AI Is Inevitable.

How Lenders Adapt Will Set Them Apart.

Adoption is no longer the question.
Control, **expertise**, and **decision quality** are.

> **"When it comes to AI, the decision to adopt has already been replaced by the ability to adapt."**
>
> — Joe Tyrrell, CEO

OPTIMALBLUE™
MODERN. PROVEN.

At its core, adapting to AI comes down to three questions

CONTROL	EXPERTISE	DECISIONS
Do you want to decide how AI fits into your business?	Do you want to maximize what you already do best?	Do you want technology that helps you reach the best possible outcomes?

Our Approach to AI

Optimal Blue's approach to AI is purpose-built for mortgage lending, grounded in human expertise, and designed to support better decisions across the capital markets ecosystem.

Our Innovation Is Built on Three Philosophies

Advantage Comes From Who Takes Control

AI adoption is inevitable, but competitive advantage is not. Leaders decide how, where, and why AI is applied.

AI Strengthens Human Judgment

Technology should elevate expertise, not replace it.

Connected Intelligence Drives Impact

End-to-end intelligence supports better decisions when the stakes are highest.

How We're Activating AI Across the Optimal Blue Platform

Virtual Economist

Gain executive-level insight with the industry's first AI and machine-learning-powered forecasting tool that uses economic indicators and Optimal Blue's proprietary lock data to project market conditions.

Profitability Center

The OBMMI rate prediction widget is featured in the cross-platform dashboard, and embeds forward-looking mortgage rate intelligence directly into the experience, grounding strategy in both real-time market data and predictive insight powered by proprietary Optimal Blue machine learning models.

CompassEdge Assistants

CompassEdge AI assistants quickly explain what changed in your position and P&L. They also show why it changed, replacing manual investigation with guided insights and drilldowns.

Originator Assistant

An AI agent evaluates all eligible and near-eligible programs and pricing for a borrower. It helps originators reduce human bias, increase fairness, and present stronger, more competitive options.

AI Rules Assistant

Users can write pricing or eligibility rules in their own voice, and AI converts them into structured, governed logic. It also detects duplicates to reduce risk and accelerate speed to market.

Ask Obi

Ask Obi is designed to give executives fast, accurate, and actionable insight by synthesizing data across the Optimal Blue platform, turning complex profitability questions into clear answers without added cost or complexity.

"This isn't AI for the sake of AI. It's innovation that strengthens your control, honors the human side of lending, and helps you make better decisions when the stakes are highest."

— Erin Wester, Chief Product Officer

The Decision Has Already Been Made

The mortgage industry is facing its next forced change. AI is no longer optional, and lenders are no longer deciding whether to adopt it. That decision has already been made for the industry.

What remains is a more important choice. How AI is applied, how much control lenders retain, and how decision-making evolves in the process will determine who pulls ahead.

The future of mortgage belongs to lenders who take control of AI, maximize their expertise, and use technology to reach better decisions.

"Lenders aren't deciding whether to adopt AI anymore. The only real decision left is how you adapt to it, and how fast."

— Joe Tyrrell, CEO

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