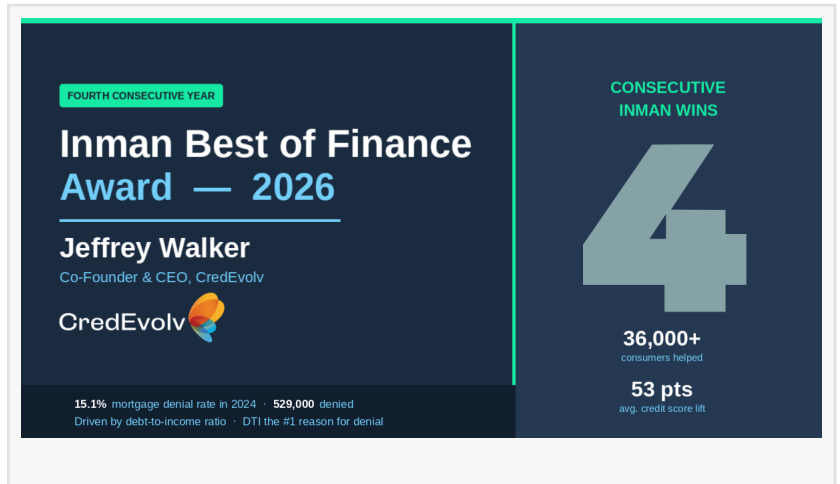


CredEvolv CEO Jeff Walker Earns Fourth Consecutive Inman Best of Finance Award Amid Record Mortgage Denials

Award-winning platform has helped 36,000+ consumers address credit and debt challenges as DTI-driven denials reach highest levels in years

NAPLES, FL, UNITED STATES, June 11, 2026 /EINPresswire.com/ -- [CredEvolv](https://www.cred-evolv.com) - a fintech platform that connects lender-referred consumers to HUD-certified nonprofit credit counseling, debt management, and credit-building services - today announced that Co-Founder and CEO Jeffrey Walker has been named to the 2026 Inman Best of Finance list for the fourth consecutive year. The recognition, awarded by Inman's editorial team without application or self-nomination, places Walker among the mortgage and finance industry's most influential leaders for the fourth straight year.



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Jeffrey Walker, Co-Founder & CEO, CredEvolv

The announcement comes the same week the Federal Reserve Bank of St. Louis published research showing mortgage application denial rates reached 15.1% in 2024 - the highest level in the period examined - up from 12.2% in 2021. St. Louis Fed researchers identified debt-to-income (DTI) ratio as the primary reason for denials, driven by mortgage rates rising from below 3.5% to above 6.5% during the same period. With current 30-year fixed rates at 6.61% and the median home price at \$417,700, affordability conditions remain challenged.

"More than 529,000 mortgage applications were denied in

2024," said Walker. "Most of those borrowers were not bad credit risks. They were people with stable incomes and a genuine goal of homeownership who got caught in a DTI calculation pushed over the threshold by rate increases. The most important thing lenders can know right

now is that many of those denials are addressable - and that the borrower who cannot qualify today can often qualify in 12 to 18 months with the right support and a structured plan to reduce their debt obligations."

CredEvolv's platform connects lender-referred consumers to a portfolio of financial services including HUD-certified nonprofit credit counseling, debt management through national nonprofit Money Management International ([MMI](#)), student loan support, and CredEvolvIQ, a low-cost DIY credit-building and monitoring subscription. The platform reports the following outcomes across 36,000+ consumers engaged since its 2021 launch:

- 38 percent enrollment rate among referred consumers
- 18 percent program completion rate
- Average 53-point credit score improvement
- 5.5-month average program duration

The platform works with enterprise lending partners including Huntington Bank, CrossCountry Mortgage, Zillow Home Loans, Mutual of Omaha, and Prosperity Home Loans, with a native integration into [Total Expert](#) - the pre-eminent mortgage CRM - available at no cost to Total Expert lender partners.

"This recognition from Inman's editorial team means a great deal, and it means more in a week like this one," Walker added. "The data confirms that the problem we built CredEvolv to solve is more widespread than ever. Four years of recognition from Inman's editorial team tells me we are solving it in the right way."

CredEvolv Co-Founder and President Steve Romano added: "The denied borrower pipeline is one of the most overlooked opportunities in lending. Every lender that connects a declined consumer to a legitimate solution - rather than letting them walk out the door - is building the next 18 months of closable pipeline. Jeff's recognition from Inman reflects what our lender partners have seen firsthand: this is a real solution to a documented problem."

Walker also holds a HousingWire Vanguard Award, one of the mortgage industry's most recognized honors for innovation and leadership.

Inman's Best of Finance Award honors leaders in the mortgage and finance space who are "pushing the envelope and reshaping the homebuying space," as selected by Inman's editorial team.

ABOUT CREDEVOLV

CredEvolv is a fintech platform that connects lender-referred consumers to HUD-certified nonprofit credit counseling; HUD-certified nonprofit debt management through Money

Management International (MMI); student loan support; and CredEvolvIQ, a DIY credit-building subscription product. Founded in June 2021 through the acquisition of Get Credit Healthy, CredEvolv works with enterprise lender partners to create structured referral pathways for denied and credit-challenged borrowers, helping them address the credit and debt issues that stand between them and the financial products they are working toward. The platform uses technology integrations to embed financial wellness into existing lender workflows. For more information, visit credevolv.com.

ABOUT INMAN BEST OF FINANCE

The Inman Best of Finance Award is presented annually by Inman, the real estate industry's foremost source of news and information. Recipients are selected by Inman's editorial team as the real estate community's best and brightest in the mortgage and finance space.

Libby Romano

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