



# Loan Intelligence

Purpose-built loan package intelligence for lending teams and AI agents.

Buyer Comparison Brief / July 1, 2026 / Loan Intelligence Team

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## Loan Intelligence vs Enterprise AI

Enterprise AI assistants are valuable. They can summarize a lease, draft a borrower email, explain a policy section, or help a reviewer reason through an exception. The issue is not whether general AI is capable. The issue is whether a general AI chat surface is the right system of record for loan package review.

Loan Intelligence is built around a different object: the loan package. The package has state, sources, outputs, credit economics, and a retrieval contract. That is what makes the workflow repeatable for humans and agents.

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## The failure mode of prompt-led package review

Prompt-led review starts fresh too often. The reviewer uploads a batch of documents, asks for a summary, asks for missing items, asks again after a revised document arrives, and then has to verify whether the new answer used the same assumptions as the old one.

The failure mode is not one bad answer. It is drift:

- context windows fill up or force chunking;
  - document relationships are reconstructed manually;
  - calculations are explained instead of controlled;
  - missing items depend on the exact prompt;
  - cost is discovered after the model has already processed the documents;
  - the result lives inside a conversation rather than a durable package record.
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## The engine model

Loan Intelligence treats package review as a processing workflow. The user or agent submits source documents, gets a quote, starts processing, waits for worker status, retrieves results, and reviews source-linked output. The same package can support workspace views, MCP/API calls, reports, spreadsheets, JSON, missing-item tasks, and policy checks.

## Purpose-built package engine vs enterprise AI assistant

*General AI assistants remain useful at the edge of the workflow. Loan Intelligence is the operating layer that makes package review repeatable.*

Executive question	Enterprise AI assistant	Loan Intelligence
What is the durable object?	A chat session, prompt chain, or uploaded context window.	A loan package record with status, source references, outputs, credits, and audit boundaries.
How are calculations controlled?	Prompted reasoning that must be rechecked every run.	Deterministic DSCR, LTV, payment, and policy checks when inputs exist.
How does cost stay predictable?	Token usage varies with document volume and retry behavior.	Credits are quoted before work starts and captured only after durable billable outputs exist.
Can agents operate it directly?	Usually through custom prompt wrappers or ad hoc API glue.	Native MCP/API tools for quote, process, status, results, packages, balance, and policy state.
What is hidden from users and agents?	Implementation details vary by assistant and tenant setup.	Queue keys, staged payloads, cache heads, AppData paths, and idempotency internals stay private.

## Where enterprise AI still belongs

Loan Intelligence should not replace enterprise AI assistants. It should give them a safer backend. The assistant can collect context, ask follow-up questions, summarize outputs, draft borrower communication, and help the reviewer interpret exceptions.

The engine should own package state, deterministic calculations, source references, cost control, processing status, and cleanup boundaries.

## Questions executives should ask

- Does the workflow quote cost before package processing starts?
- Can the same package be queried by the workspace, API, and MCP without duplicating state?
- Are DSCR, LTV, and payment calculations deterministic when inputs exist?
- Does the output link back to source package context?
- Does the product capture credits only after billable outputs exist?
- Can it prove staged source payloads are purged?
- Can an agent retrieve status, results, and credit state without seeing queue/cache internals?

If the answer is no, the product may still be a useful AI interface. It is not yet a loan package intelligence layer.

## Executive takeaway

The right comparison is not AI assistant versus no AI assistant. The right architecture is a general assistant in front of a purpose-built package engine. Loan Intelligence is that engine for lending teams and AI agents.