

CredEvolv and Money Management International Partner to Expand Access and Reduce Risk in Mortgage Lending

Fintech scale meets nonprofit trust, helping lenders recover lost pipeline, policymakers expand access, and consumers achieve sustainable homeownership.

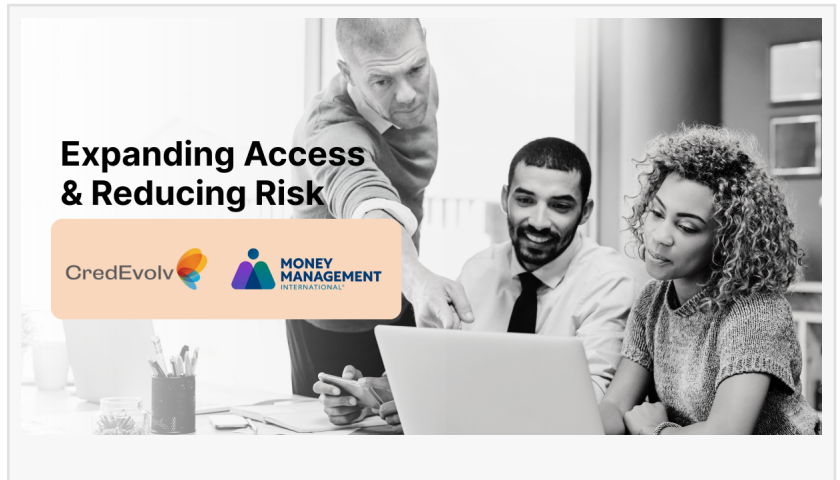
NAPLES, FL, UNITED STATES,

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EINPresswire.com/ -- [CredEvolv](https://credolv.com), a

leading fintech platform transforming access to mortgage financing, today announced a groundbreaking

collaboration with [Money Management International \(MMI\)](https://moneymanagementinternational.org), one of the nation's largest and most respected nonprofit financial organizations. The partnership marks a defining moment for the housing counseling sector and is proof that nonprofits and fintechs together can deliver financial stability and housing support at scale - reshaping the future of affordable homeownership in America.



A New Era for Housing Counseling

For decades, nonprofit housing counseling has been limited by scale and resources - able to help only a fraction of the millions who need it most. At the same time, lenders face a structural gap: every year, 1.4 million mortgage applicants are denied due to credit, debt, or down payment challenges. With 37% of Americans - 96 million people - locked out of financing all together, the scale of the problem is staggering.

Traditionally, lenders have had no compliant or scalable way to keep declined clients engaged. Federal regulations prevent them from giving credit advice, leaving consumers adrift and pipelines lost.

The CredEvolv-MMi collaboration changes that equation. By combining CredEvolv's white-hat SaaS platform with MMI's nonprofit mission and expertise, the two organizations are creating a scalable model that gives declined applicants a second chance, expands lender capacity, and

helps millions of Americans move closer to the dream of homeownership.

“Lenders no longer have to choose between compliance and compassion,” said Jeff Walker, CEO and Co-Founder of CredEvolv. “With MMI as a trusted partner, we’ve built a model that scales housing counseling in a way the industry has never seen before—unlocking trillions in credit capacity and giving millions of Americans a second chance at homeownership.”

Technology + Nonprofit Values = Scale and Trust

This model represents a new frontier in financial counseling. When nonprofit agencies partner with fintechs like CredEvolv, they can scale their impact to reach millions more families, without sacrificing ethics or mission.

The collaboration between CredEvolv and MMI offers a proven, sector-wide path to expand access to affordable, sustainable homeownership - an urgent need amid the housing affordability crisis.

“MMI’s industry-leading financial counseling and debt reduction tools play a critical role in improving housing affordability for tens of thousands of consumers each year,” said Helene Raynaud, SVP of Housing Initiatives at MMI. “By pairing our nonprofit ethos with CredEvolv’s technology, we’re proving that these solutions can be delivered ethically, at scale, and in partnership with the financial industry. We look forward to helping more prospective homeowners reach their goals.”

If just half of the 96 million Americans currently locked out of credit gain access, over \$15 trillion in new credit capacity could be unlocked. CredEvolv is positioned as the fintech platform that can make this transformation possible, and together with MMI is spearheading the novel collaboration between nonprofit counseling agencies and fintechs to do so at scale.

Redefining the Mortgage Pipeline

Instead of dropping declined applicants, lenders can route them into a compliant, transparent, nonprofit-driven pathway. Within as little as three to five months, many consumers can move from “not yet” to “loan ready.” This new standard benefits everyone:

- Lenders recover lost pipeline, reduce risk, and improve retention.
- Nonprofits extend their reach, helping millions more households.
- Consumers gain access to ethical, personalized solutions that build lasting stability.
- Communities see stronger, more sustainable rates of homeownership.

About CredEvolv

CredEvolv is a fintech platform that connects mortgage lenders with HUD-certified nonprofit credit and debt counselors. Built for compliance and scale, CredEvolv helps lenders convert declined applicants into closings through a seamless, automated experience.

About Money Management International

For over 65 years, Money Management International (MMI) has been at the forefront of financial health solutions, helping individuals and families break free from debt and build a secure financial future. As a trusted nonprofit leader, MMI is dedicated to transforming how Americans navigate financial challenges by providing expert guidance, innovative programs, and culturally relevant financial education. Recognized by major financial institutions and media outlets, MMI's award-winning services support long-term financial stability and success. Learn more at MoneyManagement.org.

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