

AI-Powered Income Verification in Minutes: Prudent AI Transforms Lending Efficiency for Non-QM Market Leaders

DOVER, DE, UNITED STATES, March 24, 2025 /EINPresswire.com/ -- [Prudent AI](#),

a leading innovator in AI-powered lending solutions, today announced that lenders are experiencing significant operational efficiencies and growth with its cutting-edge income intelligence tool.



At Prudent AI, we enable lenders to become superheroes by empowering them to do what they do best—focus on evaluating borrowers and making their dreams come true.”

Jayendran GS, Co-Founder of Prudent AI

Prudent AI empowers lenders to evaluate borrower repayment ability in minutes, unlocking deep financial insights while dramatically reducing processing time. With qualified income computed from all types of income documents in a fraction of the time of traditional methods, innovative non-QM lenders are gaining competitive advantages while closing more loans.

From Hours to Minutes: How Prudent AI Revolutionizes Income Verification

Lenders partnering with Prudent AI experience dramatic operational improvements:

- Borrower Evaluation in Minutes: Repayment ability assessment reduced from hours to minutes, with qualified income computed instantly from diverse document types
- 70% Faster Processing: Teams redirect resources to high-value activities while AI handles data extraction and calculation
- Enhanced Accuracy: Minimized calculation errors and zero false positives lead to better loan quality
- Superior Customer Experience: Accelerated approvals create happier borrowers and stronger referral pipelines

- Market Differentiation: Forward-thinking lenders leverage cutting-edge technology to stand out in competitive markets

Prudent AI's platform processes various income documents through automated data extraction with unmatched precision. The system provides intuitive data visualization, AI-powered assistance, and an easy-to-interpret risk scale for rapid decision-making. Implementation takes just 30 minutes with seamless API integration into existing tech stacks. Already trusted by more than 50% of non-QM lenders, Prudent AI consistently increases loan processing capacity while reducing operating expenses.

"The excitement we see from lenders is incredible," says Srikanth Rajaraman, Co-Founder of Prudent AI. "Our technology opens doors for deserving borrowers who might be overlooked in traditional systems. We're creating a more inclusive, efficient lending ecosystem where everyone wins – lenders, borrowers, and the industry as a whole."

Real Results from Industry Leaders

Angel Oak Mortgage Solutions reports doubling their loan application processing capacity within months of implementation. Bank statement processing time plummeted from several hours to under 5 minutes.

"I chose Prudent AI over other vendors due to its unique capability to tailor 'Income calculation' as per our guidelines," said Alysse Prosnick, EVP of Operations for Angel Oak Mortgage. "The intuitive UI/UX design is another high point, letting our sales and underwriting teams access information in no time. Notably, Prudent AI has allowed us to make significant cost savings per loan by cutting down on man-hours, thereby streamlining our expenses."

LendSure Mortgage transformed their workflow by replacing Excel macros with Prudent AI's system, reducing 4-hour manual processes to minutes and increasing productivity fourfold.

"Prudent AI has made our employees happier by automating monotonous work, reducing errors and bringing us great speed. We love the attention to detail, the high quality and the flexibility to



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meet our needs. I'd always want Prudent AI on our side," said Joseph Lydon, Co-founder and Managing Director for LendSure Mortgage.

AI-Enhanced Human Expertise

"At Prudent AI, we enable lenders to become superheroes by empowering them to do what they do best—focus on evaluating borrowers and making their dreams come true," said Jayendran GS, Co-Founder of Prudent AI. "We leverage AI to automate data processing and generate insights with humans always in the loop. Our technology helps lenders compute qualified income in minutes while adhering to their specific guidelines, but we recognize that the final lending decision remains with the human experts."

Prudent AI remains conscious that while AI excels at automating workflows and delivering rapid insights, lenders maintain control of final decisions. This human-centered approach to AI implementation ensures compliance while maximizing efficiency. The company's focus on methodology rather than metrics has led to tangible results for clients, including a perfect 100% client retention rate.

About Prudent AI

Prudent AI transforms lending with its innovative AI-powered platform, delivering unparalleled accuracy, efficiency, and trust from the first interaction between originators and consumers. By enabling real-time customer data review at the point of engagement, Prudent AI ensures precision from the start—empowering mortgage originators, enhancing borrower confidence, and streamlining loan processes.

Originally trusted by leading Non-QM lenders, Prudent AI has expanded its proven income calculation and prequalification engine to serve the broader lending industry, including non-agency, Agency and business-purpose lending. With a methodical growth strategy, Prudent AI remains committed to authentic industry support, reducing document processing time from days to minutes while enabling lenders to scale operations cost-effectively. For forward-thinking lending institutions seeking a strategic advantage, Prudent AI delivers measurable results with rapid implementation. Learn more at www.prudent.ai.

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