

C2 Systems, LLC and BeSmartee Partner to Transform Commercial Lending Efficiency

C2 Systems provides best-in-class, cloud-based loan origination solutions for FI's seeking to optimize lending decisions and operational efficiency

COLLEYVILLE, TX, UNITED STATES, February 20, 2025 /EINPresswire.com/ -- [C2 Systems, LLC](#), a leading provider of intelligent loan origination solutions, has announced a strategic partnership with [BeSmartee](#), to integrate its [FlashSpread](#) product, offering automated tax return spreading capabilities into C2's Covalent loan origination system. Traditional manual financial statement analysis is time-consuming, resource-intensive, and prone to errors. This collaboration enables banks and financial institutions to significantly reduce the time required for credit analysis, improving efficiency and customer experience.



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*Tony Perry, President & CEO
Park State Bank & Trust*

Financial institutions can now eliminate one of the most time-consuming bottlenecks in the credit decision-making process. BeSmartee's FlashSpread solution utilizes AI-enhanced OCR technology to quickly ingest multiple years of corporate and consumer tax returns and transform them into key financial indicators—such as debt service coverage ratio—critical for credit underwriting. These key performance indicators flow directly into C2's industry-leading decision engine, enabling real-time automation of loan decisions—often within moments of a loan

application submission.

Commercial loans, which often require the analysis of multiple financial statements, have traditionally been a major challenge for lenders due to the need for standardization and

accuracy. FlashSpread eliminates these obstacles, allowing financial institutions to accelerate processing while enhancing data integrity.

First Implementation at Park State Bank & Trust

By leveraging automation, lenders gain a powerful competitive advantage, improving both productivity and customer satisfaction.

“We are excited to be among the first to implement the Covalent and FlashSpread integration,” said Tony Perry, President & CEO of Park State Bank & Trust. “This powerful combination of automation and accuracy allows us to speed up our decision-making process while maintaining the high standards our customers expect. The ability to quickly process and analyze tax returns ensures we can serve our clients more efficiently and with greater confidence.”

Key Benefits of the C2 Systems-BeSmartee Partnership

1. **Unprecedented Efficiency:** BeSmartee’s FlashSpread solution processes tax returns in less than one minute and can spread an entire loan deal in under five minutes—up to 96% faster than manual processes.
2. **Robust Document Processing:** FlashSpread handles low-quality scans, including those with low DPI, watermarks, hole punches, and other imperfections.
3. **Enhanced Data Accuracy:** The system identifies and allows for the correction of inaccurate values, ensuring 100% confidence in data integrity.
4. **User-Friendly Validation Tools:** Users can manually edit values in tax returns and reports while viewing the original documents side-by-side with FlashSpread’s automated results.
5. **Automated Credit Decisioning:** When combined with C2’s proprietary Covalent decision engine, FlashSpread-derived financial metrics facilitate near-instantaneous credit analysis and structuring.
6. **Significant Productivity Gains:** FlashSpread dramatically reduces the time underwriters spend on credit analysis, leading to substantial efficiency improvements and cost savings.

The management teams at both C2 and BeSmartee are excited about the partnership and how it will move the lending industry forward.

“We’re excited to partner with C2 Systems to enhance their commercial lending operations,” said David King, Chief Operating Officer at BeSmartee. “FlashSpread’s automation will speed up financial analysis, improve accuracy, and standardize processes, helping C2 Systems grow through smarter lending technology.”

“We’re thrilled to add FlashSpread’s feature set to our Covalent loan origination ecosystem,” said Stephen Sargent, President & CEO of C2 Systems, LLC. “While many of our clients confidently use Covalent to automate decisions for their consumer product lines, the FlashSpread feature set checks the box on streamlining commercial financial analysis, creating an opportunity to have near real-time decisions even in cases involving multiple entities and guarantors.”

About BeSmartee

BeSmartee delivers innovative lending solutions through its comprehensive suite of products: Bright POS, Bright Connect, and Beam TPO for digital mortgage automation, and FlashSpread for financial spreading technology. With FlashSpread's capabilities, BeSmartee expands beyond residential lending to serve commercial lenders and financial institutions with automated financial document analysis and tax return spreading, enabling faster, more accurate lending decisions. BeSmartee empowers lenders to achieve significant time savings, gain operational efficiencies, drive business growth, and maintain a competitive edge across residential and commercial lending channels. Visit www.besmartee.com to learn more.

About C2 Systems, LLC

C2 Systems provides best-in-class, cloud-based loan origination solutions for financial institutions seeking to optimize lending decisions and operational efficiency. The company's flagship product, Covalent, is a cutting-edge, highly configurable loan origination system designed to streamline the lending process across multiple asset classes. Through automation and AI-driven decisioning, C2 Systems helps lenders reduce risk, improve turnaround times, and enhance customer experience. For more information about C2 Systems, visit <https://go-c2.com> , or [linkedin.com/company/c2-systems-usa/](https://www.linkedin.com/company/c2-systems-usa/)

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