ZINE DOT AI

Monthly Dossier from Nexval.AI's Research Lab

The Hidden Risks of AI: What No One Told You

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From the Editor's Desk

Responsible AI in Mortgage—The Fine Line Between ROI and Risk

The mortgage industry has always been shaped by data. Now, it's increasingly shaped by artificial intelligence and cloud computing. These technologies are no longer just theoretical—they are embedded in risk models, servicing workflows, fraud detection, and borrower interactions. Yet, with each advancement, a critical question lingers: **Are we building AI that is not only efficient but also responsible?**

AI systems can detect patterns in borrower behavior, predict risk trajectories, and optimize servicing strategies. But when these models are deployed without the right guardrails, the risks compound—opaque decision-making, compliance missteps, and financial exposure. The challenge is not whether AI works, but whether it works reliably, fairly, and within regulatory bounds.

The Cost of AI: Measuring ROI Beyond Efficiency

- AI-driven automation reduces operational bottlenecks, but **ROI isn't just about speed or cost savings.** Models that misclassify borrower risk can lead to unnecessary loan workouts, compliance penalties, or reputational damage.
- This issue dissects **how to measure AI's impact**—not just in dollars saved, but in accuracy, risk reduction, and long-term reliability.

Bias, Hallucinations, and the Trust Deficit

- AI bias isn't a hypothetical concern—it's already surfaced in lending decisions, property valuations, and fraud detection models.
- Generative AI introduces another layer of risk: hallucinations—fabricated outputs that appear plausible but are entirely inaccurate.

- This edition explores why AI bias and hallucinations are mortgage industry risks, not just tech-world problems.

Cloud-First AI: The Infrastructure Behind Responsible AI

- AI's reliability hinges on **how well it integrates with cloud platforms.** Poorly structured data, incompatible workflows, and security gaps can turn AI models from an asset into a liability.
- The **right cloud architecture isn't just about scale—it's about control.** How can mortgage firms build AI solutions that are agile, secure, and compliant with evolving regulations?

Where We Go from Here

AI and cloud computing are not optional upgrades—they are already dictating **who remains competitive and who falls behind.** But responsible AI isn't just about compliance; it's about **building technology that mortgage professionals can trust to make high-stakes decisions.**

This issue of *Zine Dot AI* doesn't just explore AI's potential—it highlights **where it fails, why it fails, and how to prevent those failures before they happen.** The mortgage industry can't afford blind AI adoption. The goal isn't to replace human expertise but to **enhance it with AI that is accountable, explainable, and built for the long haul.**

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What's Inside?

Welcome to the Nexval.ai's Zine Dot AI

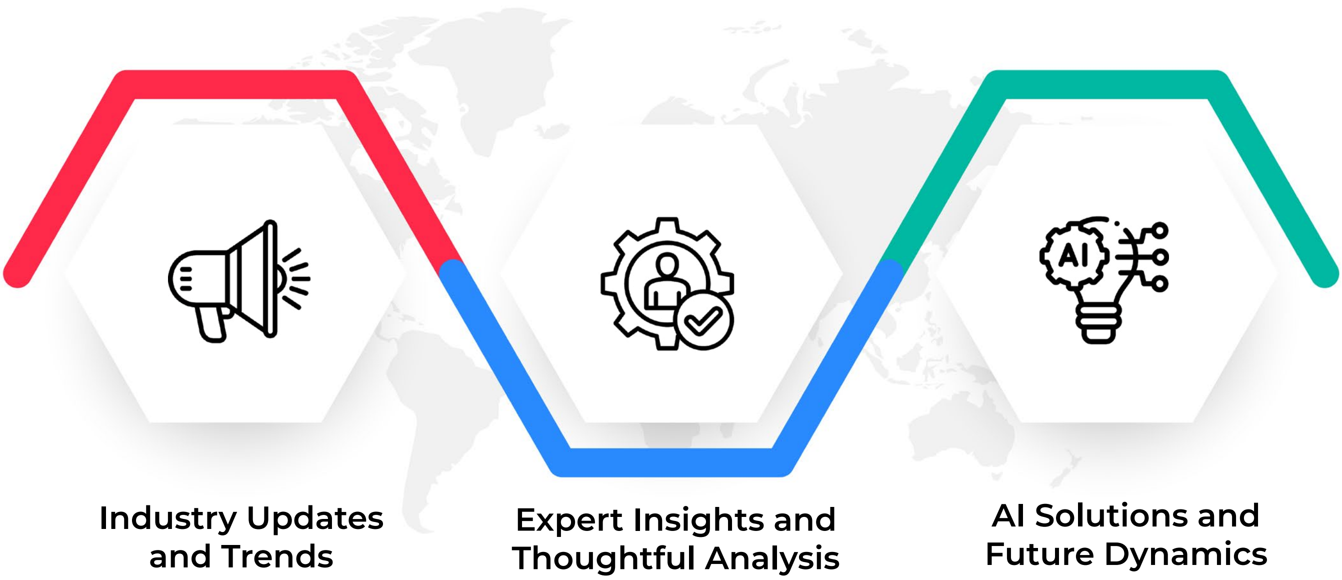
What is Zine Dot AI?

At Nexval.ai, we envisioned a future where mortgages were effortless. Inspired by our AI, we crafted a name that harmonized simplicity with innovative technology. Thus, Zine Dot AI was born - a pioneering platform that transforms the mortgage journey, harnessing the power of advanced AI to make the complex, simple

How will Zine Dot AI make a difference for you?

This dossier is your roadmap to mortgage industry leadership, providing expert insights and analysis to ensure you're always at the forefront of emerging trends and opportunities.

Each issue will deliver:



Ready to make smarter decisions, stay ahead, and seize new opportunities? Let's dive in together!

AI in Action

The Cost of AI – Understanding ROI vs. Hype

Artificial intelligence in mortgage technology comes with high expectations. Many lenders and servicers look to AI for efficiency gains, cost reductions, and improved risk management. However, with increasing adoption, it's important to distinguish measurable benefits from unrealistic projections. GenAI, in particular, requires a careful evaluation of its actual return on investment (ROI) compared to its costs and risks.

Assessing AI's True Value

GenAI's potential ROI depends on multiple factors, including implementation costs, operational efficiency, and regulatory considerations. A structured approach to measurement ensures that AI projects align with business objectives rather than becoming costly experiments. Here are key frameworks for assessing ROI:

- Operational Efficiency Metrics: How much time and manual effort does AI reduce in loan processing, underwriting, or servicing workflows? This includes measuring reductions in processing time, error rates, and compliance-related delays.
- Cost Savings vs. Total Cost of Ownership (TCO): AI models require significant investment in cloud infrastructure, data storage, and ongoing model training. Evaluating long-term savings against these costs provides a more accurate picture of financial impact.
- Accuracy and Risk Reduction: GenAI's effectiveness in fraud detection, document processing, and borrower communication must be compared against traditional methods to determine whether it minimizes risk exposure or introduces new vulnerabilities.
- Scalability and Maintenance: AI systems that require frequent re-training or manual intervention can increase costs over time. Scalability should be assessed based on how well AI integrates with existing systems and adapts to new data without extensive rework.

Balancing Benefits and Risks

While AI can optimize decision-making and automate complex tasks, it also comes with risks that can offset potential gains:

- **Bias and Model Drift:** Poorly trained AI models can introduce bias in underwriting or loan approvals, leading to regulatory scrutiny and reputational risks.
- **Hallucinations in GenAI:** AI-generated responses or automated documentation must be validated to prevent misinformation in regulatory filings or borrower interactions.
- **Regulatory and Compliance Challenges:** AI-driven processes must be explainable to meet compliance standards, particularly in fair lending practices.

Optimizing Underwriting, Risk Assessment, and Borrower Interactions

GenAI's role in mortgage underwriting continues to evolve. The key to responsible AI use is defining clear boundaries for where **automation assists rather than replaces human expertise.** AI models trained on large datasets can assess income patterns, property valuations, and credit risk more efficiently than traditional methods. However, human oversight remains necessary to interpret ambiguous cases and ensure fair lending practices are followed.

In borrower interactions, AI-powered systems can generate personalized loan options and automate document collection. However, ensuring accuracy is critical—AI models that hallucinate or misinterpret data can lead to compliance violations. **The best implementations use AI as a decision-support tool rather than an independent decision-maker.**

Nexval.ai's Approach: AI with Measurable Business Value

At Nexval.ai, AI is not just a technological upgrade—it is integrated into cloud-based mortgage solutions with clear business objectives. Our AI-driven document processing and automation solutions are designed to optimize efficiency without compromising accuracy or compliance. By aligning AI deployment with real-world mortgage workflows, we ensure that technology delivers measurable outcomes rather than abstract promises.

For mortgage firms exploring AI, the key is not just to adopt it, but to do so with a structured, ROI-focused strategy. A well-planned AI implementation can bring efficiency and cost savings, but only when measured against real operational needs. To learn more about how AI and cloud solutions can improve mortgage operations, visit Nexval.ai.

Real-World Implementations of GenAI in Mortgage

As mortgage lenders and servicers explore GenAI, the most effective implementations focus on enhancing decision-making and reducing inefficiencies while maintaining compliance. AI is being integrated into underwriting, borrower interactions, and servicing workflows—not as a replacement for human expertise, but as a tool to improve accuracy and speed. **What's working? What's not?** The difference lies in how AI is applied—when thoughtfully implemented, it can optimize processes while ensuring regulatory alignment.

Mid-Sized Lender – GenAI-Assisted Underwriting

- **Pain Point:** The lender's underwriting team faced delays due to extensive manual reviews, leading to inconsistencies in loan approvals and prolonged processing times.

- **GenAI Implementation:** To address these inefficiencies, the lender integrated GenAI into its underwriting process. The AI model was trained to analyze borrower profiles, assess income patterns, and flag potential risk factors, allowing loan officers to focus on complex cases while maintaining control over final decisions.

- **Results:**
  - ✅ **Processing Efficiency:** Reduced manual review times by 30%, enabling faster loan approvals.
  - ✅ **Risk Assessment Accuracy:** Improved identification of risk indicators, ensuring more consistent evaluations.
  - ✅ **Regulatory Compliance:** Maintained fair lending compliance by ensuring GenAI-assisted recommendations were transparent and explainable.

- **Ensuring Accuracy & Compliance: GenAI-driven analytics, embedded within a cloud-based underwriting system, provided real-time risk assessment and structured decision support, allowing underwriters to make informed, data-backed decisions without compromising compliance standards.**

At Nexval.ai, AI-powered mortgage solutions are designed to enhance operational efficiency without compromising compliance. By integrating GenAI into cloud-based underwriting and workflow automation, lenders and servicers can improve turnaround times and accuracy while keeping human expertise at the center. To explore more success stories, visit Nexval's Case Study Library.

Mortgage Servicer – GenAI-Driven Workflow Automation

- **Pain Point:** The mortgage servicer faced challenges with manual, paper-based processes that led to inefficiencies in loan processing and increased the risk of errors and compliance issues.

- **GenAI Implementation:** To improve operational efficiency, the servicer collaborated with Nexval.ai to integrate GenAI-driven workflow automation. The solution automated document classification, data extraction, and regulatory checks, reducing reliance on manual processing and minimizing compliance risks.

Results:

- **Operational Efficiency:** Achieved a 30% improvement in application performance, leading to faster loan processing times.
- **Error Reduction:** Significantly decreased manual errors by using GenAI for intelligent document handling and validation.
- **Compliance Enhancement:** Improved adherence to regulatory standards through automated compliance checks and audit trails.

- **Ensuring Accuracy & Compliance:** By integrating GenAI-driven automation within a secure cloud framework, the servicer enhanced data security and ensured that all processes were transparent and auditable, helping meet strict industry regulations.

At Nexval.ai, AI-powered mortgage solutions are designed to enhance operational efficiency without compromising compliance. By integrating GenAI into cloud-based underwriting and workflow automation, lenders and servicers can improve turnaround times and accuracy while keeping human expertise at the center. To explore more success stories, visit Nexval's Case Study Library.

AI Bias & Hallucinations:
The Mortgage Industry's Hidden Risk

AI is increasingly used in mortgage lending, but bias and hallucinations remain significant concerns. Bias stems from flawed training data—if past lending decisions favored certain groups, AI may reinforce those disparities. Risk assessment models can also overemphasize specific borrower traits, leading to unintended discrimination.

Hallucinations occur when AI generates false or misleading information. Unlike traditional systems, GenAI predicts responses based on patterns rather than facts. This can result in inaccurate loan terms, misinterpreted borrower data, or errors in regulatory filings. For example, an AI-powered chatbot may misstate mortgage rates, or a document review system may extract incorrect income details—mistakes with serious compliance implications.

Where AI Bias Emerges in Mortgage

- **Flawed Training Data:** AI learns from historical lending patterns, which may contain built-in biases.
- **Overfitting on Risk Factors:** Some models assign excessive weight to borrower characteristics, unintentionally disadvantaging certain groups.
- **Lack of Explainability:** Opaque AI models make it difficult to validate decisions, raising compliance concerns.
- **Regulatory Risks:** AI-driven underwriting must meet fair lending laws, but unclear decision-making processes can lead to legal scrutiny.

AI Hallucinations and Their Consequences

- **Incorrect Loan Offers:** AI-generated recommendations may suggest ineligible loan terms.
- **Misinterpreted Borrower Data:** AI may extract incorrect details from mortgage documents, leading to faulty risk assessments.
- **Fabricated Compliance Reports:** AI-generated summaries may contain misleading information, increasing audit risks.
- **Misinformation in Customer Support:** AI chatbots may provide inaccurate responses, confusing borrowers and violating compliance guidelines.

Steps to Audit, Monitor, and Correct Biases in Mortgage AI Systems

- **Data Audits:** Regularly review training datasets to identify and correct biases in historical lending patterns.
- **Explainability Tools:** Use AI models that provide transparent decision-making processes so that lenders can understand and validate AI-driven outcomes.
- **Regulatory Testing:** Conduct periodic compliance assessments to ensure AI systems meet fair lending and anti-discrimination standards.
- **Human Oversight:** Keep human

experts involved in decision-making, particularly in complex cases where AI-generated outputs require review.

- **Bias Monitoring Metrics:** Track AI-driven decisions over time to detect and address any disparities in loan approvals or interest rate assignments.
- **Ongoing Model Refinement:** Continuously update and retrain AI models using the latest regulatory guidelines and unbiased datasets.

At Nexval.ai, our AI-driven mortgage solutions prioritize accuracy, compliance, and transparency. By integrating AI into cloud-based underwriting and workflow automation, we help lenders and servicers improve efficiency without compromising fairness or reliability. To explore how responsible AI can support mortgage operations, visit Nexval.ai.

AI Gone Wrong:

Real Cases of GenAI Failures & What We Can Learn

As AI adoption accelerates across industries, real-world failures serve as critical lessons in what can go wrong when models are deployed without proper safeguards. From biased lending decisions to misleading financial predictions, AI missteps highlight the importance of responsible implementation. Below are notable AI failures in lending, finance, and technology—and key takeaways for mortgage firms looking to integrate GenAI.

1. Credit Limits and Controversy: When AI Played Favorites

What Happened: A major financial institution came under scrutiny when customers reported that its AI-driven credit card approval system gave significantly lower credit limits to women compared to men, despite similar financial profiles. The company later admitted that the AI model had absorbed biases from historical credit data, leading to unfair lending decisions.

Lesson Learned: AI models trained on biased data will replicate and even amplify those biases. Mortgage firms must regularly audit their models for fairness and ensure compliance with fair lending regulations.

2. The Chatbot That Made Up the Rules

What Happened: AI chatbots in financial services have been known to "hallucinate"—generating incorrect or misleading information. A fintech company deployed an AI-powered chatbot to assist borrowers with loan inquiries. However, **the chatbot occasionally provided incorrect interest rates, misrepresented loan terms, and even fabricated policies that did not exist.** Some borrowers acted on this misinformation, leading to compliance violations and customer complaints.

Lesson Learned: GenAI models do not "know" facts—they generate responses based on pattern recognition. Without strict validation mechanisms, AI chatbots can produce misleading or legally risky responses. Mortgage firms should implement human-in-the-loop oversight and limit AI-generated responses to verifiable data.

3. AI Fraud Detection Gone Wrong: When Algorithms Accuse the Innocent

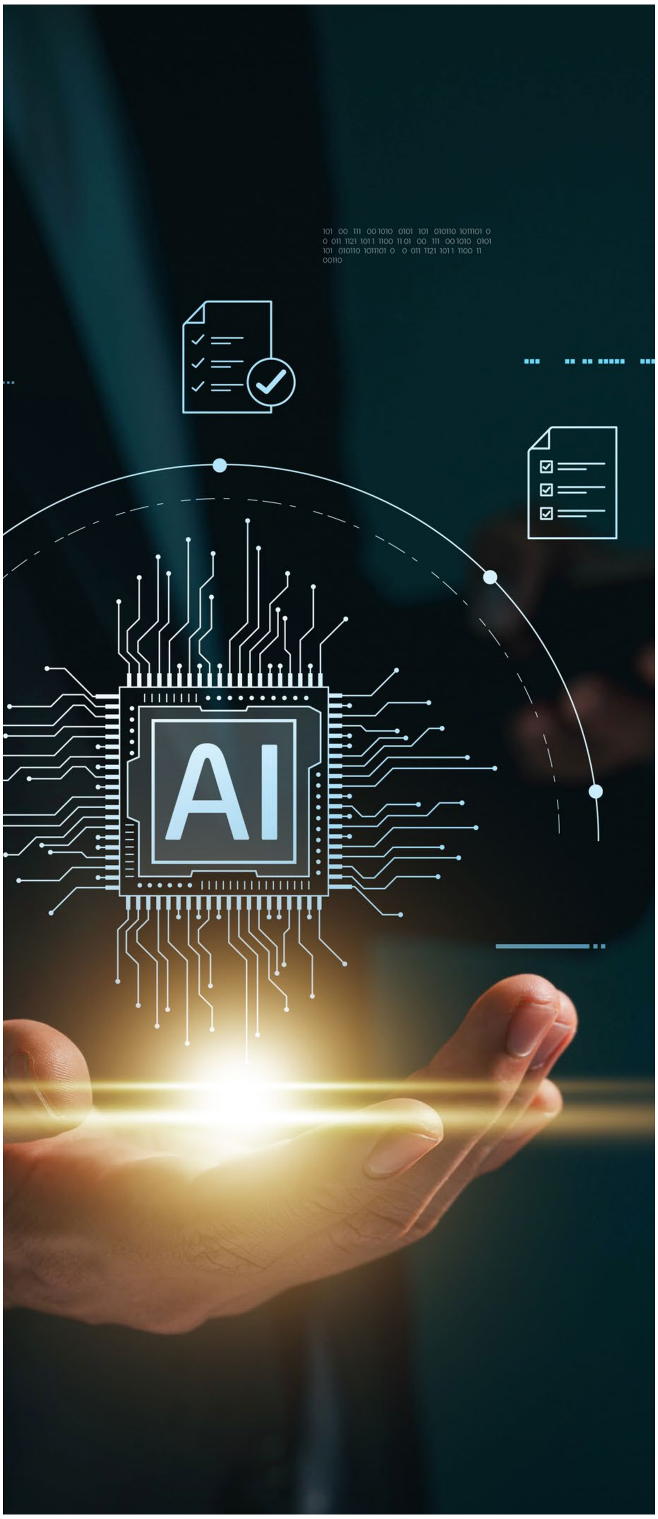
What Happened: A global bank implemented an AI-based fraud detection system designed to flag suspicious transactions. However, the system disproportionately flagged transactions from lower-income customers and minority groups, leading to unnecessary account freezes and financial disruptions. The root cause?

The AI was trained on past fraud data, which contained hidden biases against certain demographics.

Lesson Learned: Fraud detection models must be tested for unintended bias. Regular audits, diverse training data, and transparency in AI decision-making can prevent unfair financial restrictions on certain customer groups.

What Mortgage Firms Can Take Away from These Failures

- **Data Audits Are Non-Negotiable –** AI models must be trained on diverse datasets to prevent bias from creeping into lending decisions.
- **AI Needs Guardrails –** Automated systems should not operate in isolation; human oversight is necessary to catch errors before they escalate.
- **Regulatory Compliance Must Be Built In –** Mortgage firms should design AI models that are transparent, explainable, and aligned with fair lending practices.
- **AI Can't Replace Judgment –** GenAI is a decision-support tool, not a decision-maker. Lenders should use AI insights to assist human experts, not replace them.



Responsible AI development is not just about innovation—it's about accountability. By learning from past failures, mortgage firms can deploy AI solutions that enhance efficiency while maintaining fairness and compliance. To explore AI-driven mortgage solutions built with accuracy and reliability in mind, visit Nexval.ai.

As mortgage enterprises integrate GenAI into underwriting, risk assessment, and borrower interactions, ensuring ethical AI deployment requires structured governance and risk management. AI models are only as reliable as the data and oversight supporting them. Without well-defined policies, they can introduce bias, compliance risks, and operational failures.

Building AI Governance Frameworks in Mortgage Enterprises

A well-structured AI governance framework establishes accountability, monitoring, and compliance controls. CIOs and CTOs should focus on the following key components:

- **Data Provenance and Integrity:** AI models must be trained on vetted, bias-mitigated datasets. Establish version-controlled datasets and conduct audits to detect historical bias or inconsistencies.
- **Model Explainability:** Black-box models pose compliance risks in lending. Use interpretable AI techniques such as SHAP (SHapley Additive exPlanations) or LIME (Local Interpretable Model-agnostic Explanations) to ensure AI-driven decisions can be validated.
- **Access Control and Audit Logs:** Restrict AI model access based on user roles and maintain immutable logs to track training data modifications, inference requests, and manual interventions.
- **Regulatory Compliance Automation:** Implement AI-powered rule-checking systems that validate lending decisions against CFPB, FDIC, and HUD regulations before approvals are finalized.
- **Ethical AI Review Boards:** Establish an internal review board comprising data scientists, compliance officers, and legal teams to assess AI models before deployment.

Best Practices for Risk Management in GenAI Deployments

GenAI introduces additional risks, particularly hallucinations, misclassification errors, and unauthorized data synthesis. Effective risk mitigation requires:

- **Model Versioning and Drift Monitoring:** AI models should be retrained periodically with updated data to prevent concept drift. Use MLOps pipelines to monitor performance degradation.
- **Synthetic Data Validation:** If GenAI is used for borrower interactions or document processing, ensure generated text is fact-checked against structured loan data to prevent misinformation.
- **Adversarial Testing:** Run adversarial tests to evaluate how AI systems respond to edge cases, ambiguous borrower inputs, and adversarial data injections.
- **Latency and Compute Efficiency Checks:** GenAI models are computationally intensive. Optimize inference pipelines to prevent processing delays in real-time lending workflows.
- **Data Privacy and Security:** Implement differential privacy and encryption standards to prevent AI systems from unintentionally exposing borrower PII (Personally Identifiable Information).

Managing Risk in AI Deployments

AI reliability in mortgage applications depends on continuous validation, security controls, and human oversight. The right implementation strategy—and **the right technology partner—**ensures these risks are addressed from the outset. Key strategies for minimizing risk include:

- **Bias Detection Pipelines:** Automated scripts should flag potential biases in AI-driven lending decisions before models go live.
- **Explainable AI Models:** AI implementations should include traceable decision logs to ensure auditability and compliance with lending regulations.
- **Multi-Layer Security for AI Workloads:** AI platforms must integrate role-based access, data encryption, and behavior tracking to prevent unauthorized model manipulation.
- **Human-in-the-Loop AI Systems:** AI should not operate in isolation—loan officers and compliance teams must retain final decision-making authority based on AI-generated insights.

For mortgage enterprises adopting AI, ethical governance is not an afterthought—it must be embedded into model development from the start. **To explore Nexval.ai's AI-driven compliance and risk management solutions, visit Nexval.ai.**

Industry Report Digest

- The US Department of Housing and Urban Development (HUD) has announced a new policy. As of May 25, **illegal immigrants will no longer be eligible for government-backed mortgages**. This move aims to prioritize American citizens under taxpayer-funded housing programs. HUD Secretary Scott Turner stated that the previous administration had exploited taxpayer resources. The new policy reverses a Biden-era policy that allowed FHA loans for DACA recipients. Illegal immigrants can still obtain untraditional mortgages using an Individual Tax Identification Number (ITIN). This change aligns with President Trump's executive order to end taxpayer subsidization of open borders.

- FHFA Director Bill Pulte has made **significant changes at FHFA and the Government-Sponsored Enterprises (GSEs), Fannie Mae and Freddie Mac.** The changes include:

  - Personnel moves at FHFA, with some employees put on administrative leave
  - Removal and addition of new members to the GSEs' Board of Directors, with Director Pulte as Chairman
  - Changes to the GSEs' C-suite and senior leadership teams, including a new Interim CEO at Freddie Mac

- **Top executives at Freddie Mac and the Federal Housing Finance Agency (FHFA) have been dismissed.** Freddie Mac CEO Diana Reid and Head of Human Resources Dionne Wallace Oakley were let go, while FHFA COO Gina Cross and HR Director Monica Matthews were placed on leave. These changes follow FHFA Director Bill Pulte's appointment as chairman of Fannie Mae and Freddie Mac's boards. Pulte has also mandated a return-to-office policy and removed several board members. Freddie Mac's President Michael Hutchens has taken over as CEO.

- **The Federal Reserve has decided to keep interest rates steady,** maintaining the target range between 4.25% and 4.5%. Despite concerns over tariffs and a slowing economy, officials still anticipate two rate cuts later this year. The decision was made in light of increased uncertainty around the economic outlook, with the Fed downgrading its growth projection to 1.7% and increasing its inflation projection to 2.8%.

Key Takeaways:

- **Interest Rates:** Remain steady, with a target range of 4.25%-4.5%.
- **Rate Cuts:** Two cuts expected later this year, totaling 0.5 percentage points.
- **Economic Growth:** Projected to slow to 1.7% this year.
- **Inflation:** Expected to rise to 2.8% annually.
- **Quantitative Tightening:** The Fed will reduce its bond holdings by $5 billion per month.

AI Across Industries
Lessons from Healthcare

How MedCognetics is Addressing Bias in AI-Powered Diagnostics

AI in medical diagnostics has made significant advancements, but it has also raised concerns about bias, particularly in detecting diseases across diverse patient populations. A company taking a proactive approach to this challenge is MedCognetics, which developed QmTRIAGE, an AI-powered medical imaging solution for early breast cancer detection. Unlike traditional AI models that risk inheriting biases from their training data, QmTRIAGE has been built with inclusivity at its core.

Medical AI models rely on historical patient data, but skewed datasets can lead to inaccuracies, especially for underrepresented groups. MedCognetics recognized this risk and took a different approach. QmTRIAGE has been trained on data from a wide range of ethnicities, ensuring that its diagnostic accuracy is consistent across all patient groups. This means fewer false negatives or false positives for specific populations, ultimately improving early detection rates and health outcomes for everyone.

How MedCognetics is Addressing Bias in AI-Powered Diagnostics

- **Diverse and Representative Training Data –** The company sourced a broader set of patient imaging data, ensuring that no single group is disproportionately influencing the AI's predictions.
- **Continuous Model Validation –** MedCognetics actively audits its AI's performance, identifying any deviations in accuracy across demographic segments and adjusting the model as needed.
- **Bias Mitigation Techniques –** By applying algorithmic fairness constraints, the AI is designed to weigh diagnostic features equitably, reducing the risk of misdiagnosis for certain groups.
- **Transparency in AI Decisions –** Unlike black-box AI systems, QmTRIAGE's decision-making process is structured to be interpretable, allowing radiologists and medical professionals to validate its conclusions before acting on them.

What the Mortgage Industry Can Learn from This

The mortgage industry faces similar challenges with AI bias, particularly in underwriting and risk assessment. Just as MedCognetics prioritized **fairness, accuracy, and transparency** in its AI, mortgage firms should adopt comparable practices. By ensuring diverse training data, conducting regular bias audits, and keeping AI-assisted decisions explainable, lenders and servicers can make AI a tool for **fair and responsible decision-making** rather than a source of unintended discrimination.

Upcoming Event to Add to Your Calendar!

Nexval's Exclusive Webinar: Expert Insights on AI & Cloud in Mortgage Tech

Nexval is preparing to host an exclusive webinar on AI and cloud-driven innovations in mortgage technology—an exclusive session that will cut through the noise and get to the heart of AI and cloud-driven advancements in mortgage technology. In just 60 minutes, industry experts will pull back the curtain on what's shaping the future, sharing insights that go beyond theory and into real, tangible impact.

Meet the Visionary Speakers

This session will bring together two industry leaders:

Suha Beidas Zehl: A mortgage technology strategist and entrepreneur with deep expertise in AI-driven solutions. **Suha** will share practical insights on how AI can drive efficiency and scalability in mortgage operations.

Dr. Dipankar Chakrabarti: An AI researcher with over 20 years of experience in intelligent automation. **Dr. Chakrabarti** will offer a technical perspective on AI architectures and their role in optimizing mortgage processes.

What's on the Agenda?

A conversation that challenges the norm, uncovers hidden complexities, and explores the next frontier of AI in mortgage technology. Our speakers will take you beyond the surface—breaking down real-world applications, exposing risks most don't talk about, and revealing strategies that could reshape how AI and cloud solutions are built. The details? Not just yet. But trust us, this is one session you won't want to miss.

Save the Date!

To get the latest updates on the webinar, including the exact date and registration details, follow **Nexval.ai's LinkedIn page**. We'll be sharing expert insights, behind-the-scenes peeks, and more in the lead-up to the webinar.

nexval.ai

The Big Picture

At Nexval.ai, we leverage AI to deliver customized solutions tailored to your industry's unique needs.

We're not just about technology **- we're about partnership.** We collaborate with your team to understand your processes and goals, ensuring a seamless transition and ongoing optimization.

Partner with us as **Affiliates** to bring AI-driven automation and cloud solutions to servicers-reducing costs, improving compliance, enhancing borrower experiences, and creating new revenue opportunities for your business.

Our expertise spans mortgage and financial services, with a focus on automation, IT, BPO, customer service, risk management, and AI-driven process optimization.

Let's transform your business with intelligent automation and data-driven strategies.

Innovation meets insight: Curated mortgage intelligence for an industry in constant motion. **Let's mortgage-better with AI.**

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