

Participate Sets the Standard as the Patented Loan Sales Ecosystem for Financial Institutions

First and only end-to-end automated platform for execution, network, and post-sale servicing—trusted by 800+ institutions in 48 states, managing \$13B+ in loans.

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EINPresswire.com/ -- Participate today affirmed its role as the [Loan Sales Ecosystem](#) for banks, credit unions, farm credits, and specialty lenders.

Built on patented technology, Participate unifies automated execution, the industry's largest automated loan sales [network](#), and lifetime post-sale servicing—so financial institutions can move capital with speed, control, and transparency.

“

Loan sales should be fast and easy.”

Matt Johnner

Participate's ecosystem reflects what customers already rely on every day: automated workflows from “list to close,” optional access to a nationwide network of buyers and sellers, and real-time, shared balances and documents after the trade—no spreadsheets, no reconciliation headaches. It's the modern way loan sales get done.

What's inside the Loan Sales Ecosystem

- **Automation:** Publish opportunities in minutes; automate NDAs and agreements; streamline funding, P&I disbursements, interest-rate changes, notifications, and reporting. Eliminate spreadsheet risk and compress cycle times.
- **Network:** Engage your own partners or tap the largest automated loan sales network—800+ institutions in 48 states—to diversify risk, access liquidity, and grow fee income.
- **Post-Sale Servicing:** Maintain a single, real-time system of truth for originators and participants with shared balances, audit-ready transaction detail, and encrypted docs.

Built to fit your stack

Participate [integrates](#) with any LOS or core—including nCino, Fiserv, and FIS—so teams can



Participate Loan Sales Ecosystem

originate, sell, and service without swivel-chair work or duplicate entry. API and secure data exchange support ensure fast time-to-value.

Proof points that matter

- Patented technology: U.S. Patent Nos. 10,963,957; 11,521,265; 11,875,402; 12,236,481.
- Scale: \$13B+ in loans managed; trusted by 800+ institutions; optional access to 1,000+ buyers.
- Security: SOC 2 Type 2 certified.
- Coverage: Active across 48 states—the broadest automated reach in loan sales.

Customer benefits, day one

Institutions use Participate to free up loan ops capacity, accelerate closings by weeks, diversify concentrations, and unlock fee income—without adding staff. Real-time visibility reduces reconciliation and reputational risk while giving boards confidence to scale.

Executive commentary

“Loan sales should be fast and easy,” said Matt Johnner, Co-Founder & President of Participate. “Our ecosystem makes the whole motion—automated execution, a connected network, and lifetime servicing—work as one. That’s how modern institutions move capital on demand, manage risk in real time, and say yes to more of the right loans.”

“Loan sales should run like payments—automated, connected, and settled in real time,” said Mike Montgomery, Co-Founder & CEO of Participate. “That’s why we built the first and only patented Loan Sales Ecosystem: execution that eliminates spreadsheets, a nationwide network to move risk and liquidity on demand, and post-sale servicing as a shared source of truth. If you originate, buy, or distribute loans, Participate is how you do it now—faster cycles, better balance-sheet agility, and durable fee income.”

About Participate

Participate is the first and only patented, end-to-end automated loan sales ecosystem—spanning execution, network, and post-sale servicing—for banks, credit unions, farm credits, and specialty lenders. Founded in 2016 and spun out of BankLabs, Participate is backed by FINTOP Capital and JAM FINTOP BankTech. The platform integrates with any LOS or core, including nCino, Fiserv, and FIS, and today manages over \$13B in loans across a coast-to-coast network. Learn more at ParticipateLoan.com.

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Participate

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