LENDINGWISE
BROKER BETTER. LEND SMARTER.

CUSTOMER CASE STUDY

GRADIENT MORTGAGE CAPITAL

A broker-first wholesale lender that runs the entire loan process in one system

Gradient Mortgage Capital replaced a generic CRM and a patchwork of separate platforms with LendingWise, then tailored it to its small balance commercial guidelines, its brokers and its closing process.

One system
for the whole loan, from intake to closing

Real time
broker portal for missing documents

Built-in e-sign
signed docs file themselves into the loan

Their guidelines
custom fields & calculations for small balance commercial

THE COMPANY

Small balance commercial and DSCR, broker first

Gradient Mortgage Capital is a **wholesale lender specializing in Small Balance Commercial Real Estate (SBCRE) and Investor Residential DSCR financing**. Through its proprietary Summit Series, it offers flexible financing from $100K to $5MM for commercial real estate investors, business owners, and 1–4 unit property investors, with competitive pricing, common-sense underwriting, direct access to experienced lending professionals and a broker-first approach.

THE CHALLENGE

A generic CRM and too many separate platforms

Before LendingWise, Gradient ran on a generic CRM, with the rest of the loan process spread across other tools. *"As Gradient continued to develop and grow, we recognized the need for a centralized system that could streamline our lending operations, improve efficiency and accuracy, reduce manual processes, and provide better visibility throughout the life of each loan."*

- Collecting borrower documents
- Keeping borrowers & brokers updated
- Team visibility & handoffs

WHY LENDINGWISE

The whole loan process, without several platforms

End to end
Intake, underwriting, documents, e-sign and broker communication in one place.

Customizable
Fields, calculations, programs and workflows shaped around Gradient's own guidelines.

Room to grow
A system that supports today's operations and the business as it evolves.

COMPANY SNAPSHOT

BUSINESS TYPE
Direct lender, wholesale

HEADQUARTERS
Fort Lauderdale, FL

LENDS IN
Nationwide

FOUNDED
2025

ON LENDINGWISE SINCE
2026

TEAM SIZE
16–50

LOAN PROGRAMS
DSCR rental, portfolio rental, commercial real estate (CRE), multifamily

WEBSITE
gradientmortgagecapital.com

Kim Devine
Chief of Staff, Gradient Mortgage Capital

THE SOLUTION

Documents, brokers and signatures in one place

Required documents & conditions by program

Each loan program creates its standard list of required items automatically. *"They have also eliminated the need for a separate QC checklist to track these items..."*

A broker portal for missing documents

Brokers get updated lists of outstanding documents on a schedule, and the portal updates in real time. *"This has reduced the need for manual follow-ups, improved communication..."*

E-sign without another platform

Custom documents are created in LendingWise and sent to brokers and borrowers in a set signing order. *"Once all parties have completed signing, the fully executed document is automatically uploaded directly into the loan file."*

Built around their lending guidelines

Calculated fields and fields specific to Gradient's small balance commercial guidelines. They *"have helped us tailor the system to our unique lending requirements."*

Also in use: Broker & LO portals · Custom loan programs · Guideline warnings · Credit, flood, fraud & ID reports · AI doc review · White label · Open API

Who works in LendingWise at Gradient: Sales / origination · Processing · Underwriting · Due diligence · Closing · Loan committee · Brokers / partners

THE RESULTS

Less manual work, better visibility

No separate QC checklist

Required documents and conditions live in the loan file, with less duplicate work

Fewer broker follow-ups

Scheduled, real-time lists of what's still outstanding

No moving docs between platforms

Documents are generated, signed and filed inside LendingWise

Visibility & accountability

Better organization for the internal team and broker partners

> **"This has eliminated several manual steps, reduced the need to move documents between platforms, and improved efficiency by keeping the entire process centralized within LendingWise. The ability to customize the system around our specific business needs has been a major benefit."**
>
> **Kim Devine**, Chief of Staff, Gradient Mortgage Capital

Run your whole loan process in LendingWise

See the required-documents engine, broker portal and built-in e-sign Gradient Mortgage Capital runs on.

Get Started
15-day free trial

Book a Demo

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