

MetaSource's Just-Released Annual Mortgage QC Findings Report Reveals Historic Shift in Defect Patterns

SALT LAKE CITY, UT, UNITED STATES, May 8, 2025 /EINPresswire.com/ -- MetaSource, LLC ("MetaSource"), a leading [mortgage quality control \(QC\) services](#) provider, announced the release of its 2024 Mortgage QC Findings Report, which documents both a historic shift in defect patterns and the remarkable resilience demonstrated by lenders navigating a year of high interest rates and regulatory demands.



The comprehensive analysis reveals a significant milestone: For the first time since 2017, closing disclosure defects no longer top the findings list. Instead, underwriting defects claimed the number one position.

"This past year marks the most significant change in defect patterns we've observed in years," said Tonya Martinez, MetaSource Senior Director of Mortgage Client Services. "It represents a fundamental shift in investor priorities as well as some new gaps in lender processes."

Despite challenging market conditions and persistent documentation issues, many lenders successfully transformed historical pain points into opportunities for improvement through calibration efforts. This was evident in the year-over-year progress made across several defect categories, including income/employment and assets.

"What's clear from our findings is that consistent calibration makes all the difference," said Brady Meadows, MetaSource Senior Director of Mortgage Services. "Our clients who are constantly engaged in our collaborative sessions are the ones seeing fewer defects and better audit outcomes."

The report also identifies emerging trends for 2025, offering strategic guidance for lenders seeking to strengthen their QC practices and prevent defects in the future.

[Download the complete report](#) for a deep dive into the number one finding, key insights into

proven strategies, and the full list of top 15 findings with associated guidelines.

About MetaSource, LLC

MetaSource is a Digital Transformation Solutions provider, focused on Business Process Outsourcing (BPO) / Business Process Management (BPM) services integrated with Enterprise Content Management (ECM), workflow solutions, compliance services and customer experience processes. MetaSource helps its clients manage risk, improve quality, increase efficiency and realize their most important goals — with special expertise serving the mortgage industry. MetaSource's mortgage services include quality control (QC) audits (pre-fund, post-close, servicing, MERS), whole loan purchase reviews, and more. MetaSource's solutions allow clients to focus on their core business while MetaSource does the rest. For more information, visit: <https://mortgage.metasource.com>.

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