

zavvie Launches Al-Powered Alternative Financing System: HomeFAl Brings Speed and Cash to Win More Deals

zavvie, a leading fintech company, launches an Al-powered platform to accelerate the speed of cash offers and funding, giving homebuyers a competitive edge.

BOULDER, CO, UNITED STATES, March 12, 2025 /EINPresswire.com/ -- zavvie, a leading fintech company bringing liquidity to residential real estate, has launched an Al-powered platform designed to accelerate the speed of cash offers and funding, giving homebuyers a decisive competitive edge.



Lane Hornung, co-founder and CEO of zavvie.

The new HomeFAI system enhances zavvie's Cash Portal for cash buyers and strengthens its Cash Buy Before Sell program, providing homeowners the financial flexibility to secure their next home before selling their current one.

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Lane Hornung, zavvie

"This is AI meets modern home financing – and it's transforming the way people buy homes," said Lane Hornung, co-founder and CEO of zavvie. "Our new platform brings unprecedented speed and certainty to home financing, helping loan officers and their clients win more deals. With AI automating underwriting, risk

assessment, and transaction management, we're making cash offers and alternative financing solutions more accessible than ever."

Revolutionizing alternative home financing with Al

The HomeFAI system is redefining modern home financing by delivering:

• Faster Cash Offers: Al-driven process for cash offers reduces approval times to as fast as 1

hour, compared to traditional processes that take days or weeks.

- Stronger Offers: Cash-backed and allcash offers help buyers win in competitive markets where multiple bids are common.
- Higher Conversions: zavvie's Cash Advantage program results in 92% mortgage attachment.
- Surging Adoption Rates: HomeFAI app adoption has more than doubled year-over-year, increasing by 155%. Moreover, 83% of loan officers using the legacy application process switched to the new streamlined HomeFAI, most commonly through the mobile app.



Venkatesh Baglodi, zavvie's Chief Technology Officer.

• Seamless Integration: Works with existing Loan Origination Systems (LOS), CRMs, valuation tools, and underwriting platforms, making adoption easy for lenders.

"HomeFAI offers a next-gen system for loan officers, real estate agents, and their homebuyers," said Venkatesh Baglodi, zavvie's Chief Technology Officer. "By leveraging AI for automation, risk assessment, and real-time decision-making, we're enabling a more accessible, secure, and efficient financing experience – a major breakthrough in the alternative financing world."

Helping buyers win in today's "all-cash" market

According to data from Attom, "all-cash sales" have surged, nearing record highs and accounting for 39% of all home sales over the past year. Nearly 38% of single-family homes were bought with cash, the largest purchase share since 2013.

Homebuyers using zavvie-powered cash offers are experiencing increased offer acceptance rates. Loan officers across the country have seen a surge in deal flow and borrower confidence thanks to HomeFAI's streamlined process.

"zavvie's platform has been a total game-changer," said Jerry Kaplan, EVP of Capital Markets at Luminate Power Buyer. "By removing financing contingencies and offering cash-backed solutions, our borrowers can buy first, sell later, and compete at the highest level."

Ashley Sattler, Mortgage Loan Originator at Cutler Cash Advantage, said, "Having zavvie's Alpowered platform in my toolkit allows me to help more buyers get the home of their dreams. I introduce this option in every buyer consultation because it puts my clients in the strongest position possible."

Expanding market reach with industry leaders

<u>zavvie's HomeFAI system</u> is already powering some of the nation's top mortgage companies, with partnerships that include 10 of the top 30 mortgage lenders. The platform is now available in all 50 states, rapidly scaling to help more homebuyers and industry professionals nationwide.

"Cash and certainty win deals," added Hornung. "zavvie is pioneering Al-powered alternative financing, ensuring more homebuyers can compete and succeed."

About zavvie

zavvie is a leading fintech company bringing liquidity to residential real estate. zavvie's HomeFAI system uses AI to rapidly deliver emerging alternative financing products to home buyers and sellers. HomeFAI's Cash Portal and mobile app drive mortgage attachment by allowing the collaboration of loan officers and real estate agents to turn clients into cash buyers, buy before they sell, and generate instant offers. zavvie's enterprise clients include some of the nation's largest mortgage and real estate companies, accessible nationally by tens of thousands of loan officers and real estate agents. Learn more at zavvie.com.

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