

# Prudent AI Appoints Paul Gigliotti as Chief Growth Officer (CGO) to Drive Strategic Growth and Industry Adoption

DOVER, DE, UNITED STATES, April 21, 2025 /EINPresswire.com/ -- [Prudent AI](#)

is thrilled to announce the promotion of Paul Gigliotti to Chief Growth Officer (CGO), reinforcing its commitment to accelerating AI adoption across the mortgage industry. In his expanded role, Gigliotti will oversee revenue strategy, sales and marketing, ensuring that Prudent AI's partners and lenders fully leverage its technology solutions to drive efficiency, scalability and innovation.



Paul embodies our commitment to human-centered innovation. He understands that the most powerful technology solutions don't replace human expertise – they enhance it."

*Jayendran GS, Co-Founder of Prudent AI*

Industry Powerhouse to Lead Revenue, Sales and Marketing Expansion

With over two decades of experience spanning Mortgage Lending, Fintech, operations and strategic growth, Gigliotti has built a reputation for driving transformation through technology. His success in building strategic partnerships, optimizing operations, and leading go-to-marketing strategies positions him to accelerate Prudent AI's market

expansion. Gigliotti brings a wealth of expertise to his expanded role at Prudent AI. His previous success in building strategic partnerships, driving operational efficiencies, and scaling organizations positions him to successfully accelerate Prudent AI's market expansion.

"Paul's exceptional ability to identify strategic opportunities and forge meaningful industry partnerships has already made a significant impact since he joined our team," says Srikanth Rajaraman, Co-Founder of Prudent AI. "As we enter this next phase of growth, his leadership will be instrumental in expanding our reach and helping more lenders transform their operations with our AI-powered platform."

Gigliotti's promotion comes at a pivotal time for the lending industry, which continues to seek innovative solutions to enhance efficiency and reduce costs. For instance, [Mortgage Bankers Association \(MBA\)](#) reports that the cost of lending has exceeded \$11,000 per loan, an increase from \$10,716 per loan in the third quarter of 2024. Technology adoption, particularly AI,

represents one of the most promising avenues for reducing these expenses and helping lenders to scale quickly as well as capitalize on emerging markets such as the growing self-employed and gig economy market. However, it must be balanced with the human approach.

### Positioned for Growth in a Transforming Market

Especially in the non-QM market, AI is revolutionizing how lenders assess self-employed borrowers. By automating traditionally manual processes, Prudent AI's platform is uniquely positioned to address these industry challenges, with lenders using its technology reporting:

- Reduction in loan pre-approval times from hours to just 15 minutes
- Operational cost savings of tens of thousands of dollars monthly
- Loan volume capacity increases of up to 300%
- Time savings of 3.5 hours per loan application

"The lending industry is at a pivotal crossroads, where traditional models built for W-2 borrowers are increasingly misaligned with today's workforce reality," says Gigliotti. "At Prudent AI, we've recognized that the self-employed market represents not just a segment, but a multi-trillion-dollar opportunity that remains largely untapped. With self-employed individuals making up over 10% of the U.S. workforce and having four times the median net worth of traditionally employed families, we're committed to revolutionizing how lenders evaluate these borrowers. Our AI-powered platform transforms frustrating, manual processes into streamlined, accurate assessments – reducing loan pre-approval times from hours to minutes while delivering exceptional precision."

Gigliotti adds, "I'm thrilled to lead our growth and partnership efforts as we continue helping forward-thinking lenders scale their operations cost-effectively while bringing much-needed innovation to an industry ripe for transformation."

Jayendran GS, Co-Founder of Prudent AI, adds, "Paul embodies our commitment to human-centered innovation. He understands that the most powerful technology solutions don't replace



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human expertise – they enhance it. His deep industry knowledge and passion for empowering lending professionals align perfectly with our mission to revolutionize the lending process while keeping skilled professionals at the center of decision-making."

Under Gigliotti's leadership, Prudent AI will continue expanding its partnerships with lending institutions across the country. The company's AI-powered platform processes diverse income documentation with unmatched precision, including complex bank statements that traditionally require hours of manual review, providing lenders with comprehensive financial insights and clear visualizations for rapid decision-making.

## About Prudent AI

Prudent AI transforms lending with its innovative AI-powered platform, delivering unparalleled accuracy, efficiency, and trust from the first interaction between originators and consumers. By enabling real-time customer data review at the point of engagement, Prudent AI ensures precision from the start—empowering mortgage originators, enhancing borrower confidence, and streamlining loan processes.

Originally trusted by leading Non-QM lenders, Prudent AI has expanded its proven income calculation and prequalification engine to serve the broader lending industry, including non-agency, Agency and business-purpose lending. With a methodical growth strategy, Prudent AI remains committed to authentic industry support, reducing document processing time from days to minutes while enabling lenders to scale operations cost-effectively. For forward-thinking lending institutions seeking a strategic advantage, Prudent AI delivers measurable results with rapid implementation. Learn more at [www.prudent.ai](http://www.prudent.ai).

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