FOR IMMEDIATE RELEASE

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Candor Technology Launches Income Clarity™, the Interactive Income Analysis Solution Backed by Candor's Industry-Leading Repurchase Warranty

ALPHARETTA, GA; November 10, 2026 – Candor Technology, Inc., a leader in AI-driven mortgage decisioning, today announced the launch of Income Clarity™, an interactive income analysis solution that delivers a warranted qualifying income figure for every borrower income source in under 10 minutes. Where other income tools stop at GSE rep-and-warrant (R&W) relief, Income Clarity carries Candor's own battle-tested repurchase warranty on Conventional, FHA, and VA loans. That warranty has covered more than 600,000 funded loans over six years with zero repurchases and includes the calculation and data extraction. Income Clarity is available as a standalone module or embedded within Candor's patented Loan Engineering System (LES).

Income Clarity leads with Candor's deterministic, warranted calculation and the analysis behind it, so underwriters and loan officers can see how Candor arrived at the number. Alongside it, for every income source, Income Clarity displays industry-standard alternate calculations and, when available, the GSE R&W eligible figure, side by side in one view. Calculated income is written to the URLA automatically, and a supporting PDF income report is filed with it.

"Income is the hardest calculation in mortgage, and the most consequential – get it wrong and everything downstream is at risk," said Ryan Edmonds, CEO of Candor Technology. "Plenty of tools will calculate income. Income Clarity puts our track record and warranty on it. The alternate and GSE figures are there so underwriters see the whole picture and have the flexibility to consider alternatives based on human judgment."

Key Benefits to Lenders

- **Warranted calculation, up front:** A warranted qualifying income figure in under 10 minutes, carrying Candor's repurchase warranty – not just where GSE relief applies. 600,000+ funded loans, zero repurchases.
- **Every calculation, side by side:** Alternate and GSE income calculations, displayed next to the Candor-warranted number for every income source – no more reconciling numbers across tools.
- **Broad income coverage:** Supports W-2, self-employed, gig, rental, VA, and Social Security income, along with other retirement, pension, and mixed-income scenarios.
- **Trend & stability analysis:** Surfaces the underlying pattern in a borrower's income history, not just a static average.

- **Built for GSE AI rules:** Deterministic, explainable output with an audit trail that supports lenders' AI-governance obligations under Fannie Mae LL-2026-04 and Freddie Mac Guide Section 1302.8. Same inputs, same answer, every time.
- **Writes to the URLA:** Income calculation is written back to the loan application automatically, with a supporting PDF income report for the file.

Income Clarity is available now, standalone or inside Candor LES. Borrowers get faster, more consistent income decisions with fewer document requests.

For more information about Candor Technology or to 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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