

Wholesale Lender Launches Conversational AI System That Eliminates Forms From Mortgage Origination Process

Entrepreneur Troy Smith engineers first conversational AI in mortgage lending, democratizing enterprise technology for independent brokers nationwide.

BENEDICT, MD, UNITED STATES,
December 5, 2025 /EINPresswire.com/

-- The G1 Group has introduced Carol iE3, an artificial intelligence system designed to handle complete loan lifecycles through natural conversation rather than traditional form-based workflows. The platform represents a significant departure from conventional mortgage technology by enabling loan officers to price scenarios, register loans, and manage submissions without navigating multiple screens or data entry fields.



Image of CEO Troy Smith

The system processes loan pricing requests in seconds, analyzing borrower credit profiles, property details, and program requirements to deliver rate quotes across NonQM products. When loan officers describe scenarios in plain language, Carol responds with formatted rate tables, payment calculations, and program recommendations drawn from integrated pricing engines.

"The mortgage industry has been asking borrowers and loan officers to adapt to software for decades," said Troy Smith, founder and CEO of The G1 Group. "Carol flips that model. The technology adapts to how people naturally communicate, which means loan officers spend less time clicking through forms and more time building relationships with borrowers."

Beyond pricing, the platform manages operational functions that typically require separate systems. Loan officers can check pipeline status, retrieve condition lists, update loan phases, and verify submission readiness through conversational queries. The system maintains context across interactions, allowing users to reference previous conversations when making decisions about specific loans.

Carol incorporates bank statement analysis capabilities that process 12 to 24 months of financial documentation in under 30 seconds. The analysis extracts deposit patterns, identifies income sources, and flags potential documentation issues before underwriting review. This front-end validation helps loan officers address borrower questions about qualification before formal submission.

The platform includes access to 697 guideline sections from four policy manuals, enabling loan officers to verify program requirements during client conversations. When questions arise about occupancy rules, credit overlays, or documentation standards, the system retrieves relevant policy language without requiring manual searches through multiple documents.

User management functions operate through the same conversational interface. Branch managers can onboard new loan officers, update company information, and modify access permissions without accessing separate administrative panels. The system generates credentials and sends notifications automatically when new users join the platform.

The G1 Group developed Carol specifically for the NonQM broker channel, reflecting an investment strategy focused on tools that address workflow bottlenecks for independent mortgage professionals. The platform handles scenarios common in non-traditional lending, including bank statement income calculations, asset depletion qualifications, and investor property evaluations.

Integration occurs through embedded widgets that loan officers can add to existing websites or use within The G1 Group's platform. The system authenticates through API keys, maintaining security while allowing brokers to deploy the technology across different digital properties. Session data persists across interactions, so loan officers can resume conversations about specific loans without repeating context.

The launch positions The G1 Group among mortgage companies building artificial intelligence directly into origination workflows. While many lenders have added chatbots for customer service, Carol handles operational functions that directly impact loan processing timelines and officer productivity.

The G1 Group operates as a division of Oaktree Funding Corp., based in Benedict, Maryland. The company specializes in NonQM, Small Balance Commercial, and Residential Transition Loans for mortgage brokers and independent loan officers nationwide.

About The G1 Group

The G1 Group, a division of Oaktree Funding Corp., 3133 West Frye Road, Suite 205, Chandler, AZ 85226 (NMLS # 71640), provides wholesale mortgage lending services from offices located at 7252 Benedict Ave., Benedict, MD 20612. The company focuses on NonQM and specialty loan products designed for the independent mortgage broker channel.

Troy Smith
The G1 Group
+1 443-218-2537

[email us here](#)

Visit us on social media:

[LinkedIn](#)

This press release can be viewed online at: <https://www.einpresswire.com/article/872654183>

EIN Presswire's priority is source transparency. We do not allow opaque clients, and our editors try to be careful about weeding out false and misleading content. As a user, if you see something we have missed, please do bring it to our attention. Your help is welcome. EIN Presswire, Everyone's Internet News Presswire™, tries to define some of the boundaries that are reasonable in today's world. Please see our Editorial Guidelines for more information.

© 1995-2025 Newsmatics Inc. All Right Reserved.