

# Disruptive Technologies for the Mortgage Industry

Chitra Dorai, Ph.D.

IBM Fellow and CTO Cognitive Services

IBM Global Business Services

## The Future of Residential Mortgage Lending

Sep 27, 2017

Austin - AT&T Conference Center

# The digital explosion of data makes it impossible for humans to make sense of it all

## Data you possess

- Customer records
- Transactional systems
- Business support
- Institutional expertise
- Operational systems

Structured and active



## Data outside your firewall

- News
- Events
- Social media
- Weather
- Geospatial information

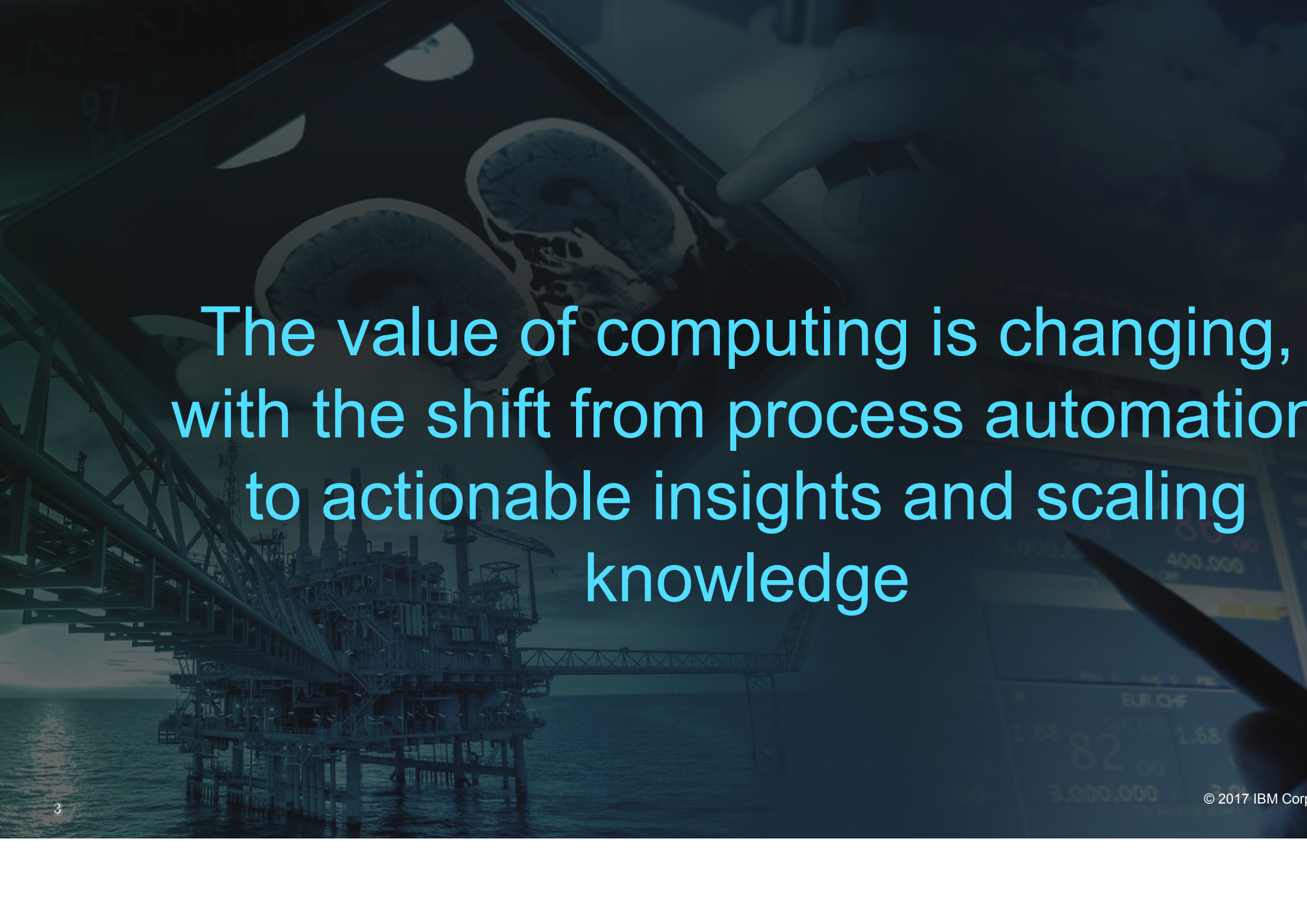


## Data that's

- Internet of Things
- Sensory data
- Images
- Video

Unstructured and passive

Total data volumes projected to be 44 Zetabytes by 2020\*  
(1 ZB = 1 billion terabytes = 1 trillion gigabytes)

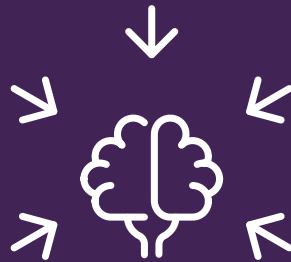


The value of computing is changing,  
with the shift from process automation  
to actionable insights and scaling  
knowledge

**Companies are reinventing themselves today  
shifting to delivering digital based value -  
Cognitive, Automated, Analytics driven and  
increased trust with Blockchain**



**Robotic Process  
Automation**



**Analytics**



**Cognitive  
Computing**



**Blocko**

Find the full text of this and thousands of other resources from leading experts in dozens of legal practice areas in the [UT Law CLE eLibrary \(utcle.org/elibrary\)](http://utcle.org/elibrary)

Title search: Disruptive Technologies for the Mortgage Industry

Also available as part of the eCourse

[2017 The Future of Residential Mortgage Lending eConference](#)

First appeared as part of the conference materials for the  
2017 The Future of Residential Mortgage Lending session  
"Disruptive Technologies for the Mortgage Industry"