

# Beeline Loans nearly doubles margins in just eight months with Optimal Blue

## BEELINE

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Fintech lender Beeline Loans turned to Optimal Blue in mid-2024 to solve critical loan pricing and eligibility challenges. Since adopting the Optimal Blue® PPE and the CompassEdge hedging and loan trading platform, Beeline has achieved 99.9% pricing uptime, reduced tech costs through API integration, and consistently grown its profit margins. Today, the company is well-positioned to launch new products and marketing initiatives without disruption and confident that its pricing and trading infrastructure can keep pace with its growth ambitions.

### THE CHALLENGE

Beeline Loans (Beeline), a direct-to-consumer lender based in Providence, Rhode Island, was founded in 2019 by real estate and fintech veterans committed to using technology to streamline and simplify legacy mortgage processes.

Despite its enthusiasm for innovation, Beeline faced early challenges around loan pricing. The company initially relied on a loan origination system (LOS) with a built-in pricing engine, but after transitioning to a more powerful LOS, the lender also had to implement a standalone product and pricing engine (PPE). That's when serious operational issues emerged. The new PPE fell short of its promised capabilities and service levels, ultimately proving incompatible with the new LOS, resulting in outages that stalled the sales process and made it impossible to reliably quote and lock loans.

"I felt trapped in a personal nightmare," recalls Jess Kennedy, Beeline's COO. "Our PPE wasn't delivering on its promises or integrating smoothly with our LOS. We literally couldn't run pricing, and without that, you can't sell a loan. And there's nothing that frustrates a sales team more than being unable to price and close deals. That's a basic, non-negotiable function. It has to work."

### THE SOLUTION

The team went back to the drawing board, this time widening its search for a PPE beyond low-cost options to prioritize proven reliability, breadth of modern capabilities, and overall value.

"We walked away from that experience saying, 'lesson learned,'" Kennedy says. That clarity led to a turning point. "I told my team, we're going with Optimal Blue. Everyone says it's best in class, and they're right."

Implementing the **Optimal Blue PPE** was smooth and cost-effective, thanks to its modern API-first architecture. "Beeline is a fintech at heart, so we do everything through APIs," says Kennedy. "There's no need for individual logins, which typically drive up costs. Everyone operates through the LOS or CRM. So in the end, the switch was pleasantly economical."

With the PPE implementation delivering both reliability and measurable results, Beeline was eager to see how other Optimal Blue solutions could elevate its secondary marketing strategy. That led the team to adopt Optimal Blue's **CompassEdge** hedging and loan trading platform, powered by real-time market data and lock activity.

"When we connected our lock data into the system in 2024 and saw how we could analyze our trends compared to the market, I was blown away," Kennedy recalls.

After initial success with CompassEdge's pipeline risk management and analytics tools, Beeline expanded its use of the platform to include full-service hedging, further strengthening its capital markets capabilities. Finally, to ensure pricing consistency across all customer touchpoints, Beeline integrated the Optimal Blue PPE directly with its CRM and lead generation platforms using the **Lead Quoting API**.

**"It's a beautiful, accurate system that gives us exactly what we need in terms of stability and performance. Optimal Blue's hedging team brings deep expertise we don't have in-house, and it gives us the confidence to manage risk effectively without having to build out a full trading desk ourselves."**

**Jess Kennedy**  
COO,  
Beeline Loans

## RESULTS

### **Reliable, accurate pricing that supports sales success**

With a 99.9% uptime rating, Optimal Blue's platform enables Beeline's sales team to consistently run pricing and close loans without technical disruptions.

"It's a beautiful, accurate system that gives us exactly what we need in terms of stability and performance," says Kennedy.

### **Significant margin growth through data-driven decisions**

Since making margin adjustments based on competitive analytics from Optimal Blue, Beeline has steadily improved profit margins through precise, data-driven pricing adjustments.

"Prior to partnering with Optimal Blue, it felt like we were working in a black box, with limited visibility into the bigger picture. We were leaving so much money on the table," Kennedy says. "Now, we can raise margins where it makes sense or get really competitive in specific MSAs without tightening everywhere. We were able to nearly double our margins from 1.78% in November 2024 to 3% in July 2025."

### **Lower tech costs and consistent pricing across channels**

By replacing individual user licenses with API logins, Beeline reduced software expenses across its LOS and CRM while centralizing pricing logic. Optimal Blue's robust API connections also make it easy to centralize pricing logic so Beeline customers see the same rate data across channels.

"We're a lean, tech-driven company, so Optimal Blue's API-first model aligns perfectly with how we operate," says Kennedy. "It's critical that customers see the same rate no matter where they find us – whether it's LendingTree, our website, or through a loan officer. Optimal Blue helps us eliminate confusion right from the start."

### **Expanded secondary marketing capabilities**

Optimal Blue's hedging team not only manages day-to-day risk but also mentors Beeline's internal staff to build long-term expertise in-house.

"Optimal Blue's hedging team brings deep expertise we don't have in-house, and it gives us the confidence to manage risk effectively without having to build out a full trading desk ourselves," Kennedy says. "I trust them completely as an essential part of our team."

## ABOUT BEELINE

Beeline Loans was founded in 2019 and operates entirely online, delivering a streamlined, transparent experience for borrowers. The company currently funds approximately \$20 million in mortgages each month, or just over \$200 million annually, is licensed in 28 states plus Washington, D.C., and has about 70 employees. In addition to traditional mortgage offerings, Beeline has a strong presence in non-qualified mortgage (non-QM) and business purpose lending, which allows it to operate in additional states and serve a wider range of customer needs. For more information, visit [MakeaBeeline.com](https://MakeaBeeline.com).

## ABOUT OPTIMAL BLUE

Optimal Blue powers profitability across the mortgage capital markets ecosystem. As the industry's only end-to-end capital markets platform, our technology, data, and integrations bridge the primary and secondary markets to help lenders of all sizes maximize performance—from pricing accuracy to margin protection and every step in between. Backed by over 20 years of proven expertise, our modern, cloud-native technology delivers the real-time automation, actionable data, and seamless connectivity lenders need to navigate market volatility and scale for growth. To learn more about how Optimal Blue delivers measurable ROI, visit [OptimalBlue.com](https://OptimalBlue.com).



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