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Customer Spotlight

Top 5 NQM Lender

sapiens Ignite 2026

Ignite Summit 2026

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Beginning the Journey: Real-World Decision Insights



Agenda

1. About the organization
2. Challenge & Opportunity
3. Our Sapiens Partnership
4. Our Outcomes
5. What's Next
6. Thank You



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One of the Top 5 NQM Lenders

- Provides a wide array of Non-QM loan products for brokers and correspondent clients, built for today's unique residential financing needs
- Delivers the premium Non-QM experience, going beyond a vast product offering
- Builds long-term relationships with clients, which it sees as the best way to deliver a best-in-class experience

Challenge & Opportunity

Non-QM offers lending solutions for borrowers who don't fit the traditional conforming credit box, with a broader range of products and guidelines to navigate.

THE CHALLENGE

1 Complex, fast-changing guidelines

Each Non-QM product line carries its own eligibility matrix by FICO, LTV, loan amount, occupancy and more.

2 Manual eligibility checks

Setup and Underwriting validated eligibility by hand, creating room for inconsistency and rework.

3 Missing data surfaced late

Gaps needed for calculations were often discovered deep in the process.

THE OPPORTUNITY

1 One source of decision logic

Centralize eligibility rules in Sapiens Decision so every loan is evaluated the same way.

2 Integrated with our Loan Origination System

Run decisions directly from loan origination system (LOS) at the moments that matter in the workflow.

3 Insight, not just a verdict

Tell Setup and Underwriters what is missing, not only whether a loan is eligible.

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Our Sapiens Partnership: The Journey

About 18 months from environment setup to decisioning at the core of underwriting

1

Foundation

Environment setup and Loan Origination System (LOS) ↔ Decision Engine integration

2

Initial Line

Eligibility rules live for the initial product line

3

All Product Lines

Seven additional product lines configured, tested and deployed in 2026

4

Mandatory Use

Required at Conditional Approval with a forced re-run at Clear to Close

5

Credit Decisions

Expanding into decision logic driven by credit report data

A true partner while we scale

Sapiens Professional Services has expanded our environment alongside us while we build the in-house team to own it.

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Building the Foundation: Loan Production + Sapiens Decision

The largest early challenge was moving loan data to and from the Decision Engine



1

Evaluate together

Both teams laid out the pros and cons of different integration approaches before committing.

2

Prove it small

A few small proofs of concept de-risked the design before we built the Gateway.

3

Build to extend

We made sure the data sent to the Decision Engine could expand to support future product configuration.

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Testing & Deployment: Building Confidence

Automate the heavy lifting, then let underwriters take over the final review & judgement

1

Unit testing

Sapiens testing tools validate each decision and rule as it is built.

2

Automated scenario testing

An in-house built tool generates loan scenarios, runs them through the Sapiens APIs and records the results.

3

LOS validation

Minimal manual testing inside loan origination system (LOS) to confirm the end-to-end experience.

Underwriter survey at go-live

A simple confidence score plus a place to record observations and issues on every rules engine run.

Drove adoption

Underwriters had a direct voice in how the rules engine performed

Fast resolution

Observations fixed through decision logic changes or targeted training

Lessons Learned Along the Way

What we would tell another lender starting this journey

1

Partner while you scale

Lean on Sapiens Professional Services to expand the environment while you build internal skills to own it.

2

Plan for the learning curve

Each new product line taught us something. Budget time for it, and keep the vendor team close.

3

Adoption is part of the build

Many reported issues turned out to be training needs, not system defects. Invest in change management early.

4

Measure outcomes, not opinions

Once the rules engine became mandatory, we shifted from survey scores to confirmed-defect rates as our quality signal.

Our Outcomes

Rules engine has been mandatory on every rules engine-validated loan since June 24, 2026

2,935

decision runs

Dec 2025 – Jul 2026

4.58 / 5

underwriter confidence

average survey score

0.5%

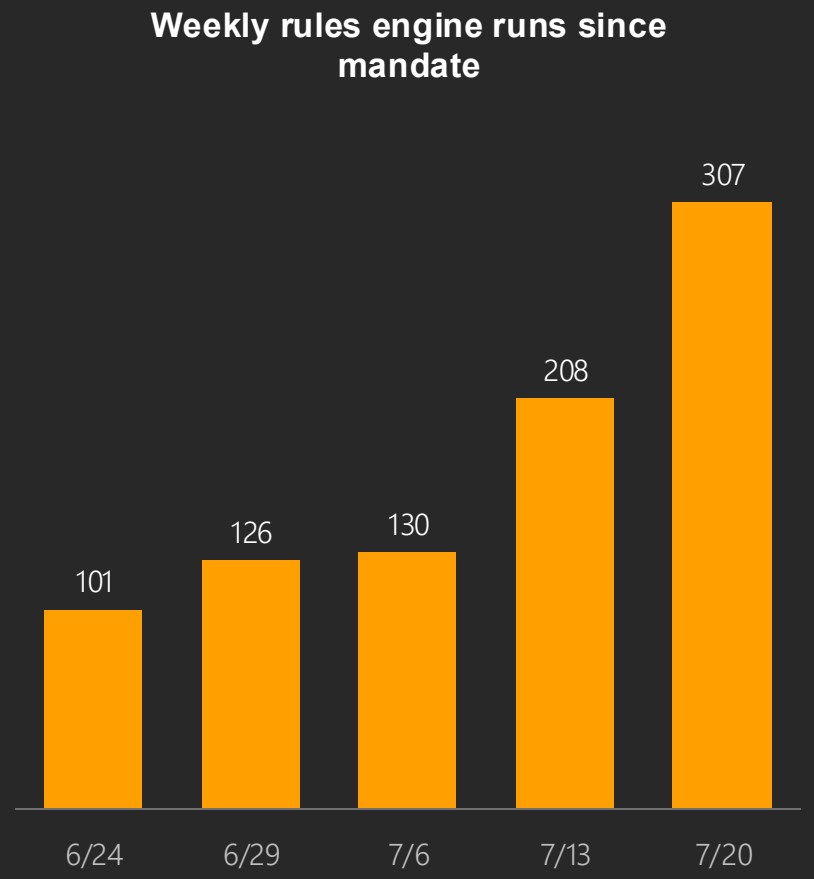
flagged-run rate

down from 1.5% pre-mandate

< 1%

confirmed defect rate

every confirmed defect fixed



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What's Next: Expanding Decisioning

Building on the eligibility foundation to support more of the underwriting decision

NOW

- Credit report analyzing
- Credit data integrated into the rules engine process
- Integration into the point of sale system

NEXT

- Income analyzing
- Collateral reports and appraisals
- Automated underwriting conditions

THE DESTINATION

- Upfront eligibility guidance for brokers in point-of-sale system
- An optimized underwriting process

Reduce risk • Deliver consistency • Increase underwriter capacity for complex scenarios

So the Non-QM lender is known for the highest-quality loans

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Thank You

Not a commitment to lend. All loans subject to underwriting approval.

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