



The Borrower Experience+

WHY YOUR BORROWERS AND YOU WIN+ WITH OUR AGENTIC AI MORTGAGE POS+

Today's mortgage borrowers must have clarity, intuitive application experiences, and instant communication (when they want). But legacy Mortgage POSs deliver yesterday's solution for today and tomorrow's problems.

The results? Communication gaps happen. Borrowers are confused. Application anxiety rises. And your MLOs miss opportunities to earn trust, build lasting relationships, and close more loans.

Tidalwave changes that with our AI-first Mortgage POS+—unlike legacy POS systems retrofitted with AI. Our Agentic AI core empowers borrowers, banks, credit unions,

and independent mortgage banks—meeting borrowers where they are, whenever they choose to engage, and delivering hallucination-free experiences.

But Tidalwave does not replace human connection—we amplify it. By removing friction, eliminating repetitive tasks, offering multilingual applications, and more, your MLOs can focus on what they do best: *building relationships and closing loans.*

The key? Tidalwave simultaneously places borrowers and originators at the center of your mortgage application process to deliver a personalized, guided journey resulting in:

WHAT CUSTOMERS SAY:

Making AI accessible to more lenders is a game changer – we're going to see mortgages become faster and more affordable. Going live with Tidalwave's SOLO™ allows us to streamline the workflow and reduce overhead, giving us a real competitive edge while lowering the cost of originating loans."

Paige Hagerhorst
SVP, Operations & Information Technology
GNB Mortgage

We partnered with Tidalwave early on, seeing SOLO™'s promise before its broader market awareness. It's incredibly gratifying to witness its impact as we collaborate. We're excited to make this new solution available across our network, so SOLO™ can enhance the mortgage process for our staff and clients alike.

Corban Wells
VP, Technology Product Management
Primary Residential Mortgage, Inc.



Decreased
application
anxiety



Reduced
time to
approval



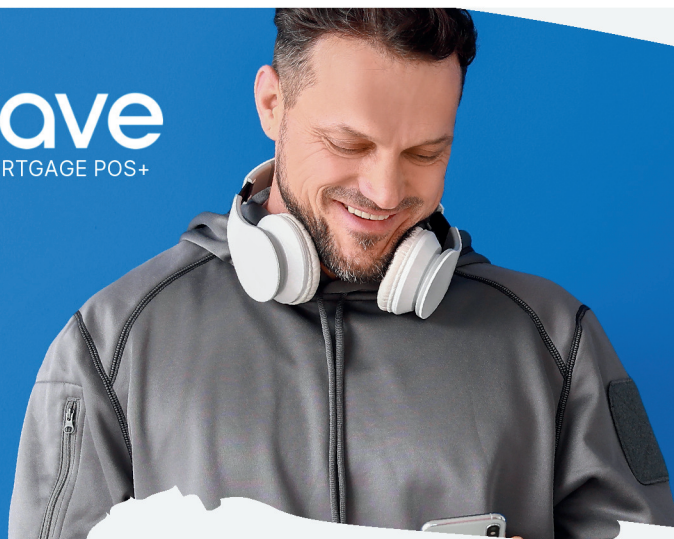
Minimized
fraud



Lessened
unnecessary
document
uploads



Increased
application
to decision
rates



The Lender Experience+

WHY YOU AND YOUR BORROWERS WIN+ WITH OUR AGENTIC AI MORTGAGE POS+

Today, mortgage originators are under more pressure than ever to manage heavier workloads, deliver faster results, and meet higher borrower expectations. Yet, legacy Mortgage POSs do not solve today's problems and inhibit MLOs instead of helping them win.

The results? Manual busywork grows. Critical data is imperfect and delayed. Compliance risks increase. And top producers waste time instead of growing relationships and closing.

Tidalwave changes that with our AI-first Mortgage POS+—purpose-built to empower originators with real-time borrower insights, time-saving automation, decision-ready

applications from the start, and much more.

Our Agentic AI core streamlines the loan process while amplifying human expertise and interactions. By eliminating mundane steps, offering dual AUS runs at the point of application, and minimizing unnecessary document uploads, *Tidalwave helps your MLOs move faster, stay compliant, and close more loans, faster*—with less friction and fewer errors, all while further strengthening their relationships with your borrowers.

The key? Tidalwave turns your POS into a POS+: A true accelerator for market share growth, not an obstacle to it—by delivering:

INTEGRATIONS

Tidalwave only uses the latest APIs in our existing mortgage loan origination system integrations*. These include:

ICE / Encompass | MeridianLink | Calyx Path

Beyond LOS integrations, Tidalwave improves borrower and MLO experiences and efficiencies by integrating with premier partners* such as:

**Fannie Mae | Freddie Mac | Plaid | Truv
LodeStar | Birchwood Credit Services
Argyle | Xactus | Accountchek**

**Additional partnerships are being negotiated*



Preferred
language
interactions



Transcription,
voice, and other
applications



Self-directed,
instant
prequal



Hallucination-
free
experiences



Automated
condition
mapping and
task tracking