



INTELLIGENT ORIGINATION

# Blend Autopilot

The AI Agent that reviews documents, checks compliance, and creates follow-ups in 15 Seconds

Blend Autopilot reviews borrower documents, checks compliance against your guidelines, and creates guided follow-ups automatically, in seconds. It works within your existing Blend workflows, so there's nothing to integrate and nothing to train your team on.

## The problem

Mortgage origination costs exceed \$11,000 per loan. Borrowers upload documents at 10 PM and don't hear anything until the next business day. Loan officers spend hours on manual review instead of building relationships. Quality is inconsistent because two LOs reviewing the same W-2 may create entirely different follow-ups.

## How Blend Autopilot solves it

### Instant borrower feedback

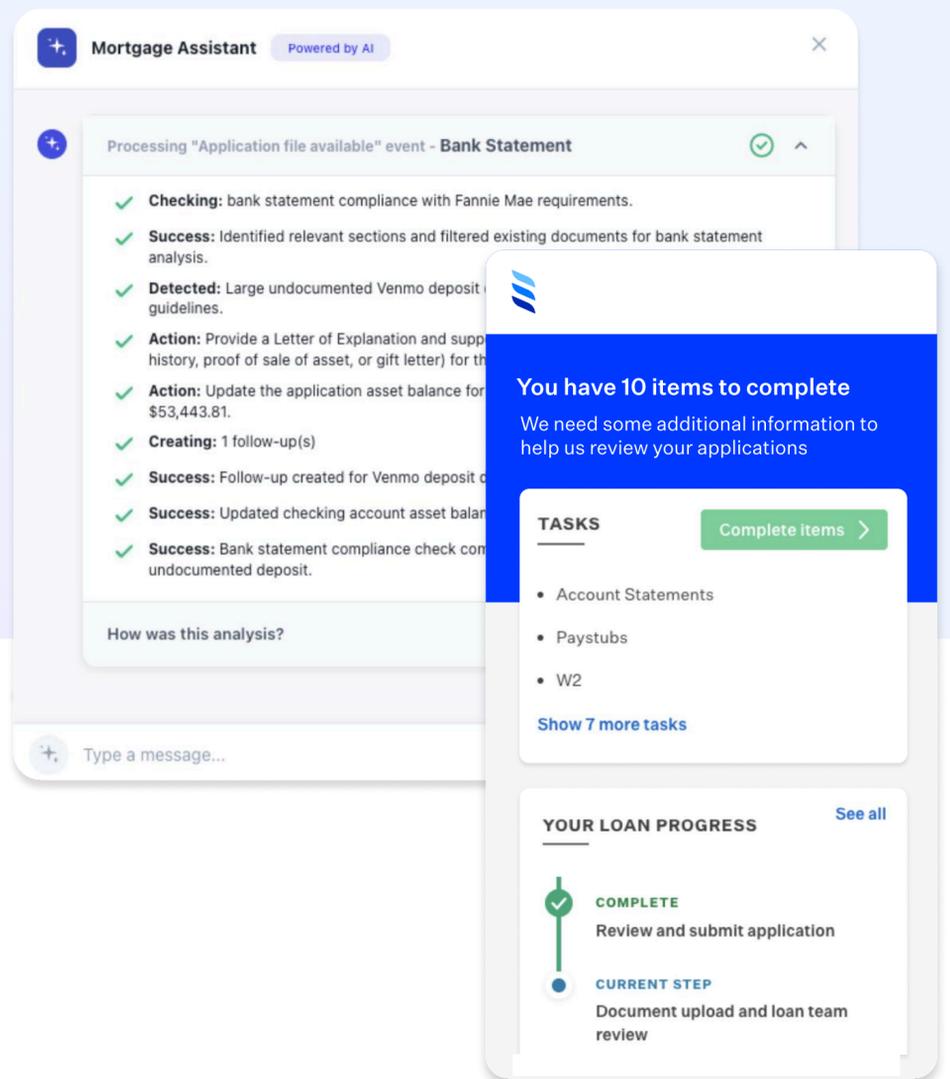
The moment a borrower uploads a document or completes a section, Autopilot reviews it in real time and creates guided, in-app follow-ups. No need to wait for the next business day.

### Free up loan officers

Autopilot handles document parsing, income calculation, compliance checks, and follow-up creation so LOs can focus on advising borrowers and closing loans.

### Consistent loan quality

Every document is reviewed against the same guidelines with full citations. No more quality variance between loan officers or shifts.



## How it works

- 1 Borrower acts**  
Uploads a document, completes an app section, or triggers an AUS run
- 2 Agent reviews**  
Parses data, cross-references application, checks against your guidelines
- 3 Follow-ups created**  
Guided, in-app workflows with citations and financial context
- 4 Everyone sees results**  
LO gets a rich activity feed; borrower gets a real-time status banner and to-do list

# Contextual intelligence, not rules

Unlike rules engines that trigger on thresholds alone, Blend Autopilot reads context. It recognizes that a payroll direct deposit isn't a large deposit requiring an LOE. It identifies rate-shopping credit inquiries and skips unnecessary explanations. It distinguishes borrower-actionable DU conditions from lender-internal ones.

**The result:** up to 50% fewer unnecessary follow-ups compared to rules-based automation.

## Agent capabilities

<b>Document parsing &amp; validation</b>	Extracts all line items from W-2s, paystubs, bank statements, and tax returns. Cross-references extracted data against the loan application and updates fields automatically.
<b>Compliance review</b>	Checks every document against Fannie Mae, Freddie Mac, lender overlays, or fully custom guidelines, with source citations on every finding (e.g., Fannie Mae B3-3.1-01).
<b>Guideline modes</b>	Provides four configurable modes per product type: Fannie Mae, Freddie Mac, GSE + Lender Overlay, or Custom Rules. Run different modes across conventional, HELOAN, and HELOC simultaneously.
<b>Follow-up generation</b>	Creates native, guided in-app workflows rather than generic emails. Each follow-up is linked to the specific entity (deposit, inquiry, liability) with financial context explaining why it matters.
<b>Proactive needs lists</b>	Generates initial document requirements the moment a borrower completes an application section, before a single document is uploaded. Eliminates the 1–3 day gap between submission and first request.
<b>Income calculation</b>	Computes monthly income with full breakdowns (base, overtime, bonus, commissions) and shows financial impact: qualifying income with vs. without optional documentation.
<b>Real-time borrower UX</b>	Shows non-blocking mobile status banners to show progress. To-do badges persist until viewed. Platform data shows 65% of automated follow-ups are completed immediately.
<b>LO activity feed</b>	Provides rich, real-time feed narrating every agent action: income breakdowns, discrepancy flags, compliance citations, and follow-up details, without requiring the LO to open a single document.

### Self-serve activation

Go from interested to live in under an hour. No engineering tickets. No implementation project.

- ✓ Accept terms under your existing MSA
- ✓ Enable with a single toggle (disable in <5 min)
- ✓ Roll out to all LOs or a start with a pilot group
- ✓ Toggle capabilities independently
- ✓ Full audit trail with 7-year PDF receipts

### Built for compliance

**Non-decisioning:** Assists only. All output is reviewed by a human LO

**Ephemeral processing:** Data never retained or used to train models

**Full audit trail:** Every action is logged, with seven-year retention

**Kill switch:** Can be disabled in under five minutes

**Regulatory alignment:** Designed to support GLBA, ECOA, Regulation B, and FCRA