



ZINE DOT AI

Monthly Dossier from Nexval.ai's Research Lab

The 80/10/10 Rule

The 90-day blueprint for enterprise-ready MVPs.



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Welcome to the Nexval.ai's Zine Dot AI

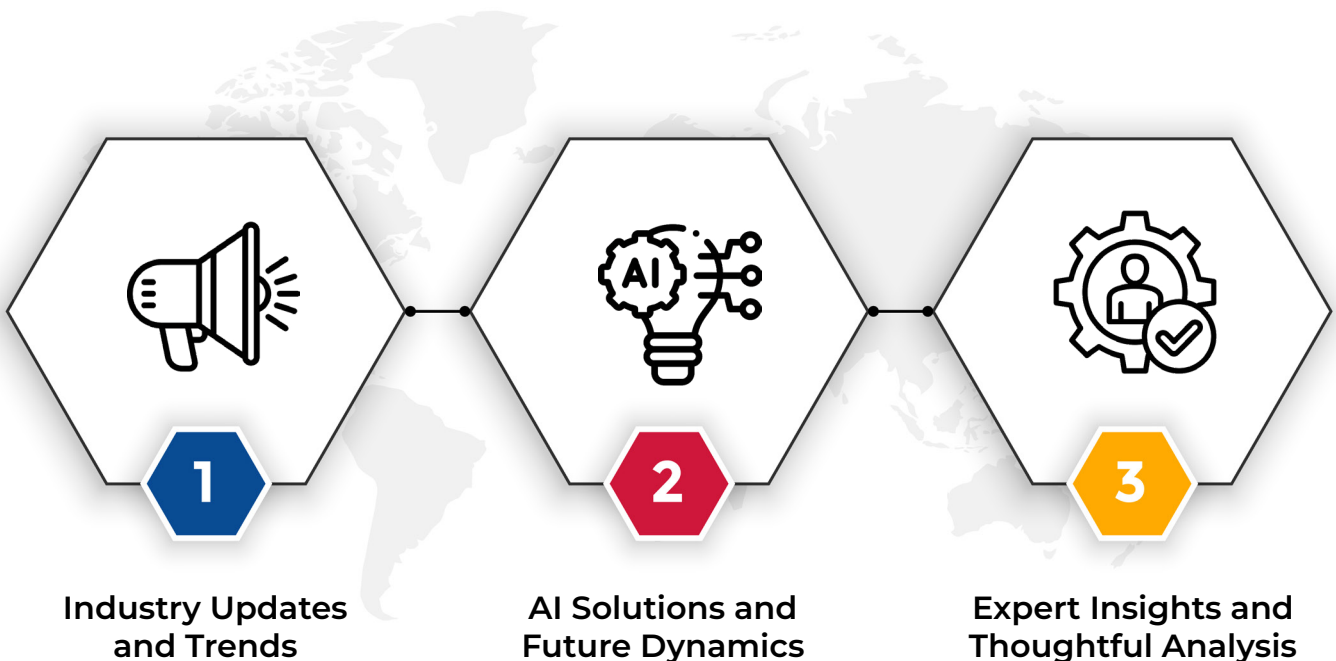
What is Zine Dot AI?

At Nexval.ai, we envisioned a future where mortgages were effortless. Inspired by our AI, we crafted a name that harmonized simplicity with innovative technology. Thus, Zine Dot AI was born - a pioneering platform that transforms the mortgage journey, harnessing the power of advanced AI to make the complex, simple.

How will Zine Dot AI make a difference for you?

This dossier is your roadmap to Mortgage industry leadership, providing expert insights and analysis to ensure you're always at the forefront of emerging trends and opportunities.

Each issue will deliver:



*Ready to make smarter decisions, stay ahead, and seize new opportunities?
Let's dive in together!*



The Proof of Logic Requirement

The **\$11,076 average cost to produce a loan** persists because most software meant to lower expenses actually creates a new category of human overhead. For years, the mortgage industry has accepted a trade-off: speed in exchange for opacity. Firms have deployed “black box” tools that process data at scale but cannot provide a line of reasoning to a human auditor or a regulator. When a system cannot explain its own logic, the burden of proof falls back on human staff. This is **why operational expenses remain high despite heavy spending on automation.**

A disciplined development standard is replacing this legacy approach. This model moves beyond the functional prototype to engineer a “glass box” architecture, typically delivered through a specialized MVP app development company that understands mortgage-specific governance.

The Black Box vs. The Glass Box

In a **black box system**, the internal logic is hidden. Data enters, a decision comes out, but the specific steps and calculations taken to reach that conclusion are inaccessible to the user. In the context of a mortgage, this means an AI might flag a loan for high risk or calculate a borrower’s capacity without providing a defensible trail of evidence. If a regulator questions the decision, the lender has no way to prove compliance other than redoing the work manually.

A **glass box architecture** is designed for total transparency. The system does not just provide a result; it provides a visible, auditable map of its reasoning. Every rule applied, every data source consulted, and every calculation made is documented in real-time. This allows a human expert or a secondary market auditor to see exactly why an automated agent made a specific choice. It removes the guesswork that slows down the pipeline.

This dossier outlines a **90-day framework for building these audit-ready assets.** We examine the transition from disconnected tools that require constant human oversight toward unified systems that meet the rigorous documentation requirements of the secondary market. By prioritizing the architecture of the build, mortgage leaders can deploy high-impact tech without creating new legal or operational liabilities.

AI Spotlight

From Automated Tasks to Agentic Reasoning

The transition to a glass box architecture establishes the necessary transparency, but the utility of the system depends on how it handles mortgage data. Most current automation relies on linear scripts designed for predictable tasks like basic data entry or document sorting. These systems often fail when they encounter the variability common in servicing or complex underwriting. To move the needle on production costs, the focus has shifted toward agentic workflows that can handle high-volume decisioning.

This shift in technology is defined by several structural changes in how software interacts with the mortgage pipeline:

- **Autonomous Reasoning:** Unlike traditional bots, an agentic system is designed to reason through a set of instructions. It can evaluate a borrower's file, identify missing tax transcripts, and determine which third-party source is required to fill the gap without human prompting.
- **Exception Resolution:** Traditional automation stops and flags a human when it hits a data discrepancy. An agentic workflow is built to resolve these discrepancies by following encoded logic paths, only escalating the most complex issues to the staff.
- **Centralized Governance:** All automated agency is contained within a command center. This ensures that while the system has the latitude to act, it remains within



the guardrails of the established business rules and state-specific regulations.

By deploying these systems within a 90-day sprint, firms can begin offloading decision-making to a secure, supervised environment. This approach addresses the primary bottleneck in mortgage operations by reducing the number of manual touchpoints required to clear a file or manage a servicing transfer.

Implementing this architecture requires a partner who can bridge the gap between technical execution and mortgage-specific regulatory requirements. **Nexval.ai** provides the domain expertise and engineering discipline needed to build these auditable, agentic systems. We are available to discuss how you can structure your next deployment to prioritize both speed and defensive posture.

AI in Action

Practical Applications across Origination, Servicing, Title, and REO

Moving from a theoretical framework to a production environment requires applying agentic logic to high-friction touchpoints in the mortgage lifecycle. **In a live environment, this technology functions as a supervised layer that manages data movement between fragmented systems.** Instead of a human operator logging into multiple portals to cross-reference data, the agentic layer acts as the coordinator. It performs the verification and flags only the specific data points that fall outside of acceptable tolerances.

The following applications demonstrate how this architecture functions in real-world scenarios:

Origination

- **Income and Capacity Verification:** The system retrieves income data, tax transcripts, and bank statements, then cross-references them against the 1003 application. It analyzes figures for consistency, identifies undisclosed debts, and generates a memo explaining the debt-to-income calculation.
- **Asset and Collateral Validation:** Agentic workflows monitor property appraisal updates and compare them against automated valuation models. If a discrepancy occurs in the square footage or property condition reported

Servicing

- **Transfer Reconciliation:** During bulk acquisitions, the system audits

incoming loan files for data integrity. It identifies discrepancies in escrow balances or payment histories and initiates a search across servicing notes to locate missing information, reducing the time spent on manual file remediation.

- **Loss Mitigation Review:** The system evaluates borrower financial packages for loan modification eligibility. It checks the documentation against specific investor guidelines and state regulations, ensuring that every approval or denial is backed by a visible, auditable logic path.

Title

- **Lien and Judgment Analysis:** The workflow automatically parses title commitments to identify outstanding liens, judgments, or encumbrances. It classifies the severity of each finding and initiates a request for payoff statements or satisfaction of mortgage documents from the relevant parties.
- **Clear-to-Close Monitoring:** The system tracks the status of title curative actions in real-time. It monitors recording offices for updated filings and notifies the closing team only when all title conditions have been met, preventing delays caused by manual status checks.

REO

Property Preservation Oversight:

- The agentic workflow manages the timeline of events from vacancy through disposition. It monitors utility transfers and vendor work orders, automatically following up with contractors if inspections are not uploaded within the required window.

AI in Action

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Disposition and Closing:

- For properties in liquidation, the system coordinates the flow of documents between the asset manager, the listing agent, and the closing attorney. It ensures that all required disclosures are signed and that the final settlement statement matches the approved bid.

These actions are performed within the glass box framework, meaning every automated inquiry and decision is logged. This creates a permanent record for review during a post-close audit or a regulatory examination. The system effectively acts as a first-line auditor, catching errors before they become a repurchase risk or a compliance violation.

Integrating these capabilities into a legacy pipeline requires a precise understanding of mortgage data structures and regulatory constraints. **Nexval.ai** specializes in deploying these agentic layers through a 90-day sprint model, focusing on high-impact areas that reduce manual intervention. If you are interested in reviewing a specific use case for your production or servicing team, we can provide a roadmap for an audit-ready deployment.



The 90-Day MVP Blueprint

When a mortgage firm evaluates an MVP app development company, the focus often stops at the user interface. But for a high-governance build, the “Minimal” in MVP refers to the scope of the workflow, while the “Viable” refers to the auditability of the logic.

To move from a concept to a production-ready asset, the development sprint must prioritize the underlying decision engine over front-end aesthetics. This ensures that the tool is not just a prototype, but a defensible record of business decisions.

A successful MVP should focus on the **80/10/10 Rule of Mortgage Automation:**

- **80% Straight-Through Processing:** Encoding the standard, “happy path” rules that handle the majority of daily volume without human intervention.
- **10% Agentic Resolution:** Utilizing systems that can reason through common data discrepancies (e.g., mismatched addresses or missing signatures) to resolve them autonomously.
- **10% Human Exception Handling:** Reserved only for the most complex, high-risk scenarios that require manual expert judgment.

The Capital Allocation Shift

When deploying capital for a new build, the distribution of effort determines the long-term viability of the software. Legacy builds often spend too much on front-end features, leaving the logic layer opaque. A specialized mortgage development partner flips this model.

By allocating the majority of the sprint to **Logic** and **Auditability**, the resulting MVP isn’t just a “test” tool - it becomes a defensible record of business decisions that protects the firm’s license and capital.

The Engineering Standard for Mortgage MVPs

A partner who understands the domestic mortgage landscape will prioritize three technical pillars in a 90-day build:

- **State-Level Logic Encoding:** Recognition that a workflow in Texas may require different document triggers or disclosures than one in New York. The MVP must be built with a modular rules engine that can be toggled by jurisdiction.
- **API-First Integration:** Ensuring the tool doesn’t exist in a vacuum. The code must be capable of bi-directional communication with systems like Encompass or Black Knight to ensure data remains the single source of truth.
- **The “Glass Box” Logging Layer:** Every decision made by the system must be logged with a timestamp, the specific rule applied, and the raw data input used. This transforms a software tool into an auditable asset for the secondary market.

This disciplined approach that at the end of the first quarter, you don’t just have a functional app; you have a proven, scalable architecture that satisfies the Chief Compliance Officer and the CFO alike.

Our team specializes in this high-governance development model, providing the technical depth and domain expertise required to build audit-ready systems. If you are preparing to modernize a specific production or servicing workflow, we can provide the framework to move from concept to a defensible **MVP within 90 days.**

Tech Brief

The Glass Box Engineering Stack

To achieve a 90-day deployment, the technical architecture must prioritize decoupled logic and stateless execution. Most legacy mortgage systems are monolithic, meaning a change to a business rule requires a full deployment of the application. The glass box model moves away from this by separating the decision engine from the core application code, allowing for real-time auditability and faster iteration.

The Core Architecture Components

- **Orchestration Layer:** This acts as the “Agentic Command Center.” It manages the sequencing of tasks, such as triggering a title search only after the income verification meets a specific threshold. By using a workflow engine, the sequence of events is visible and adjustable without modifying the underlying microservices.
- **The Logic Registry:** Instead of hard-coding business rules into the software, the logic is stored in a centralized registry. This allows subject matter experts to review and update rules—such as state-specific debt-to-income (DTI) limits—without a developer having to rewrite the code.
- **Bi-Directional API Gateway:** To ensure the MVP functions within the existing ecosystem, the stack utilizes an API gateway that handles the heavy lifting of data translation. It maps disparate data formats from various Loan Origination Systems (LOS) and third-party vendors into a unified internal schema.

The Core Architecture Components

The “Glass Box” is technically realized through a comprehensive logging and observability suite. Every automated action is treated as a traceable event.

- **Input Snapshotting:** The system captures

the exact state of the data at the moment of the decision. If an income calculation is made, the system saves the specific OCR (Optical Character Recognition) output from the paystub used.

- **Logic Mapping:** For every output, the system attaches a metadata tag identifying the specific version of the business rule that was applied.
- **The Immutable Log:** These traces are stored in an append-only database. This ensures that even if a borrower’s file is updated later, the original decision path remains intact for a secondary market auditor to verify months or years after the fact

Security and Compliance Standards

The build follows a Zero-Trust Data Architecture. Sensitive borrower data (PII) is encrypted at rest and in transit, with the agentic layer only accessing the specific fields required to execute a rule. This minimizes the data footprint and ensures that the system meets SOC2 and GLBA requirements from the first day of the sprint.

By focusing on these technical foundations, the development process shifts from “feature building” to “asset engineering.” This disciplined stack provides the stability needed to scale automation across multiple production desks without accumulating technical debt.

Our engineering team specializes in deploying this high-governance stack for the US mortgage industry. We bridge the gap between complex mortgage data and scalable, audit-ready software. To see a detailed **technical roadmap of our 90-day deployment model**, we can provide a deeper look at our specific integration frameworks.

Industry Report Digest



- On May 5, 2026, the Mortgage Bankers Association's Mortgage Action Alliance issued a **Call to Action** urging members to press the House to fix key flaws in the Senate-passed ROAD to Housing Act. While the bill aims to improve affordability and supply, MAA flagged four problematic sections: a broad ban on institutional investors buying single-family homes, drafting errors that would lower FHA multifamily loan limits, redundant VA loan pricing disclosures, and a costly foreclosure counseling mandate funded through the FHA Mutual Mortgage Insurance Fund. The Alliance stressed that these provisions could harm lending, rental markets, and consumer outcomes if left unchanged. It is calling for corrections to ensure the legislation truly supports housing access without unintended consequences.
- **Mortgage rates ticked higher** in beginning of May, with the average **30-year fixed conforming loan at 6.38%**, up 7 basis points from the prior day. The **15-year fixed rate** rose more sharply to **5.742%**, while jumbo, FHA, VA, and USDA loans also saw modest increases. Week-over-week, conventional rates climbed by 12–15 basis points, reflecting continued upward pressure from bond yields and inflation concerns. At current levels, a \$300,000 30-year loan would generate about **\$374,133 in interest** over its life, compared to **\$148,189** for a 15-year loan. Mortgage applications fell slightly, down 1.6% in late April, though purchase activity for conventional loans rose nearly 2% as buyers take advantage of improved inventory. With the Fed holding its benchmark rate steady at 3.50–3.75%, market watchers expect mortgage rates to remain elevated unless broader economic conditions shift.
- MISMO has introduced two new resources to strengthen mortgage industry standards and education. On May 5, 2026, it released the **BPM+ Reference Model Toolkit**, which allows lenders, vendors, and investors to model mortgage processes and decisions using industry-standard BPM+ methods aligned with MISMO data. The toolkit supports interoperability, automation, and governance by leveraging BPMN, DMN, and CMMN standards, with an implementation guide tied to MISMO Version 3.6.1. Just days earlier, MISMO announced that its **Life of Loan Model** reached Candidate Recommendation status, offering an interactive visual tool that maps the mortgage lifecycle and shows how MISMO products apply in practice. Together, these initiatives provide both practical modeling resources and educational support, helping industry participants adopt standards more effectively and bridge the gap between business intent and technical execution.
- The Mortgage Bankers Association's **annual report** shows U.S. commercial real estate borrowing and lending surged in 2025, totaling \$706 billion, up 40% from 2024 and 65% from 2023. Dedicated mortgage bankers closed \$606 billion in loans, a 48% jump from the prior year, with multifamily properties leading at \$413 billion. First liens made up 95% of banker-originated volume, while firms also acted as intermediaries on \$440 billion and

Industry Report Digest



investment sales brokers for \$332 billion. Depositories were the largest capital source, followed by Fannie Mae and Freddie Mac, private-label CMBS, insurers, pension funds, and FHA/Ginnie Mae. MBA noted the rebound reflected stabilized capital markets, stronger multifamily demand, and renewed confidence despite ongoing challenges with refinancing and asset valuations.

- On March 19, 2026, U.S. banking regulators unveiled capital **reform proposals to finalize Basel III** standards and reshape requirements across banks of all sizes. Large institutions would face stricter rules for credit, operational, market, and CVA risks, while smaller banks would adopt more granular credit risk weights. Key changes include lower risk weight floors for securitizations, dynamic risk weights for residential and commercial mortgages, and revised treatment of mortgage servicing rights. Credit card exposures would see reduced risk weights but tighter rules on undrawn commitments, and more banks would be required to include accumulated other comprehensive income (AOCI) in capital. As of early May, the proposals remain open for comment until June 18, with finalization expected later this year. Regulators aim to make capital rules more risk-sensitive, modestly reduce overall requirements, and improve credit availability, particularly in mortgage lending.



AI Across Industries

Walmart's Agentic Commerce Future



While the mortgage industry grapples with manual data silos, one of the world's largest retailers has already moved into an **Agentic Commerce** model. Walmart is currently deploying a framework of “intelligent super agents” designed to reinvent how they handle everything from customer intent to complex supply chain logistics.

It is a functional architecture managing work at scale:

- **Autonomous End-to-End Workflows:** Walmart's supply chain agents don't just flag problems; they adapt to real-world conditions in real-time. By coordinating delivery and inventory placement autonomously, these agents compress traditional production timelines—in some cases, by as much as 18 weeks.
- **Multi-Agent Orchestration:** Behind their consumer-facing tools, Walmart uses an orchestration layer that handles “fallback handling” and intent recognition. If one agent hits a roadblock, the system coordinates with another or routes the task to a human associate, ensuring the process never stalls.
- **Developer-Led Foundation:** Crucially, Walmart attributes their success to an infrastructure that supports CI/CD pipelines and automated error resolution. This allows their developers to focus on high-level strategy rather than manual environment setup.

The Parallel for Mortgage Executives

Walmart's approach mirrors the 90-day blueprint for mortgage MVPs. They didn't automate the entire global supply chain at once. Instead, they focused on a specific, high-friction workflow (replenishment) and built it on a transparent, auditable foundation. This allowed them to scale the technology while maintaining total visibility for their leadership and audit teams.



This model proves that the path to efficiency is not found in building more fragmented bots, but in creating a coordinated system that understands the intent of the business rules. By treating a mortgage pipeline with this same engineering rigor, firms can move from manual intervention to supervised autonomy.

Upcoming Events to Add to Your Calendar!

MBA Secondary and Capital Markets Conference

May 17-20, 2026 | Marriott Marquis | New York

The **MBA's Secondary & Capital Markets Conference** offers a centralized platform for industry leaders and market makers to discuss current policy developments and market trends. It is a premier environment for building business partnerships and coordinating strategies across every facet of the secondary market.

Why Attend:

- **Actionable Intelligence:** Gain direct insights from CEOs and regulatory experts on navigating high-volatility environments and new policy shifts.
- **Strategic Networking:** Connect with a specialized group of peers, including trade desk professionals, CFOs, and managing directors of capital markets.
- **Deal-Making and Discussion:** Access dedicated sessions designed to facilitate the ultimate exchange for correspondent and warehouse lending professionals.
- **Market Authority:** Establish a presence among the primary influencers shaping the future of capital markets in real estate finance.

MISMO Summit 2026 Spring

June 1-4, 2026 | Hyatt Regency Louisville | Louisville, KY

The **MISMO Spring Summit** serves as the mortgage industry's central hub for collaborative progress, bringing together lenders, GSEs, and technology providers. This event facilitates direct interaction between stakeholders and regulators to develop the standards that underpin the digital mortgage lifecycle. Participants have the opportunity to engage in specialized workgroups and general sessions designed to address the most pressing technical and compliance challenges in the market.

Why Attend:

- **Standardization Strategy:** Explore how unified data frameworks can bridge the gap between financial guidance and homeownership, creating a more seamless path for fintechs and lenders to support borrowers.
- **Collaborative Governance:** Work side-by-side with industry peers in active workgroups to build and refine the frameworks that govern secure and efficient data exchange.
- **Operational Intelligence:** Gain direct insights into how leaders like Chase are operationalizing AI, and receive critical updates on the Uniform Mortgage Data Program from Fannie Mae and Freddie Mac.

- **Implementation Mastery:** Access deep-dive resources and boot camps to master MISMO's toolsets, including practical training on creating and validating compliant datasets through MISMO Link
- **Growth Positioning:** Align your organization with the latest regulatory and legislative shifts while learning how to position your production and servicing desks for growth in the second half of the year.



TLTA Annual Conference & Business Meeting

June 8-10, 2026 | Omni PGA Frisco Resort & Spa | Frisco, TX

The **Texas Land Title Association's Annual Conference & Business Meeting** serves as the definitive gathering for leaders and professionals dedicated to the Texas title industry. The event provides a specialized environment for high-level education and face-to-face engagement that drives operational progress. Participants will gain a clearer perspective on the legislative and market-driven issues impacting title operations while strengthening the partnerships essential for navigating the state's unique regulatory landscape.

Why Attend:

- **Industry Shaping Insights:** Engage in general sessions and educational tracks led by respected voices to understand the latest trends and policy shifts specifically affecting Texas title professionals.
- **Targeted Networking:** Build and reconnect with a network of trusted partners and peers in the Sponsor Marketplace, facilitating the high-value conversations that move business forward.
- **Strategic Relationship Building:** Leverage unique social and professional settings, such as the championship golf tournament and the live TLTAPAC auction, to foster long-term industry connections.
- **Practical Takeaways:** Gain actionable strategies from subject matter experts that can be directly applied to your business to improve efficiency and compliance in a shifting market.



The Big Picture

At Nexval.ai, we leverage AI to deliver customized solutions tailored to your industry's unique needs.

We're not just about technology - **we're about partnership.** We collaborate with your team to understand your processes and goals, ensuring a seamless transition and ongoing optimization.

Partner with us as **Affiliates** to bring AI-driven automation and cloud solutions to servicers-reducing costs, improving compliance, enhancing borrower experiences, and creating new revenue opportunities for your business.

Our expertise spans mortgage and financial services, with a focus on automation, IT, BPO, customer service, risk management, and AI-driven process optimization.

Let's transform your business with intelligent automation and data-driven strategies.



Innovation meets insight: Curated mortgage intelligence for an industry in constant motion.

Let's mortgage-better with AI.

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