# Areal.ai Announces Patent-Pending Technology for Copilot Agent and CD Balancer

*Patent-pending technology reflects years of R&D behind reliable agentic automation and industry-leading CD balancing.*

LOS ANGELES, CA, UNITED STATES, September 15, 2026 /EINPresswire.com/ -- Six years of mortgage AI R&D, proprietary agentic architecture, and years of CD balancing innovation underpin Areal.ai's latest patent-pending technologies.

> "Agentic AI is easy to demonstrate, but incredibly difficult to make accountable, consistent, reliable and repeatable across hundreds of thousands of loans."
>
> *Argun Kilic, CEO of Areal*

Areal.ai today announced that its Areal Copilot Agent and Areal CD Balancer solutions are now patent pending, marking another milestone in the company's mission to build reliable, production-grade AI for the mortgage industry.

But why pursue patents now, in a world where AI technology is moving faster than ever? Because the most valuable intellectual property is not simply an AI model or a prompt. It is the knowledge accumulated through years of solving the same difficult problems at scale.

PROTECTING WHAT TOOK YEARS TO LEARN

Agentic AI has made it remarkably easy to build impressive demonstrations. Building an AI system that performs reliably across tens or hundreds of thousands of loans is an entirely different challenge.

Areal.ai has spent the past six years developing mortgage-specific Document AI, workflow automation, validation technology, and now agentic AI.

That experience has shaped one of the fundamental principles behind the Areal Copilot Agent.

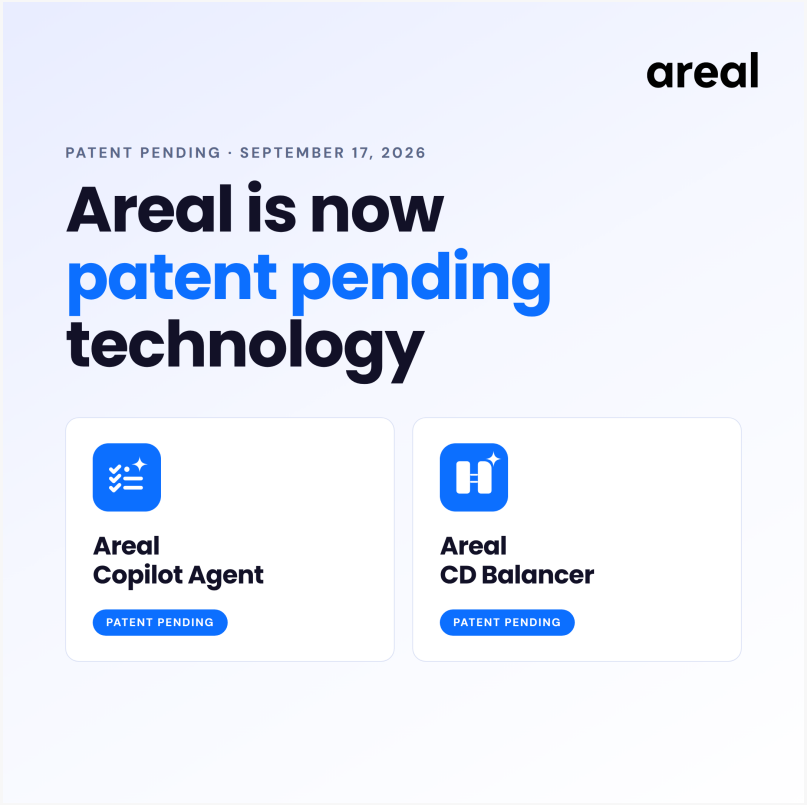
AGENTIC AI MUST BE ACCOUNTABLE, CONSISTENT, RELIABLE, AND REPEATABLE.

These qualities become increasingly important as lenders move AI from experimentation into

production.

Some agentic platforms rely heavily on large, free-form prompts—sometimes pages of instructions describing what an agent should do. While that approach can produce impressive results in individual demonstrations, it can become difficult to guarantee that the same process will execute consistently across one loan, let alone hundreds of thousands.

The Areal Copilot Agent takes a different approach. Its guardrailed agentic architecture provides structure around how agents plan, execute, validate, and complete mortgage workflows. Instead of relying solely on open-ended reasoning, Copilot combines controlled execution with Areal.ai's mortgage-specific intelligence.



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It does not operate on documents alone. Copilot can bring together Areal.ai's Document AI technology—built through six years of R&D—with data from the LOS, APIs, emails, external systems, and other sources lenders want to validate.

The result is an agentic platform designed not simply to reason, but to reliably execute real mortgage operations at scale.

FOUR GENERATIONS OF CD BALANCING INNOVATION

The second patent-pending technology is behind Areal CD Balancer, Areal.ai's industry-leading CD balancing solution.

Our journey began in 2023, when we released the first generation of Areal CD Balancer. Since then, the product has gone through four generations of development.

Today, Generation 4 goes far beyond comparing numbers between documents. The platform incorporates increasingly sophisticated balancing intelligence, workflow automation, and TRID compliance validation.

Every button, recommendation, validation, and automated action in the product builds on years of observing how mortgage professionals actually balance Closing Disclosures.

That accumulated research is what allows Areal CD Balancer to take a process that traditionally requires extensive manual review and complete the balancing workflow in approximately 1 to 2 minutes.

That is not the result of a single prompt. It is the result of years of product development, mortgage expertise, customer feedback, and thousands of engineering decisions about how the process should work.

BUILDING AI THAT MORTGAGE COMPANIES CAN DEPEND ON

The next generation of mortgage technology will not be defined by who can build the most impressive AI demo. It will be defined by who can build AI systems that lenders can confidently put into production—systems that behave consistently, explain what they are doing, operate within guardrails, and perform reliably across massive loan volumes.

That is what we have been building at Areal.ai.

We are incredibly proud that the technology behind Areal Copilot Agent and Areal CD Balancer is now patent pending, and even more proud of the years of work, research, and customer collaboration behind those inventions.

The patents are important as they represent six years of learning how to make AI actually work in mortgage operations.

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