



U.S. Bank Enhances Consumer Mortgage Experience For New Homebuilding in Partnership with Built

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Built streamlines construction lending for homebuilders, borrowers, and commercial clients

MINNEAPOLIS--(BUSINESS WIRE)-- U.S. Bank has partnered with [Built](#), the leading AI-native platform for real estate and construction finance, to transform how its consumer mortgage borrowers manage the financing of building a new construction home.

With Built now integrated into both consumer borrowing and commercial building experiences at U.S. Bank, projects can be funded faster and clients have real-time visibility into every stage of construction. By connecting the borrower, U.S. Bank and the builder in one platform – projects face fewer delays, payments and draws run more smoothly and everyone enjoys a better overall experience.

“We are constantly looking for ways to improve the home lending experience for our customers,” said John Hummel, Head of Retail Home Lending at U.S. Bank. “Every day counts for customers financing and building a new home and for smaller builders, alike, and Built allows us to process draws faster, keep everyone informed, and make what can be a stressful process, simpler and more predictable.”

For mortgage clients navigating the homebuilding process, once a construction loan is originated, U.S. Bank activates the project within Built, giving borrowers a centralized place to manage draws, inspections, and communication throughout construction. Once the project setup is complete, the client receives an email prompt with the option to use Built to manage their loan during the building process. Built’s cloud-based platform provides a centralized location to efficiently manage all inspection and draw activity—creating transparency for everyone involved.

For commercial real estate clients, Built takes construction administration online—connecting borrowers, builders, inspectors, and lenders to expedite funding and provide real-time visibility into project progress. Clients can also request draws and inspections directly through the Built platform, per the bank’s discretion, and receive automated email notifications as events occur throughout the life of the loan.

“Our investor and developer clients in the homebuilding sector expect a streamlined, transparent lending experience,” said Suzanne Rathbun, Lending Services Group Manager at U.S. Bank. “With one connected platform, we’re delivering faster access to funds and real-time visibility into every draw, so they can keep projects on track.”

A Connected Approach to Construction Finance

By taking manual work out of the process, U.S. Bank can serve clients more efficiently and scale its real estate lending portfolio with confidence. Built’s platform supports the full lifecycle of a construction loan—from budgeting and inspections to draw requests and disbursements—in a single, connected system.

Key benefits include:

- **Accelerated funding:** Improve draw times by up to 70%.
- **Borrower Experience:** Platform with on-demand access to information and actions.
- **Real-time insight:** Instant access to budgets, inspection reports, and project updates.
- **Automated workflows:** Standardized processes and automations to reduce manual work.
- **Scalable capacity:** Greater control to manage more projects while maintaining compliance.

“U.S. Bank is aligning their construction lending teams and clients around a more connected operating model,” said Scott Traina, General Manager of Built’s Lender Business Unit. “When lenders, builders, and borrowers operate from the same system, capital moves more predictably and projects stay on track. This is what the future of construction finance looks like.”

About U.S. Bancorp

Headquartered in Minneapolis, U.S. Bancorp is the parent company of U.S. Bank National Association, the fifth-largest commercial bank in the United States. Our three major business lines serve 15 million clients throughout the U.S., Canada and Europe, and our team of nearly 70,000 people invest our hearts and minds to power human potential every day. Ranked 105th on the Fortune 500, we are deeply respected for our culture and long-term stewardship and admired for our diversified business mix and product capabilities.

About Built

Built is the leading AI-native platform for real estate and construction finance. We help lenders, developers, and contractors save time and money by replacing spreadsheets, email, and manual workflows with a single system for budgets, draws, inspections, and payments. With Built, capital moves faster, data stays clean, and risk stays in check. More than 625 banks, private credit lenders, owners, and general contractors rely on Built to manage over \$350 billion in real estate and construction activity annually. Learn more at www.getbuilt.com

Disclosures:

Loans and lines of credit are offered by U.S. Bank National Association.

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