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Candor Technology Integrates with Freddie Mac's AIM Check API to Automate Income Calculations

ALPHARETTA, GA; May 13, 2026 — Candor Technology, Inc., a leader in AI-driven mortgage decisioning, is now integrated with **Freddie Mac's AIM Check API**, enabling automated income calculation for W-2 borrowers directly through Candor's patented *Loan Engineering System (LES)*. AIM stands for asset and income modeler.

This integration marks a major step toward frictionless origination by allowing Candor clients to initiate a **single-stream submission**, with borrower income data simultaneously evaluated by both LES and AIM Check and Loan Product Advisor® (LPA®), Freddie Mac's automated underwriting system, in one seamless workflow. The result: faster turn times, enhanced loan quality, and potential representation and warranty (R&W) relief eligibility for accuracy of W-2 income calculations.

Candor further reinforces lender confidence by providing a **Candor data accuracy warranty** on borrower data submitted to AIM Check and loans processed through LES. In addition to W-2 income, Candor's LES platform evaluates complex income types—including self-employed and rental income—within the same dynamic underwriting environment.

"The integration with Candor Technology demonstrates our continued focus on reducing manual processes and increasing automation to achieve effective loan origination operations," said Daniel Miller, Freddie Mac Single-Family Senior Director of Strategic Technology Partnerships. "Process automation is especially beneficial for income documentation, both in the collection and assessment process, which according to our historical data comprises nearly one-third of all defects."

Benefits to Lenders

- **Automated, wage-earner income calculations & potential Freddie Mac income calculation R&W relief eligibility now available** in addition to Candor's existing data accuracy warranty on complex income calculations.
- Streamlined workflow through Candor's patented LES decisioning technology.
- Reduced manual processing and underwriting errors.
- Faster loan cycle times and lower risk of repurchase.

Benefits to Borrowers

- **Quicker loan decisions**
- **Fewer documentation requests**

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- A smoother, more transparent mortgage experience

“We’re thrilled to partner with Freddie Mac to deliver this innovation within our one-stop solution,” said Ryan Edmonds, Chief Executive Officer. “It’s a win for lenders and borrowers alike—combining automation, accuracy, speed, and risk reduction to improve both operational and consumer outcomes.”

For more information about Candor Technology or to schedule a demo, visit www.candortechnology.com.

About Candor Technology

Candor Technology’s patented and trusted 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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