

The logo for iEMERGENT features a lowercase 'i' with a green dot, followed by the word 'EMERGENT' in a bold, blue, sans-serif font. The logo is positioned on a white background that is part of a larger graphic element consisting of a white rectangle with a diagonal cutout at the bottom right corner, revealing a green triangle. To the right of this white area is a solid green vertical bar.

iEMERGENT

2025
Media Kit

**“Without strategy, execution is aimless.
Without execution, strategy is useless.”**

—Morris Chang

COMPANY OVERVIEW

About iEmergent

For years, data have been predicting that the demographics of our communities and country will change, becoming more and more racially and ethnically diverse. Over the next decade, 77% of new households will come from diverse households, representing trillions of dollars in purchase loan opportunity.

To capture this opportunity effectively, lenders must collaborate with internal and external stakeholders to develop and execute targeted, market-based strategies. These strategies must be informed by comprehensive, dynamic data.

iEmergent provides the industry's only mortgage opportunity forecasts that quantify the size, speed of growth, and type of loans originated in a market down to the neighborhood level.

This intelligence helps lenders plan today for where they want to be tomorrow.



MISSION

To help lenders leverage data and embrace diversity to prepare for the future and succeed through ever-changing market conditions.

FOUNDED

2000

HEADQUARTERS

Urbandale, Iowa

EXECUTIVE LEADERSHIP

Meet Our Team



LAIRD HEDLUND NOSSULI

Chief Executive Officer

Laird has dedicated her career to helping lenders execute opportunity-driven lending strategies that support equitable lending in racially and ethnically diverse communities. Her passion for housing equity, novel use of market intelligence, and collaboration with housing workgroups have made her an influential speaker on serving diverse markets.

[Full Bio](#)

[High-Res Headshot](#)



BERNARD NOSSULI

Chief Operating Officer

Bernard oversees finance and operations and works closely with the analytics team to ensure clients receive optimal value from the firm's Mortgage MarketSmart market intelligence and forecasting platform. Prior to iEmergent, Bernard held leadership positions at Wells Fargo Home Mortgage, PriceWaterhouse Coopers, and DuPont-Pioneer.

[Full Bio](#)

[High-Res Headshot](#)



CHRIS RICHEY

Chief Analytics Officer

Chris oversees the firm's flagship market intelligence and forecasting platform, Mortgage MarketSmart. Leveraging 15 years' experience leading analytics projects at a Fortune 100 company, Richey continuously enhances Mortgage MarketSmart to help lenders identify opportunities and effectively expand into diverse markets.

[Full Bio](#)

[High-Res Headshot](#)



MARK WATSON
Chief of Forecasting

Mark ensures that forecast data and analytics remain relevant to current and future lending environments. He has spent 20+ years executing market and competitive analysis with major mortgage lenders. He plays a pivotal role in ensuring iEmergent's 3-year mortgage market forecast regularly outperforms other major industry predictions, including those from the GSEs.

[Full Bio](#) 
[High-Res Headshot](#) 



CHRIS ROUW
Lead Developer

Chris is the lead technologist behind the Mortgage MarketSmart platform. He works with Laird to map out and implement features and functionality that add value for iEmergent clients and Mortgage MarketSmart users. Chris is an Iowa Hawkeyes fan, a coffee connoisseur, and an avid runner—a skill he uses to keep up with his three boys.

[Full Bio](#) 
[High-Res Headshot](#) 



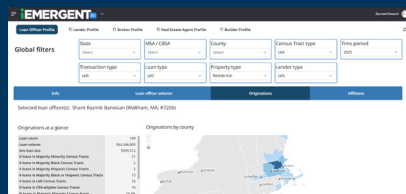
MEGAN HORN
Chief Marketing Officer

The mastermind behind iEmergent's branding and communications, Megan oversees public relations, marketing, and customer experience for the growing company. Prior to her appointment as CMO, Megan served at numerous marketing agencies and founded a consulting firm, Megan Horn Digital.

[Full Bio](#) 
[High-Res Headshot](#) 

SOLUTIONS

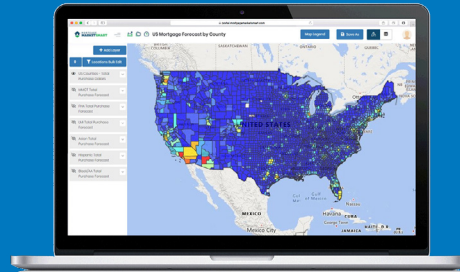
Data, Tools, and Expertise for Building Effective Lending Strategies



MARKET INTELLIGENCE DASHBOARDS

Transform complex market data into actionable insights on historical and forecasted industry and demographic trends to empower optimized growth strategies and streamlined operations. Dynamically filter data, share insights via email, or export reports in multiple formats for seamless collaboration.

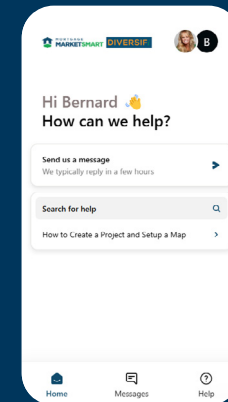
[Learn More](#)



MORTGAGE MARKETSMART

iEmergent's flagship product is a web-based visualization platform that combines robust forecasts, external data sources, dynamic maps, and simple tools to help lenders focus in on homeowner diversity and growth efforts. Mortgage MarketSmart puts data and actionable intelligence at the fingertips of executives, managers, and loan officers.

[Learn More](#)



ADVISORY SERVICES AND SPCP SUPPORT

Consult with iEmergent experts on effective data use, specialty programs such as special purpose credit programs, and other strategic initiatives to close market gaps and increase housing equity.

[Learn More](#)

FORECASTING

The Industry's Most Granular—and Most Accurate

OVERVIEW

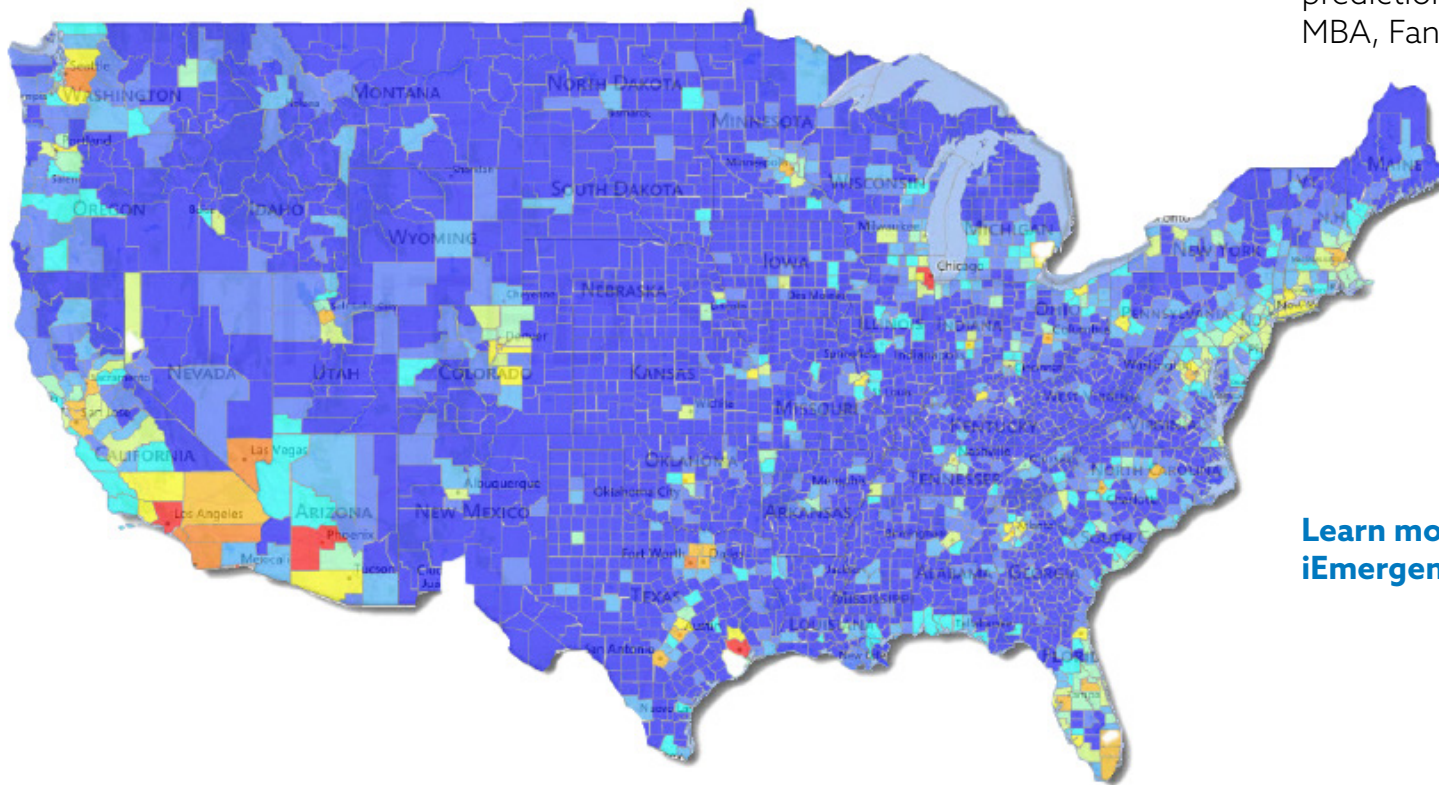
iEmergent forecasts mortgage opportunity in units and dollars across the United States at all geographic levels, from census tracts and counties to regions and states. We project the number of purchase loans and dollar volume expected for the current year as well as in the years to come.

METHODOLOGY

Our methodology is based on our proprietary Purchase Mortgage Generation Rate (PMGR), an estimation of the rate at which an individual market produces purchase mortgages, as well as the homebuyer pool, the number of households ready, willing, and able to buy a home.

ACCURACY

Starting at the neighborhood level not only makes iEmergent's forecasts more useful for lenders, it also makes them more accurate. In fact, our 3-year forecasts predict future trends with an accuracy above 90% as verified against annual HMDA results and regularly outperform other major industry predictions—including those from the MBA, Fannie Mae, and Freddie Mac.



Learn more about
iEmergent's forecasts [↗](#)

CASE STUDIES

Select Customer Success Stories



**First Merchants
Bank**

FIRST MERCHANTS BANK
partnered with iEmergent to:

- Help loan officers grow volume with market intelligence
- Grow consumer awareness of and participation in community loan products
- Confidently expand into diverse markets

[Read More](#)



FIRST COMMONWEALTH BANK
partnered with iEmergent to:

- Develop and launch an SPCP for underserved borrowers
- Define a clear, data-driven statement of need for compliance
- Establish a structured performance measurement framework for SPCP impact

[Read More](#)



BECU
partnered with iEmergent to:

- Identify market gaps at the county level
- Set data-driven success metrics
- Develop new SPCPs and loan officer recruitment strategies
- Increase multicultural lending to outperform peers by 11%

[Read More](#)



LAKE MICHIGAN CREDIT UNION

partnered with iEmergent to:

- Identify untapped mortgage opportunities
- Recruit loan officers based on real-time production insights
- Grow and nurture real estate referral relationships
- Develop and promote LMI-focused loan programs

[Read More](#) 



FIRSTTRUST BANK

partnered with iEmergent to:

- Improve lending in targeted CRA and LMI lending markets by 300%
- Recruit loan officers with strong local ties and production history
- Develop a data-backed SPCP to empower BIPOC homebuyers
- Shift mortgage originations from 70% wholesale to 70% retail

[Read More](#) 



FIFTH THIRD BANK

partnered with iEmergent to:

- Clearly articulate the need for new SPCPs using data
- Establish quantifiable, market-driven SPCP success measures
- Adjust SPCP eligibility criteria to enhance effectiveness
- Successfully reduce the BIPOC homeownership gap in target communities

[Read More](#) 

PARTNERSHIPS

Industry Collaborations

NAMMBA

Developed in partnership with the National Association of Minority Mortgage Bankers of America (NAMMBA), DIVERSIFi is a diverse-lending solution built on iEmergent's Mortgage MarketSmart framework that helps loan officers and brokers grow their minority lending business. DIVERSIFi empowers originators to become agents of positive change in their communities by connecting with diverse customers to build trust and increase knowledge on the homebuying process.

MBA®

MORTGAGE BANKERS ASSOCIATION

iEmergent is a national partner of the Mortgage Bankers Association's CONVERGENCE place-based affordable housing initiatives. We donate time and furnish data for all three CONVERGENCE projects (Memphis, Columbus, and Philadelphia). CEO Laird Nossuli is especially involved in the CONVERGENCE Columbus initiative, serving as a member of its Steering Committee and co-lead of its Evaluation & Outcomes workstream.



Homeownership
Council of America

iEmergent has teamed up with national nonprofit Homeownership Council of America (HCA) to make it easy for lenders to get the support they need to reach underserved communities through SPCPs. iEmergent and HCA support lenders through every phase of the SPCP journey, from describing the need for specialized mortgage loan products to credit enhancement design and from go-to-market strategies to ongoing performance monitoring.



As a member of The Mortgage Collaborative (TMC) since 2018, iEmergent gives the independent mortgage cooperative's more than 200 lender members priority access to HMDA data, market-based mortgage intelligence, and strategies for growing volume through diverse lending. A frequent presenter at TMC's twice-annual conferences, iEmergent received TMC's 2024 Lenders' Choice award for Thought Leadership, Creativity, and Innovation.



For nearly a quarter century, iEmergent has worked with credit unions to identify missed mortgage opportunities and close gaps in market coverage. We are an affiliate member of the American Credit Union Mortgage Association (ACUMA), and we're also part of the ACUMA Services Program, a strategic partnership that brings valuable products and services to ACUMA members at a substantial discount.



iEmergent is proud to be an equitable homeownership partner of private mortgage insurance company MGIC. Our collaboration is designed to raise awareness and give lenders the data resources they need to help low-income and historically underserved borrowers build wealth through homeownership.

IN THE NEWS

Articles and Press

AWARDS

Recent Recognition

- **2025 Diversity Leaders**
National Mortgage Professional
- **2025 Mortgage TECH100**
HousingWire
- **2024 Lenders' Choice Award for Thought Leadership, Creativity, and Innovation**
The Mortgage Collaborative
- **2023 DEI Leadership Award**
Mortgage Bankers Association
- **2023 Elite Women in Mortgage**
Mortgage Professional America
- **2023 Women of Inspiration**
National Mortgage Professional
- **2023 Industry Titans**
National Mortgage Professional

MBA NEWSLINK

- [Deep Dive into iEmergent's August Mortgage Forecast](#)
- [DEI Leadership Awards: Success Stories from Past Winners](#)
- [It's High Time We Invite Everyone Back Into the Pool!](#)
- [Think Your Market Is a Barren Desert? Look Again](#)
- [Mind the Gap: What CONVERGENCE Columbus Can Teach Us About Increasing Black Homeownership](#)
- [Neither Risky Nor Mysterious, SPCPs are Evidence-Based Lending](#)
- [MBA CONVERGENCE Partner Profile: Laird Nossuli, iEmergent](#)

NATIONAL MORTGAGE NEWS

- [There's a Better Way to CRA](#)

HOUSINGWIRE

- [Lessons Learned from the Recent DOJ Redlining Settlements](#)
- [The Opportunity Cost of Modern-Day Redlining](#)
- [Unpacking the Lender's Vital Role in Increasing Minority Homeownership](#)
- [How Increased Regulation Presents a Huge Opportunity for Lenders](#)

SCOTSMAN GUIDE

- [Righting a Wrong](#)

[Read our press releases in the iEmergent newsroom](#)

OUT AND ABOUT

Public Speaking Appearances

NATIONAL EVENTS

- MBA Annual Convention & Expo
- MBA Independent Mortgage Bankers Conference
- MBA Legal Issues & Regulatory Compliance Conference
- ACUMA Annual Conference
- NAMMBA CONNECT
- TMC Fall and Spring Conferences
- Housing DC Conference
- NEXT Mortgage Conference
- CU:REALM Live!
- HousingWire Tech Demo Day

REGIONAL, STATE, AND LOCAL EVENTS

- Housing Ohio Conference
- Colorado Mortgage Lenders Association
- Iowa Credit Union League Convention
- Ohio MBA Annual Convention
- Arch MI Executive Roundtable
- Great River MBA Annual Conference
- Seattle Black Homeownership Symposium

VIRTUAL EVENTS

- ACUMA Inside Track Webinars
- HousingWire Webinars
- NAMMBA Webinars
- TMC Connect Podcasts
- MBA Webinars
- MGIC Training Webinars
- Blackfin Shark Cage Podcast
- Certified Credit Talk Data to Me Podcast
- Lodestar Lending Leaders Podcast
- The Rundown with Rob Chrisman and Rich Swerbinsky

BOOK US For Your Next Event

Looking for a keynote speaker to energize your audience with the latest market data?

iEmergent's experienced speakers are qualified to speak on topics including:


- Mortgage origination forecasts and analysis
- Lender growth strategies
- Recruitment strategies
- Referral partner strategies
- Diverse lending
- Measuring Community Reinvestment Act and fair lending compliance
- Special Purpose Credit Programs (SPCPs)

CONTACT US

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NEED SUPPORT?

If you're a Mortgage MarketSmart user, log in and use the chat bubble in the lower right of the system to message us for additional support.

**"Diversity doesn't look like anyone.
It looks like everyone."**

—Megan Kramer

