

Uplist Reports Surge in Recapture™ Adoption as Lenders Gear Up for Refi Market

Award-winning refi automation platform sees user base grow 60% in Q3 and 700% year-over-year.

BELLEVUE, WA, UNITED STATES, October 17, 2025 /EINPresswire.com/ -- Uplist, a provider of borrower engagement and portfolio intelligence technology, announced that users of the company's [Recapture™ refinance analysis and automation platform](#) increased by 60% during the third quarter of 2025 and more than 700% over the past year. Recapture now tracks more than \$100 billion in active loans and has identified \$4.7 billion in refinance opportunities within the past 30 days alone.



Uplist also expanded its enterprise client base during the third quarter, adding Luminate Home Loans, Security Home Mortgage, Choice Mortgage, Kind Lending, USA Mortgage, Vellum mortgage, and NOVA, among others.

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Jeff Bell, Founder of Uplist

“Interest rates are expected to trend lower next year, and smart lenders and servicers are getting ahead of that curve now,” said Jeff Bell, Uplist founder and president. “With

Recapture, they can identify refi-ready borrowers, boost retention, and scale efficiently without adding to headcount. When volumes rise, the lenders who have automation already in place will be positioned to win.”

Uplist Recapture™ continuously scans lenders’ portfolios and live pricing to identify borrowers with a clear net benefit. It then pulls property records and AVMs, calculates closing costs, and evaluates multiple rate scenarios to validate each opportunity. From there, Recapture™ automatically generates ready-to-send refinance presentations, reducing what is traditionally a manual 30-minute process to a single click.

Bell said Recapture™ clients have seen as much as a 30% increase in repeat conversions by turning existing relationships into new production. “We know some loan officers who have closed as many as 10 deals in the past 30 days,” he said.

Uplist has also seen [strong user growth through its partnership with Optimal Blue](#), which leverages the company’s technology to power Capture for Originators, a feature available to Optimal Blue PPE users. By integrating Uplist’s data-driven automation with Optimal Blue’s product, pricing, and eligibility (PPE) engine, Capture for Originators gives loan officers a faster, more accurate way to identify borrower savings and deliver personalized refinance offers.

Uplist recently introduced new Recapture™ enhancements ahead of the MBA Annual Convention, including a suite of expanded automation tools and features designed to optimize portfolio insights and performance tracking.

Recapture™’s rapid growth continues to draw industry recognition. The platform has received the Progress in Lending Innovations Award for the past two years, and Uplist was named to HousingWire’s 2025 Tech100 Mortgage list.

About Uplist

Uplist is an award-winning mortgage and real estate technology company that helps lenders, servicers, and their partners identify and act on refinance and purchase opportunities faster. Its patent-pending Recapture™ platform automates refinance opportunity detection and borrower engagement, while its SmartView™ Listing Flyers and Quick Quotes embed live rates and financing data directly into property listings. Uplist’s solutions enable mortgage professionals to increase loan volume, strengthen relationships, and operate more efficiently. Based in Bellevue, Washington, Uplist serves clients nationwide. Learn more at www.getuplist.com/recapture.

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