



LoanPASS Launches Non-Agency Automated Underwriting System

New platform extends LoanPASS rules architecture into non-agency underwriting, giving lenders speed and flexibility with full control and transparency.

MIAMI, FL, UNITED STATES, September 30, 2026 /EINPresswire.com/ -- [LoanPASS](#) today

“

Rules first. Then pricing.
Then locking. Then
underwriting.”

Bill Roy, Founder, LoanPASS

announced the launch of LoanPASS AUS, a configurable, rules-based automated underwriting system designed to help lenders automate complex credit decisions without forcing their products into a standardized credit box.

Built on the same configurable architecture that powers LoanPASS product and pricing, LoanPASS AUS allows

lenders to translate their own guidelines, eligibility criteria, calculations, conditions and credit policies into executable rules. The result is a deterministic decisioning environment designed to deliver consistent, repeatable and auditable outcomes while allowing each institution to retain control over its credit strategy.

The launch represents the next stage of a vision LoanPASS has been developing for years: connecting product eligibility, pricing, locking and underwriting within a common rules framework rather than managing each through separate systems and fragmented interpretations of lender guidelines.

For LoanPASS founder Bill Roy, the AUS is the culmination of an architectural strategy that began with the rules engine itself. LoanPASS was built by establishing a configurable rules foundation first, then extending that architecture through pricing, locking and ultimately underwriting.

“Rules first. Then pricing. Then locking. Then underwriting.”

— Bill Roy, Founder, LoanPASS

Unlike a fixed underwriting model centered on a single credit box, LoanPASS AUS can be configured around an investor’s guidelines, a lender’s portfolio policy or a combination of the two.

That flexibility is central to the platform’s design. LoanPASS gives lenders a way to encode and maintain their own lending logic while deterministic rules govern the production credit decision,

where consistency, explainability and auditability are essential.

About LoanPASS

LoanPASS is a modern product, pricing, eligibility, and automated underwriting platform designed for agency, non-agency, private credit, and portfolio lending. LoanPASS product suite empowers banks, credit unions, IMBs, and private lenders to automate decisions, accelerate product deployment, and increase underwriting throughput without expanding staff or relying on legacy tools. With a flexible no-code rules engine and open API architecture, LoanPASS PricingEngine enables lenders to digitize manual pricing, ensure consistent and compliant pricing, and deliver faster borrower responses. LoanPASS AUS, the company's automated underwriting solution, extends these capabilities to portfolio, Non-QM, Bank Statement, DSCR, business-purpose, and other nonagency lending programs by providing automated eligibility validation, underwriting recommendations, conditions generation and decision support. Together, LoanPASS helps lenders improve loan quality, speed, efficiency, and profitability. LoanPASS PMIPricer, is a mortgage insurance quoting and ordering platform supporting all major U.S. MI providers. Visit www.LoanPASS.io for more information.

Nomin Smith

LoanPASS

+1 913-850-2336

[email us here](#)

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