

Angel Ai Bypasses Biased Bankers and CPAs, Delivering 5-Minute Warranted Loan Decisions Directly to Borrowers

Eliminating human biases and bottlenecks of traditional banking, AngelAi's financial AI dismantles "nightmare" loan closings with flawless, autonomous execution

GUAYNABO, PUERTO RICO, June 2, 2026 /EINPresswire.com/ -- Sun West Mortgage Company and



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Pavan Agarwal CEO of Sun West Mortgage Company

Celligence today announced a monumental leap forward in mortgage technology: Angel Ai (www.angelai.com) has achieved fully automated income calculations. The advanced Financial AI can now accurately determine a borrower's income within minutes of receiving documentation, eliminating the need for human intervention.

This technological breakthrough represents a massive shift in how mortgages are evaluated, fundamentally leveling the playing pitch for everyday borrowers. By stripping away manual bottlenecks, subjective biases, and the long delays historically associated with complex underwriting, Angel Ai is moving the industry closer to a singular goal:

making the dream of homeownership more attainable for more people.

Leveling the Playing Pitch for Every Borrower

For decades, the traditional mortgage process has disproportionately penalized non-traditional earners. Freelancers, self-employed entrepreneurs, gig-economy workers, and individuals with multiple income streams have faced grueling, days-long underwriting reviews. Their files—often packed with layered tax structures, numerous schedules, and multiple K-1s, are known in the industry as "nightmare" loan scenarios.

Angel Ai dismantles these systemic barriers. By extracting and interpreting all relevant data points directly from source documents, Angel Ai produces flawless income calculations in under seven minutes and in under five minutes for even the most complex borrower profiles.

"For too long, the complexity of a borrower's paperwork has dictated their path to homeownership," said Pavan Agarwal, CEO of Sun West Mortgage Company. "If you don't have a simple W-2, the mortgage process becomes slow, intimidating, and prone to human error. The entire process is now warranted and run by reliable artificial intelligence; we call it Warranted Intelligence. We have leveled the playing field. It doesn't matter how many job changes you had or how complex your tax returns are; Angel Ai evaluates your income with the same blinding speed and unbiased accuracy as the simplest application. We have democratized lending and are ensuring that more hard-working people can walk through the front door of their own home."

A Vision Six Years in the Making

This milestone is the realization of a bold directive set by Agarwal six years ago to eliminate the most time-intensive, variable, and subjective component of underwriting. That directive shaped the system's architecture from the outset, with foundational design established well before the COVID-19 pandemic accelerated the mortgage industry's digital shift.



Angel Income Automated Calculation in Minutes

Through sustained, multi-million-dollar investments in its engineering team, Celligence dedicated specialized resources and extensive hours to research, development, and deep financial modeling. To ensure the technology truly transformed the user experience, the Head of Credit Risk introduced a strict operational mandate: income calculations had to be completed within minutes, regardless of document complexity or variability.

Today, that standard has been met and exceeded. AngelAi sets a new benchmark for speed, accuracy, and scalability in financial AI, turning one of the most agonizing stages of buying a home into a seamless, real-time capability.

Transforming Complexity into Opportunity

By automating the parsing of complex financial profiles, Angel Ai benefits the entire housing ecosystem:

- For Homebuyers: The anxiety of waiting days or weeks for an underwriter's decision is replaced with near-instant clarity, putting them on equal footing with cash buyers in competitive markets.
- For Mortgage Originators and Realtors: Leads turn into qualified buyers within minutes, allowing professionals to serve more diverse clients with total confidence in the data.
- For the Industry: Credit decisions become consistently accurate, objective, and scalable, reducing operational costs and lowering the barrier to entry for underserved communities.

Angel Ai is not just updating underwriting software; it is rewriting the social contract of lending.

By removing human friction and processing delays, Angel Ai ensures that every borrower is judged fairly, swiftly, and accurately bringing the American Dream of homeownership within reach for millions more.

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About Sun West Mortgage Company and Celligence

Sun West Mortgage Company Inc. is one of the nation's largest privately-held mortgage lenders, dedicated to providing exceptional service, leveraging advanced technology, and offering a diverse multi-purpose suite of loan products. Celligence is an affiliate of Sun West and an elite engineering firm that created Angel Ai, the premier cognitive financial intelligence platform designed to simplify, optimize, and automate the lending process.

About AngelAi

AngelAi is the flagship AI platform from Celligence, designed to eliminate friction and automate execution across financial services.

Powered by a proprietary Transactional Language Model (TLM) and backed by an extensive patent portfolio, AngelAi delivers deterministic, explainable AI in high-stakes environments like mortgage and real estate.

Its mission is simple: replace workflows with outcomes—and make "AI You Can Bank On[®]" a reality.

The use of AngelAi is subject to applicable terms and conditions.

To see [Angel Income](#) at work, visit <https://www.angelai.com/angel-income>

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