LendingPad & MCT Announce Strategic Integration to Streamline Secondary Market Operations

Partnership Delivers Real-Time Loan Data Transfer for Enhanced Secondary Market Analysis and Decision-Making

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MCLEAN, VA, UNITED STATES, September 23, 2025 / EINPresswire.com/ -- LendingPad, an award-winning cloud-native Loan Origination System (LOS), today announced a strategic integration with Mortgage Capital Trading® (MCT®), a leading capital markets technology and services firm. This collaboration enables near real-time delivery of loan data from LendingPad to MCT's platform, allowing mutual clients to leverage MCT's core secondary market functions and data analytics without manual reporting or import/export processes.

> By enabling the seamless flow of loan data between our platform and MCT's secondary market tools, we're helping our mutual clients make faster, more informed decisions”
>
> *Wes Yuan, CEO*

Phase one of the integration allows lenders to export loan data directly via API from LendingPad to MCT's system, where it can be immediately utilized for secondary marketing purposes. This streamlined connection eliminates time-consuming manual processes and provides lenders with faster access to critical market insights and trading opportunities. Phase two, coming in late 2025/early 2026, will allow for loan sale commitment data to be written back via API from MCT directly to LendingPad, decreasing workload while increasing accuracy.

"This integration with MCT represents our ongoing commitment to creating an open, connected ecosystem that empowers lenders to optimize every aspect of their operations," said Wes Yuan, CEO of LendingPad. "By enabling the seamless flow of loan data between our platform and

MCT's secondary market tools, we're helping our mutual clients make faster, more informed decisions that directly impact their bottom line. In today's volatile market, the ability to analyze loans in near real-time for secondary marketing purposes can make all the difference in profitability."

The partnership enhances MCT's ability to deliver faster, more efficient data transfers between systems while expanding the depth and flexibility of information sharing. This allows for greater customization to meet each lender's unique needs and provides improved control over secondary market workflows.

"We're thrilled to collaborate with LendingPad on an integration that prioritizes speed, flexibility, and lender control," said Miguel Nava-Tapia, Director of Data Integration Services at MCT. "By working closely with their development team and our shared clients, we've ensured this connection aligns seamlessly with MCT's best practices giving lenders more efficiency in their workflows."

LendingPad's cloud-native platform serves lenders, brokers, bankers, and credit unions with comprehensive automated solutions built by mortgage experts for the mortgage industry. The system provides real-time synchronization, robust compliance tools, and intuitive workflows, which significantly reduce operational costs while enhancing the lending experience.

About LendingPad
LendingPad is a modern and innovative Loan Origination System (LOS) serving lenders, brokers, bankers, credit unions, and wholesalers with centralized and compliant automated technology tailored to the mortgage industry. Recognized for excellence with the HousingWire's Tech 100 award, LendingPad streamlines the entire mortgage lending process while reducing operational costs. The National Association of Mortgage Brokers (NAMB) platform endorses the platform. LendingPad is a proud member of the Mortgage Bankers Association (MBA), ACUMA, NYAMB, and the MISMO organization.

For more information, visit lendingpad.com.

About MCT

For over two decades, MCT has been a leading source of innovation for the mortgage secondary market. Melding deep subject matter expertise with a passion for emerging technologies and clients, MCT is the de facto leader in innovative mortgage capital markets technology. From architecting modern best execution loan sales to launching the most successful and advanced marketplace for mortgage-related assets, lenders, investors, and network partners all benefit from MCT's stewardship. MCT's technology and know-how continue to revolutionize how mortgage assets are priced, locked, hedged, traded, and valued – offering clients the tools to perform under any market condition.

For more information, visit https://mct-trading.com/ or call (619) 543-5111.

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