



Smarter Mortgage Operations

Mortgage and lending teams operate inside some of the most document-heavy, compliance-sensitive workflows in financial services. Loan files, servicing records, borrower communications, investor requirements, policies, and regulatory documentation contain enormous amounts of valuable information.

Pensato makes that information accessible through secure AI-powered workflows, helping teams find what matters, identify what is missing, and act with greater confidence without unnecessarily exposing borrower or business-sensitive data.

Where AI Changes Mortgage Operations

Drafting and summarization are only the beginning. The greater opportunity is using the information already inside your documents to improve the work surrounding every loan. Use cases include:

- Loan File Completeness & Exception Review
- Title Report Review & Exception Flagging
- Servicing Transfer Document Analysis
- Default Servicing & Loss Mitigation Workflows
- Compliance & Policy Adherence Review
- Investor & Insurer Requirement Analysis
- Mortgage Sales & Due Diligence
- Non-Performing Loan File Review
- Property Preservation Documentation
- Regulatory & Audit Response Preparation

Intelligence Embedded in the Loan File

Pensato securely brings loan documents, servicing history, policies, and business rules into AI-enabled workflows. Instead of searching across systems or manually reconstructing information, teams get answers tied directly to source material, with security, traceability, and governance built in.

What Your Team Gains

Embedded Intelligence

Put organizational knowledge and loan-level context directly into document workflows.

Traceable Outputs

Connect answers to the underlying source material so teams can review, verify, and show their work.

Less Dependence on Prompting

Build intelligence into repeatable workflows instead of relying on individual users to know what to ask an AI tool.

Auditability & Governance

Maintain the documentation and traceability required for compliance reviews, investor inquiries, and internal oversight.

Built for an Industry Where Documentation Matters

Mortgage has always been a business of documents, data, deadlines, and proof. Pensato is built by people who understand that environment. We know the difference between making AI available to a mortgage organization and making it useful inside the workflows where accuracy, security, and accountability matter.

Whether the work involves origination, servicing, default, transfers, compliance, or loan review, Pensato helps teams use the knowledge already contained in their files without sacrificing control over sensitive information.

Talk with Pensato about where secure AI can make the biggest difference in your mortgage and lending workflows.