



# Making dreams come true

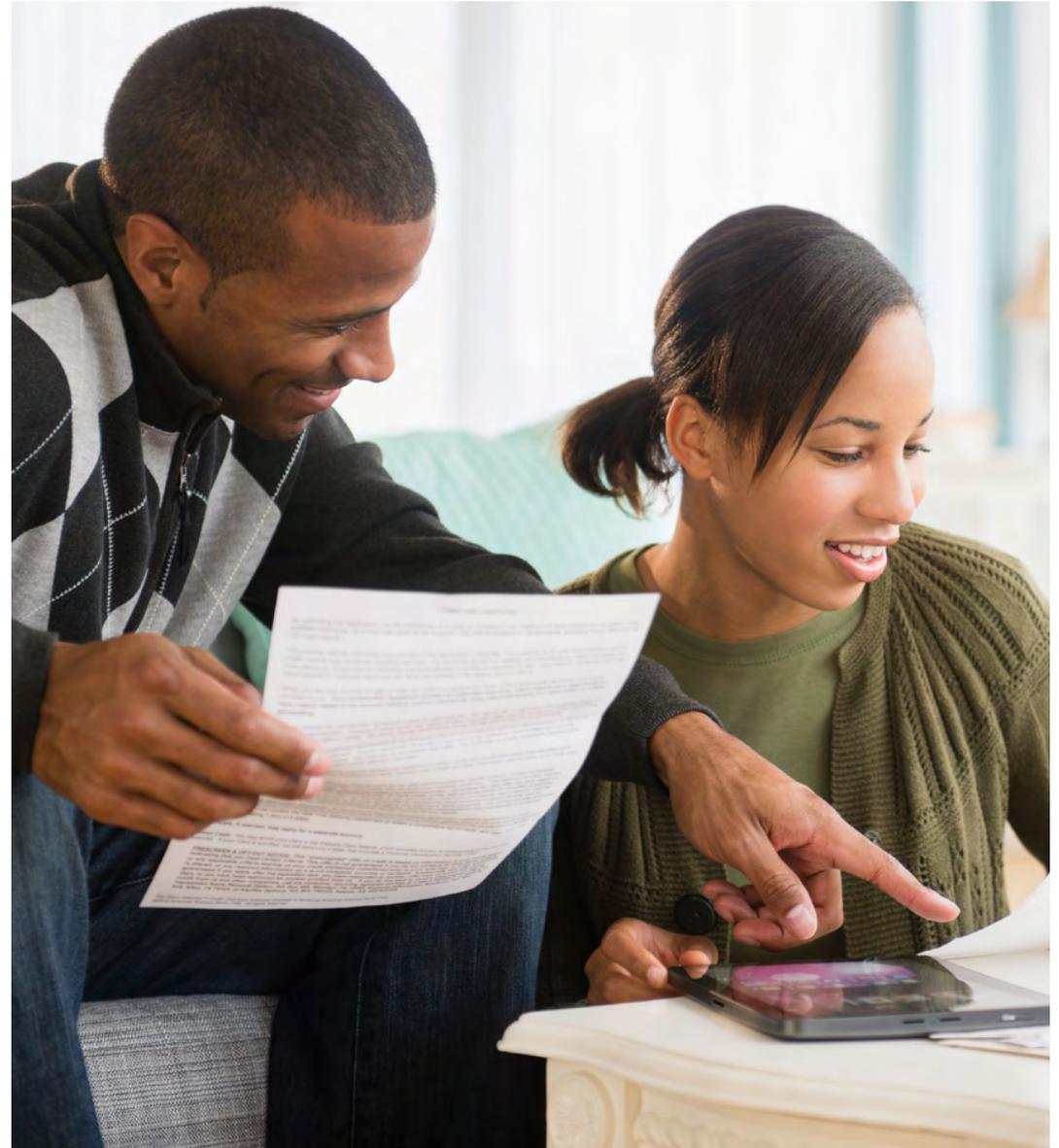
Home Lending Pal uses IBM technology to help more people become homeowners

by Leah Valentine

5-minute read

**A**s Chief Executive Officer (CEO) and Co-Founder of Home Lending Pal, Bryan Young knows what his company needs. So when he heard about the [IBM® Hyper Protect Accelerator](#) program, he knew he was on to something.

Young and his business partner established Home Lending Pal in 2017 with the goal of creating a platform to help advocate for prospective home buyers from all backgrounds by removing information about race, gender and sexual orientation from the conversation. Young explains: “If everyone in the system looks the same and you’re only making the judgment decision based on financial and credit data, that should help really close the



homeownership gap. That will help marginalized groups be treated fairly when it comes to not only securing a home, but also in terms of mortgage rates and how you pay for the loan.”

To fully realize those aspirations, the company needed a powerful and security-rich environment that would protect users’ sensitive information. That’s what drove Young and his team to apply for the IBM Hyper Protect Accelerator program, which provides technical and business enablement to datatech startups that handle highly sensitive information such as personally identifiable information and sensitive intellectual property.

After reviewing Home Lending Pal’s business plan and seeing the progress the company had made in its first two years, the IBM Hyper Protect Accelerator team agreed with Young: Home Lending Pal was a great fit for the program.

Home Lending Pal  
has helped

> 800

people become homeowners

Average duration  
of user session  
has increased

5x

in 5 months

# A secure, interactive approach

Now, after nearly two years in the Accelerator program, Young and his team have developed a great relationship with IBM. Says Young, “We have continued to expand and build a relationship both with the Accelerator team and with other departments in IBM. It’s definitely been a good experience.”

That experience has included moving to [IBM Cloud®](#) and adopting [IBM Cloud Hyper Protect DBaaS](#) and [IBM Watson®](#) technologies, as well as several other IBM products.

Home Lending Pal uses customers’ credit information and bank accounts to develop unique insights, so data security is paramount. That’s why the company chose IBM Cloud



Hyper Protect DBaaS to support its Mongo database. Cheron Bruce, Chief Technology Officer at Home Lending Pal, explains: “IBM Hyper Protect checks all of the boxes as far as consumer privacy and data protection. It gives us that extra layer of protection that says, ‘Hey, we’ve done our due diligence. We’re using a tried-and-true solution that is virtually ironclad.’ Even internal resources would have issues trying to hack into our system.”

The Home Lending Pal platform uses [IBM Watson Studio](#) and [IBM Watson Assistant](#) technologies to analyze sensitive data and provide prospective homeowners with valuable insights. Those insights, delivered by an assistant named “Kev,” can include how much users can afford to spend on a house, how soon they can expect to purchase a house and even what sorts of lifestyle changes may help them become homeowners more quickly. The solution

is also integrated with real estate websites, so Kev can recommend homes for sale within users’ price ranges.

[IBM Cloud Kubernetes Service](#), [IBM Blockchain](#) and [Red Hat® OpenShift® on IBM Cloud](#) are also fundamental to the company’s success. “Blockchain is the first time that technology has allowed you to collect this type of information and know that it is not being tampered with in any way,” explains Young.

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**Cheron Bruce**, Chief Technology Officer, Home Lending Pal

# Above and beyond

Today, as Home Lending Pal nears the end of its time with the IBM Hyper Protect Accelerator program, the company is seeing plenty of positive signs. For example, the average length of a user session increased fivefold over a period of five months, indicating that users are becoming increasingly engaged with the tool. In fact, more than 800 people have already become

homeowners with help from Home Lending Pal, and many more are well on their way to home ownership thanks to the company's guidance.

Things are looking very good for the company itself, too. Not only has Home Lending Pal received funding from a large group of mortgage lenders, it has also begun work on a

pilot program with one of the largest loan originators in the US. "These are very big players that are backing what we're doing," says Young. "I don't think that would have happened without IBM's support. They have gone above and beyond to help us as a startup. We wouldn't be where we are today without support from IBM, both privately and publicly."

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**Bryan Young**, Chief Executive Officer and Co-Founder, Home Lending Pal



### About Home Lending Pal, Inc.

Established in 2017, [Home Lending Pal](#) (external link) is an AI-powered platform designed to help people become homeowners without regard to race, gender, sexual orientation or other marginalizing factors. The company is based in Durham, North Carolina.

### Solution components

- IBM® Blockchain
- IBM Cloud®
- IBM Cloud Hyper Protect DBaaS
- IBM Cloud Kubernetes Service
- IBM Cloud Monitoring
- IBM Cloud Object Storage
- IBM Content Delivery Network
- IBM Hyper Protect Accelerator
- IBM Watson® Assistant
- IBM Watson Studio
- Red Hat® OpenShift® on IBM Cloud

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