

Breaking Down Walls, Building Up Results

Why connection — not just tech
— is the real driver of change



BY **JANE MASON**, CONTRIBUTING WRITER, MORTGAGE WOMEN MAGAZINE

The mortgage industry has never been an easy business, but the past few years have taken the pressure to another level. Economic uncertainty, rising costs, tightening margins, and mounting regulatory demands have left lenders and servicers with little room for error. At the same time, borrowers expect more. They want fast answers, flexible options, and digital tools that meet them where they are.

Meeting those expectations — while still running an efficient, compliant business — takes more than technology. It takes people who can work together across departments, solve problems quickly, and lead with purpose. That's where collaboration comes in. And increasingly, that's where women leaders are making a difference.

UNITING OPERATIONS THROUGH TEAMWORK

Throughout my career — but especially early on — I've witnessed far too many organizations slow themselves down with internal silos. Lending doesn't talk to servicing. Servic-

ing doesn't talk to loss mitigation. Each team is focused on its own part of the process, and no one steps back to see the full picture. Inevitably, this disconnect shows up in the borrower experience. It also leads to duplicated work, confusion, and missed opportunities.

As more women began to take leadership positions in our industry, however, I've seen a shift take place. In my experience, women are not afraid to ask questions, listen, and bring new voices into the room. I've seen how this approach helps break down

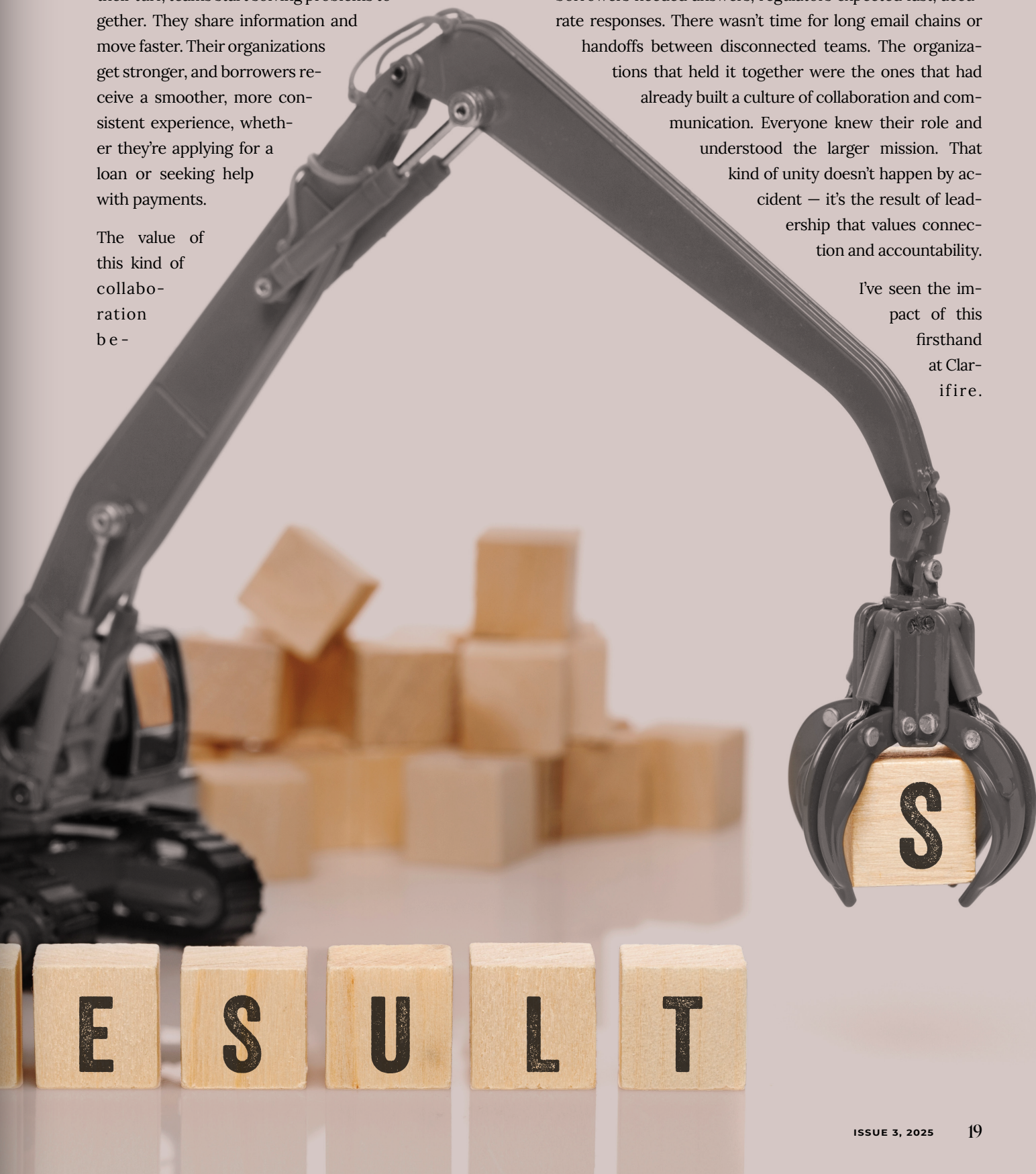


the walls between departments and builds stronger connections across organizations. Instead of protecting their turf, teams start solving problems together. They share information and move faster. Their organizations get stronger, and borrowers receive a smoother, more consistent experience, whether they're applying for a loan or seeking help with payments.

The value of this kind of collaboration becomes

came powerfully evident during the pandemic. At the time, servicers were overwhelmed with relief requests. And while borrowers needed answers, regulators expected fast, accurate responses. There wasn't time for long email chains or handoffs between disconnected teams. The organizations that held it together were the ones that had already built a culture of collaboration and communication. Everyone knew their role and understood the larger mission. That kind of unity doesn't happen by accident — it's the result of leadership that values connection and accountability.

I've seen the impact of this firsthand at Clarifire.



When we're working with a client to automate their servicing processes, we're not selling software. We're helping them align their people, their workflows, and their goals. Sometimes the biggest breakthrough isn't a new feature — it's getting the servicing and loss mitigation teams in the same room, looking at the same data, and realizing how much more effective they can be when they act as one. I've watched that moment happen and seen how it changes the conversation.

IT BEGINS WITH CULTURE

Years ago, when I was building Clarifire, I didn't set out to create a model for cross-functional leadership. I was focused on solving problems. But over time, I realized that many of those problems came from a lack of connectivity between teams. The more we worked to bridge those gaps, the more value we created — for our clients, for their bor-

rowers, and for the industry as a whole.

When I started Clarifire, I wasn't a technologist by trade. What I did have was a strong belief that technology could solve problems that people alone couldn't. The mortgage industry was buried in paperwork, spreadsheets, and manual handoffs. I knew we needed a better way to work — one that was faster, more transparent, and more consistent across the board. So I built it.

But even the best technology doesn't matter if the culture isn't ready for it. I've seen companies invest in automation tools and then fail to get results, not because the tools didn't work, but because no one was aligned. That's where leadership comes in. If you want your technology to drive change, you have to build a culture that supports it — one that rewards adaptability, encourages problem-solving, and gives teams permission to work smarter.

This mindset has shaped everything we do at Clarifire. We don't start with technology. We start with people. We listen to our clients' challenges, understand their workflows, and find ways to reduce friction. Once people see how automation can eliminate repetitive tasks and improve consistency, they start to see the bigger opportunity. They stop chasing manual fixes and start focusing on higher-value work. That's when real transformation happens.

THE POWER OF PERSPECTIVE

Diverse perspectives aren't a bonus — they're a necessity. I've seen time and again how bringing different voices into the room leads to better ideas, better decisions, and better outcomes for borrowers. When everyone at the table shares the same background or thinks the same way, blind spots form. Innovation stalls. Problems get recycled instead of solved.

I've seen what a difference it makes when someone feels seen, heard, and supported. I've watched talented women gain the confidence to lead meetings, pitch ideas, and take on big projects because someone believed in them. That ripple effect matters.

At Clarifire, we've built a culture that welcomes different points of view. More than half our team is made up of women, and many of them have been with us for more than a decade. They've grown into senior roles because they were given the space to speak up, stretch their skills, and lead. That was intentional. I invested in them — because someone once invested in me.

When I started this company, there weren't many women building fintech solutions in the mortgage space. I walked into meetings where people looked past me, assuming I couldn't possibly be the CEO. That kind of bias — intentional or not — still shows up in our industry. I've had to push through it. I've also had help from people who saw me for what I was: a problem solver with a strong vision and a product that worked.

Those experiences shaped how I lead. I look for people with potential, not polish, and try to create an environment where curiosity is valued and where it's safe to speak up, even if your viewpoint challenges the status quo. That kind of space is where growth happens — not only for individuals, but for the organization as a whole. I've seen what a difference it makes when someone feels seen, heard, and supported. I've watched talented women gain the confidence to lead meetings, pitch ideas, and take on big projects because someone believed in them. That ripple effect matters.

One moment that stands out is our work during the Great Recession, when servicers were overwhelmed with borrower assistance requests. As a woman leading a small tech company in a male-dominated industry, I focused on bringing people together — across loss mitigation, compliance, and servicing — to rethink how relief was delivered. By aligning teams and automating key steps, we helped them cut through the backlog and get help to borrowers faster. That experience showed how collaborative leadership can

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drive real results, even in the most challenging moments.

BRINGING IT HOME

Strong leadership today means knowing how to use technology to move faster — but also knowing when to slow down and listen. Collaboration takes focus, adaptability, and the confidence to lead through uncertainty without losing sight of the people at the center of it all.

Our industry is facing real challenges, and the future will demand even more from those who lead it. But I believe we're heading in the right direction. As more women take on leadership roles and lean into collaboration, we're seeing better outcomes for borrowers, for businesses, and for the industry as a whole.

That's the kind of future I want to help build. And that's the kind of leadership that will take women to the C-suite and beyond. ■

Jane Mason, CEO, Clarifire