

Prudent AI Launches First Upfront AUS Built for Non-QM Lending

SAN FRANCISCO, CA, UNITED STATES, June 4, 2025 /EINPresswire.com/ -- [Prudent AI](#), a pioneer in AI-driven mortgage technology, today announced the launch of the industry's first Upfront Automated Underwriting System (AUS) purpose-built for the Non-QM lending market.

The new system shifts underwriting decisions to the start of the loan lifecycle by using verified borrower data and aligning directly with investor-specific guidelines, enabling lenders and brokers to scale confidently with fewer exceptions and greater certainty.

Prudent AI's Upfront AUS introduces a fundamental shift: moving critical underwriting logic upstream, where it can deliver the highest impact — enabling faster, cleaner, and more compliant decisions before loans enter underwriting queues.



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"The future of underwriting starts upfront," said Steve Abreu, CEO of Newfi Lending. "At Newfi, we believe that giving brokers clarity at the point of submission is the key to unlocking scale in Non-QM. We're excited to partner with Prudent AI to build the tech platform that makes this future possible."

Purpose-Built for Modern Lending

Focusing on modern lenders in the AI-era, Prudent AI's Upfront AUS:

- Uses verified income, credit, and asset data at submission
- Applies investor-specific guidelines
- Assess eligibility and conditions to clear



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Jay, CEO of Prudent AI

- Offers a dual-phase review: upfront qualification and downstream consistency
- Is built from the ground up to support the complexity and flexibility of Non-QM lending

“Angel Oak has been committed to growing the Non-QM market since 2013, and our collaboration with Prudent AI, along with the utilization of Prudent AI Upfront AUS solution, will be instrumental in helping us continue to lead

that growth,” said Tom Hutchens, President, Angel Oak.

Real Impact for TPOs and Lenders

TPOs benefit from faster submissions, fewer conditions, and clearer investor alignment.

Lenders gain efficiency, reduce rework, and expand underwriting capacity without adding headcount.

Operational teams get cleaner data pipelines and scalable exception management.

"Non-QM lenders need more than speed — they need upstream accuracy, investor alignment, and scalable operations," said Jay, CEO of Prudent AI. "This product isn't just faster; it's smarter, built to handle the growing sophistication of Non-QM markets."

The Upfront AUS is currently available to select wholesale and correspondent lenders and will expand availability through Q4 2025.

About Prudent AI

Prudent AI is the smart lending decision platform powering fast, risk-free mortgage decisions. By combining verified document intelligence with investor-ready logic, Prudent AI helps lenders move faster, reduce friction, and scale smarter — from prequalification to close.

About Newfi Lending

Newfi Lending is a national lender specializing in innovative Non-QM solutions. Committed to technology-forward operations and trusted by brokers nationwide, Newfi is helping reshape the future of mortgage lending.

About Angel Oak Mortgage

Angel Oak Mortgage Solutions has been a pioneer in the Non-QM lending space since 2013, offering innovative mortgage solutions tailored for borrowers who don't fit traditional lending guidelines. As a leading wholesale and correspondent lender, Angel Oak is committed to providing exceptional service and leveraging advanced technology to streamline the lending

process. Angel Oak's dedication to serving underserved borrowers, including the self-employed and real estate investors, has solidified its reputation as a top Non-QM lender in the industry.

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