customization, or ongoing IT involvement to accommodate common variations in deal structure. If a platform struggles to adapt to real-time compliance updates, that is not modern, nor should you treat that as normal.

## INSIGHT

**“We manage complex construction loans that are impossible to automate with LaserPro. GoDocs makes automating standard and sophisticated loans seamless.”**



## GoDocs as a Model for Modern Lending Solutions

Rather than tacking on improvements to legacy workflows, GoDocs reimagines documentation and closing for a digital-first lending environment. By combining adaptive document generation, automated compliance intelligence, and deep system integration, GoDocs helps lenders replace the operational habits of the past with a scalable, modern approach to closing.

**Sound like a major undertaking? It isn't.** GoDocs is easy to integrate, straightforward to customize, and designed to fit the way lenders already work—just as modern lending technology should.



# IS GODOCS THE RIGHT FIT FOR YOUR INSTITUTION?

You have a clear picture of what modern commercial lending infrastructure looks like. The next step is a straightforward conversation about whether GoDocs delivers that for the way your institution closes.

**LET'S TALK**

**855.777.3627**

