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Candor Technology Launches Candor DI to Identify and Correct Loan Data Discrepancies Before Underwriting

Document intelligence engine now available standalone, via API, or embedded in Candor's LES – indexing, classifying, and reconciling borrower documents across sources

ALPHARETTA, Ga., September 1, 2026 – Candor Technology, Inc., the market leader in automated AI underwriting and decisioning for mortgage lenders, today announced the launch of Candor DI, the company's document intelligence engine. Candor DI is an automated document indexing, classification, and data validation engine designed to automate document intake and resolve cross-source data discrepancies before a loan file ever reaches underwriting.

Available as a standalone solution, through direct API integration, or fully embedded within Candor's patented Loan Engineering System (LES), Candor DI allows mortgage lenders of all sizes to modernize point-of-intake operations without overhauling their existing tech stack.

Traditional document intake tools stop at optical character recognition (OCR) and document routing, while Candor DI introduces deep cross-source reconciliation. As borrower documents arrive, the engine automatically splits, classifies, renames, and routes them into the lender's LOS folders, extracts critical data points, and cross-references data against the URLA, credit report, AUS findings, and supporting documents. By surfacing errors, omissions, and data mismatches instantly, Candor DI produces clean, audit-ready data from the start.

"Bad data-in means bad decisions-out, no matter how good the underwriting engine is," said Ryan Edmonds, CEO of Candor Technology. "Candor DI puts our signature rigor at the very front of the loan process. By validating data across sources at intake – before underwriting review – we help lenders cut cycle times, reduce processor rework, and scale without adding headcount. And because it functions as a modular standalone solution, lenders can implement this level of precision on their own timeline."

Candor DI was also built for the GSEs' AI rules, including Fannie Mae LL-2026-04 and Freddie Mac Section 1302.8: extraction operates under documented validation controls, and every flagged discrepancy carries a source-level audit trail – the same discipline behind Candor's Loan Engineering System, which has completed 3.0+ million underwrites across nearly 600,000 funded loans with zero repurchase losses.

"Implementing Candor DI has transformed our initial document review process by reducing manual effort and improving overall file organization," said Erin Devaney, The Federal Savings Bank. "By automatically extracting, organizing, and renaming documents, Candor DI saves approximately 15 to 20 minutes per loan file that would otherwise be spent on manual document indexing and classification. These new capabilities have improved efficiency, reduced duplicate work, and allowed our team to dedicate more time to moving loans forward and delivering a better experience for our borrowers."

New capabilities of Candor DI

- **Touchless Indexing and Extraction:** Automatically splits, classifies, renames, and indexes loan documents directly into the correct LOS folders.
- **Deterministic Cross-Source Validation:** Reconciles extracted data across disparate sources, such as paystubs, tax returns, credit reports, and the URLA, instantly flagging discrepancies.
- **Modular, API-Driven Deployment:** Operates as an independent engine, via open APIs across any existing stack, or as the intake front-end for Candor's full LES decisioning platform.

Benefits to Lenders

- **Less rework:** data mismatches are surfaced and corrected at intake, before they become underwriting conditions
- **Faster clear-to-close:** cleaner files for faster decisioning
- **Scale without adding headcount:** document intake capacity that flexes with volume

Setting the Foundation for Continuous Automation

The launch of Candor DI marks the first in a series of planned technology rollouts by Candor designed to automate critical phases of the loan lifecycle. Candor DI also serves as the foundational engine for Candor's upcoming URLA Updater, an automated capability that reconciles source document data and updates URLA fields directly within the lender's LOS. Candor will announce full details of the URLA Updater in the coming weeks.

Come see the new Candor – to learn more about Candor DI or schedule a demo, visit www.candortechnology.com/demo.

About Candor Technology

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