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Candor Technology integrates with Argyle to Deliver Automated Income Analysis and Warranted Underwriting Decisions in Under 60 Seconds

First integration of payroll-based income and employment data replaces document-based extraction and accelerates automated underwriting

ALPHARETTA, Ga., June 23, 2026 — Candor Technology, Inc., the market leader in automated AI underwriting and decisioning for mortgage lenders, today announced a direct integration with Argyle, the leading provider of consumer-directed verification of income, employment and asset solutions. The integration is the first to bring direct-source payroll-based income and employment data and supporting documentation to Candor's patented Loan Engineering System™ (LES), where it can be used to automate income analysis and deliver warranted underwriting decisions in under 60 seconds.

"Our integration with Argyle removes unnecessary hurdles between borrower data and a warranted decision," said Ryan Edmonds, CEO of Candor Technology. "By making payroll-based income and employment data available directly within Candor, we can now deliver a deterministic underwriting decision in under 60 seconds, providing speed, accuracy and repurchase protection in one seamless workflow."

"Argyle empowers consumers to securely share data directly from their payroll, other income-related, and bank accounts to authorized lenders," said John Hardesty, senior vice president of revenue at Argyle. "Integrating that direct-source data straight into Candor's automated decisioning means lenders no longer have to wait—the data through Argyle and the Candor decisioning happen together."

Streamlining the Path to Closing

Through the integration, borrowers use Argyle to pass real-time, consumer-permissioned income and employment data and supporting documentation directly into Candor's decisioning technology, which evaluates the information against GSE guidelines and investor overlays to calculate qualifying income and issue or clear conditions instantly—all without relying on document extraction.

The result is a faster, cleaner underwriting process that reduces manual touchpoints, minimizes data entry errors and delivers a decision-ready file in a fraction of the time required by traditional document-based workflows.

Key Benefits to Lenders

- **Speed:** Achieve automated decisions, often in under 60 seconds (individual results may vary).
- **Accuracy:** Direct-source income and employment data removes the risk of PDF-based extraction errors and helps mitigate fraud risk.
- **Protection:** Automated calculations and decisions are backed by Candor's loan warranty, supported by a AAA-rated insurer.
- **Simplicity:** The integration works within existing loan origination systems with no change to origination workflows.

This partnership expands Candor's suite of direct data connections, which includes Freddie Mac's AIM Check suite of APIs, among others. Together, these integrations position Candor as the most deeply connected automated decisioning platform in the mortgage industry.

About Argyle
Argyle is the leading provider of consumer-directed verification of income, employment and asset solutions, making it fast and easy for consumers to securely and reliably share the most complete real-time data from their connected payroll and bank accounts. With Argyle, lenders automate verification workflows to save time, reduce fraud and compliance risks, lower costs and build better product experiences. As an authorized supplier for Fannie Mae's Desktop Underwriter® validation service and an approved service provider supporting Freddie Mac's Loan Product Advisor® asset and income modeler (AIM), Argyle empowers mortgage lenders to receive the paystubs and W-2s applicants share, understand applicants' ability to pay and improve loan quality—all at up to 80% less cost. Argyle's commitment to innovation is backed by investors including Bain Capital Ventures, Checkr, Mastercard and SignalFire.

For more information on Argyle's consumer-directed verification platform, visit

https://www.argyle.com/

About Candor Technology
Candor Technology's patented and trusted deterministic AI decisioning technology empowers lenders to create high-quality, profitable loans with automation, speed,

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accuracy, and transparency – delivering consistency and compliance at scale. With 100+ banks, credit unions, and IMBs served, and 3.0+ million underwrites completed with zero repurchases, Candor is the only mortgage vendor delivering patented, warranted decisioning technology. Headquartered in Alpharetta, Georgia, Candor serves mortgage lenders nationwide. For more information, visit www.candortechnology.com.

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