Vesta and Blend announce partnership to power a new model for AI-driven mortgage origination

SAN FRANCISCO, CA, UNITED STATES, March 12, 2026 /EINPresswire.com/ -- Mortgage lenders don't fail with AI because the technology isn't good enough. They fail because they apply it uniformly to problems that are fundamentally different.

Borrower-facing workflows demand speed, responsiveness, and flexibility. Fulfillment demands verification, accuracy, and auditability. Applying the same AI approach to both is why many initiatives never reach production.

Vesta and Blend are taking a different approach.

Today, Vesta, the AI-native mortgage loan origination system, and Blend, the leading digital origination platform, announced a partnership designed around a simple premise: the point of sale should move fast, and the system of record should be accurate.

ONE FLOW, TWO KINDS OF AI AGENTS

Through a native API integration, the partnership connects two purpose-built AI systems into a single origination workflow.

Blend Autopilot is an autonomous agent embedded in Blend's origination platform. When a borrower uploads a document, completes a section, or responds to a follow-up, Autopilot activates within seconds to review the file against applicable guidelines, resolve discrepancies with the borrower in real time, and surface findings to loan officers with full compliance

citations. The result is a loan file that has been reviewed, validated, and pre-underwritten before it reaches fulfillment.

Vesta's AI agent operates inside an AI-native system of record designed for fulfillment. The agent autonomously examines files, reconciles conflicting information across documents and sources, and resolves discrepancies directly when it can. When it can't, it explains exactly what it found and why a human needs to step in. Every action is recorded alongside the loan's existing audit history, delivering the transparency and traceability required for compliance.

Together, each system focuses on what it does best: speed and completeness at the point of sale, precision and auditability in fulfillment, with no rework between them.

"Borrower experience and loan correctness are different objectives, and they require different kinds of AI," said Mike Yu, CEO of Vesta. "Blend is built to move fast with the borrower. Vesta is built to be exact in fulfillment. When those systems are tightly connected, lenders don't have to choose between speed and certainty."

"The best AI strategies recognize that origination has two distinct needs," said Nima Ghamsari, Co-Founder and Head of Blend. "At the point of sale, you need intelligence that moves at the speed of the borrower. In fulfillment, you need precision that stands up to audit. Vesta built their system around that reality, and by connecting Blend's borrower experience directly into their agentic platform, we're creating a model where lenders can finally deliver both – without compromise, without rework, and without the operational complexity that's kept most AI pilots from ever reaching production."

WHAT THIS MEANS FOR LENDERS

Rather than layering AI on top of legacy workflows, the partnership embeds intelligence directly into execution across the origination lifecycle:

At the point of sale, Blend Autopilot performs a complete first pass, with documents reviewed, income calculated, guidelines checked, and follow-ups generated, so borrowers build a clean, verified file in real time.

In fulfillment, Vesta's agent autonomously validates data, reconciles discrepancies across documents and sources, resolves issues directly, and surfaces exceptions with full context and reasoning when human judgment is required.

Across the handoff, structured data flows from Blend into Vesta through a native API integration with no rekeying, no rework, and no loss of context.

The result is fewer manual handoffs, lower cost per loan, faster cycle times, and higher loan quality at close, without sacrificing control or auditability.

For lenders under pressure to improve margins while maintaining quality, the message is straightforward: AI works best when it's applied differently across the stack.

ABOUT VESTA:

Vesta is the AI-native loan origination system and agent platform for mortgage, powering banks, independent mortgage banks, and fintech lenders. Built on a modern, cloud-native system of record, Vesta gives lenders a single source of truth—every loan, borrower, property, and document is versioned, auditable, and accessible via API—so teams and agents operate from the same trusted context. Vesta blends deterministic rules and configurable workflows with autonomous agents that can interpret documents, call domain tools (e.g., income and asset calculators, conditions, disclosures, pricing and fee workflows), and orchestrate work across teams and third parties with traceable outcomes and human oversight. The result is faster cycle times, lower cost per loan, and a scalable "agent factory" operating model. Founded in 2020, Vesta is backed by Andreessen Horowitz, Bain Capital Ventures, Conversion Capital, Index Ventures, and Zigg Capital. Learn more at vesta.com.

ABOUT BLEND:

Blend Labs Inc., (NYSE: BLND) is a leading origination platform for digital banking solutions. Financial providers—from large banks, fintechs, and credit unions to community and independent mortgage banks—use Blend's platform to transform banking experiences for their customers. Learn more at blend.com.

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