

FOR LENDERS

Your credit process, on AI.

*Your loan requests and your book run
through our engine and land back where you
work.*

More accurate, faster, lower cost per loan. We start with one of your lending workflows, such as loan requests from your inbox or a radar on your markets, and run it on your live loans 72 hours after access.

● LOAN REQUESTS

8:41 AM

MB

Mortgage broker, for the borrower
Refinance request: 120-unit garden multifamily, \$12.0M

PDF OM

XLS T-12

XLS Rent roll

PDF Leases

01
REQUEST ARRIVES

● CREDIT SPREAD V4.XLSX		your template
NOI, per OM	\$1,236,000	OM p.28
NOI, per T-12	\$1,112,400	T-12 total
Insurance, at renewal	\$201,000	Renewal notice
NOI, lender view	\$1,071,800	T-12 + reserves

02
YOUR SPREAD
FILLED, SOURCED

03
MEMO DRAFT,
GAPS NAMED

TITLEMAN · CREDIT MEMO DRAFT

1.39x on the OM's NOI. 1.21x on the lender view.

120-unit garden multifamily · \$12.0M requested · 6.25%, 30-year

DSCR, lender view
1.21x

Debt yield
8.93%

Gaps named
3

HIGH

The OM carries insurance \$54,400 under the T-12.

T-12 acct 6300 · OM p.24

Everything your firm already has, working together with 2,100+ sources.

We connect what you already use and match it against our property base, starting with one workflow in 72 hours.

WHAT OF YOURS WE CONNECT

- **The files you already have:** OMs, rent rolls, T-12s, leases, data-room PDFs, and your own Excel models up to 40 MB.
 - **Loan requests you forward by e-mail:** each loan request package comes back as one property underwriting, reviewed by our team first.
 - **The AI assistant your team already uses:** Titleman works inside it.
-
- **Set up by our team when we start:** your data warehouse (read-only), your CRM, a firm address that files incoming mail, a drop for whole data rooms.

WORKS WITH



WHAT IT MEETS

2,100+

sources

~6M

properties in our base

~50

signal types

Owners, sales, loans and maturities, permits, and dated events such as tax delinquency, foreclosure filings and code violations. Deepest in FL, TX, NC, CA, NJ, NY, MA and WA.

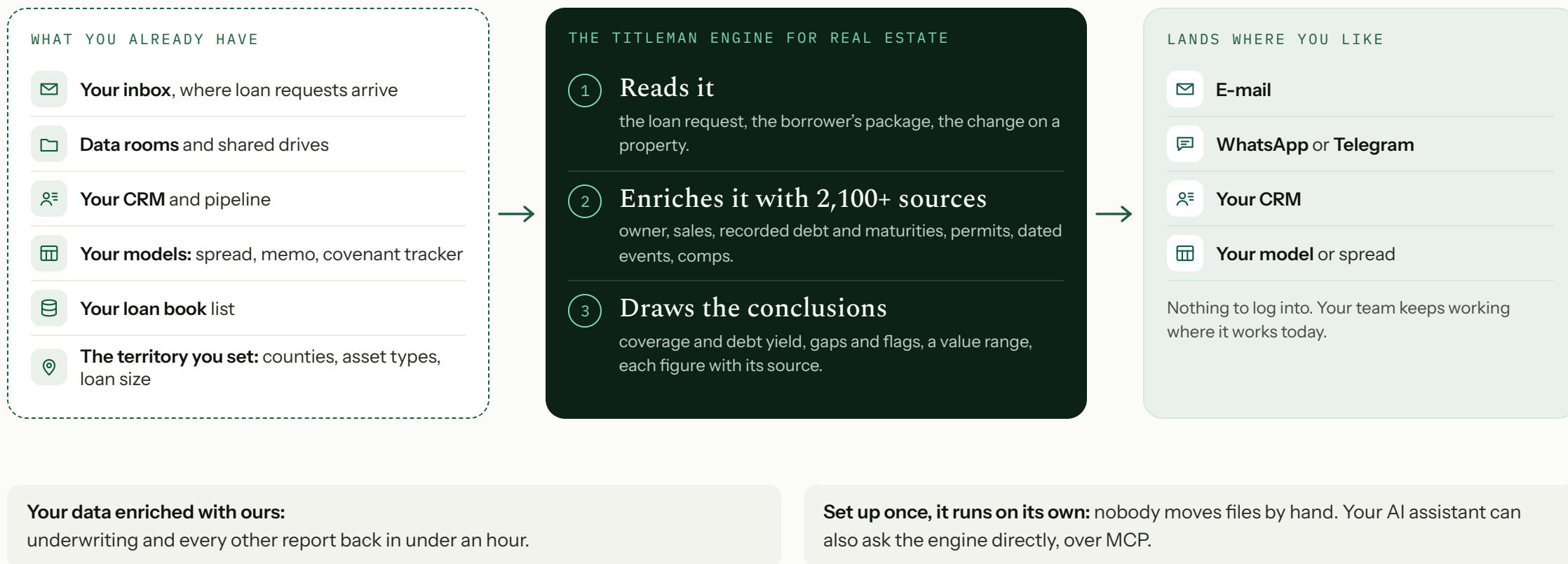
Every figure keeps its date, and its source inside the report.

Your files stay in your firm's workspace.

DONE BY OUR TEAM IN THE
72-HOUR START

Send us your loan book's property list. Our team matches every row to our property base and returns it with the maturities we hold, owner, permits and dated events such as tax delinquency and foreclosure filings, each with its date. What we could not match is named, not guessed. Our team does this for you during the start.

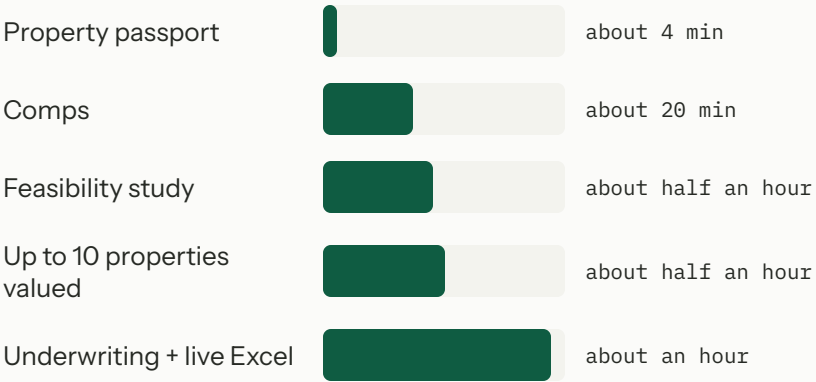
Your stack, any stack. Our engine in the middle. Answers land where you work.



YOURS ONLY · NDA FIRST · YOUR SIGN-OFF

Your credit desk on AI: faster loans, lower cost per loan.

FASTER



Medians of our production runs, last 30 days, from the request to the delivered files.

MORE ACCURATE

Every input shows its source and date; every result shows its formula.

What we could not find is named as missing, never filled in.

The same comps request returns the same set; the same feasibility request returns the same study for 30 days.

LOWER COST PER LOAN

~1,000 data points

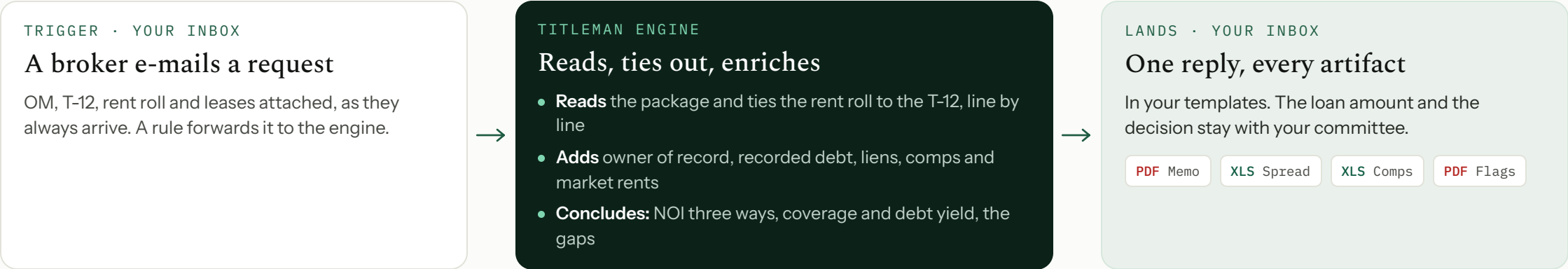
in one underwriting, each marked as found with its source, computed by formula, or missing. One request returns the memo and the live Excel together.

Your analysts check and decide instead of collecting.

FOR A LENDER

A property underwriting from the loan request package in about an hour, plus a due-diligence checklist where every item points to its document and page. Start with one of your processes: it runs on your live loans 72 hours after we get access.

A loan request lands in your inbox. It comes back to the same inbox, fully analysed.



EXAMPLE

A \$12.0M refinance on a 120-unit garden property. The OM shows NOI of \$1,236,000; the T-12 shows \$1,112,400; the lender view, with reserves and the insurance renewal, is \$1,071,800. **Three gaps are named**, each with its page.

DSCR per OM
1.39x

Per T-12
1.25x

Lender view
1.21x

Titleman → your inbox • 9:47 AM

Re: Refinance request, 120-unit garden multifamily, \$12.0M

Credit memo draft in your committee's order	PDF • Word
Your spread, filled: NOI per OM, per T-12, lender view	XLSX, live formulas
Comps: 5 sales of the same type within a mile	XLSX
Collateral page: owner, recorded debt, liens	PDF
Flags and questions to send back to the borrower	3 gaps named

The credit memo, drafted in your committee’s order, with the gaps named.

COMES IN	The screened package, the amount requested, your rates and your memo template.
COMES BACK	A memo draft: collateral, owner of record against the borrower entity, liens and court records on the collateral, market rents and sales comps, NOI three ways, coverage and debt yield across rates, findings, questions for the borrower.
TEMPLATE	Yours , with the live Excel behind every number.
REPLACES	An analyst’s day assembling the memo. The loan amount and the decision stay with your committee.

CREDIT MEMO • DRAFT FOR COMMITTEE

120-unit garden multifamily: refinance, \$12.0M requested

COLLATERAL AND OWNER

Owner of record matches the borrower entity.

parcel record • 2 Oct 2026

One open mortgage, recorded 2019; no other liens found.

recorded 2019 • read 2 Oct

MARKET

In-place rents 3.1% under 6 rent comps within a mile.

listings read 1 Oct 2026

5 sales of the same type within a mile, 24 months.

recorded sales

FINDINGS

HIGH OM insurance is \$54,400 under the T-12.

T-12 acct 6300 • OM p.24

MED OM payroll is \$38,000 under the T-12; no staffing plan.

T-12 acct 6400 • OM p.27

MISSING No bound insurance quote in the package.

Named, not filled in

COVERAGE AND DEBT YIELD, ON \$12.0M, 30-YEAR AMORTIZATION

NOI BASIS	NOI	DSCR AT 6.25%	DSCR AT 6.75%	DEBT YIELD
Per OM	\$1,236,000	1.39x	1.32x	10.30%
T-12	\$1,112,400	1.25x	1.19x	9.27%
Lender view	\$1,071,800	1.21x	1.15x	8.93%

A new signal in your territory reaches you already analysed.



EXAMPLE

A bridge lender sets multifamily, \$5–25M, in two counties. On Monday morning the digest shows three new items. **The first is a borrower** whose interest-only loan comes due in March, with coverage reported at 1.08x.

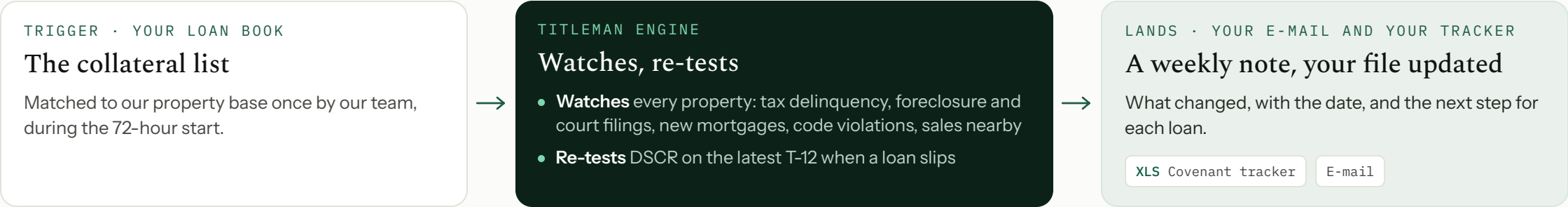
New this week
3

Maturing ≤ 24 mo
1

Distress
1

Radar · morning digest · Telegram		
3 new in your territory: multifamily, \$5–25M		
MATURING	Garden, 186 units: matures Mar 2027, IO balloon, reported DSCR 1.08x	Jun 2026
FORECLOSURE FILED	Mid-rise, 92 units: filed by another creditor	7 Oct 2026
NEW OWNER	Townhome rental, 64 units: sold, new owner of record	6 Oct 2026
Each with the owner behind the LLC and a first read on coverage at today's rates		analysed

Your loan book, watched every week. What changed lands in your covenant tracker.



EXAMPLE

A 240-loan book. In one week, three properties change: an unpaid tax bill, a second mortgage and a code violation. **Loan 0418 re-tests at 1.18x** against a 1.20x covenant and is flagged in your tracker.

Loans watched

240

Changed

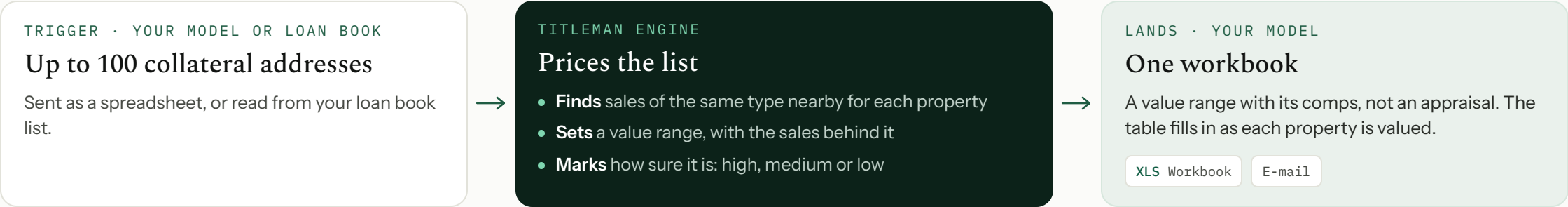
3

Below covenant

1

Book watch · weekly · your e-mail		
Your book: 3 changes this week		
TAX DELINQUENT	Loan 0418: second-half taxes unpaid · DSCR re-tested on the latest T-12: 1.18x	9 Oct 2026
RECORDED MORTGAGE	Loan 0302: a second mortgage recorded	5 Oct 2026
CODE VIOLATION	Loan 0233: open violation filed	3 Oct 2026
Your covenant tracker updated: loan 0418 flagged below 1.20x		your file

Quarter-end: the whole collateral book revalued in one go, straight into your model.



EXAMPLE

The quarterly report to your investors: 100 properties behind the book, each with a value range and its comps. **Low-confidence rows** are the ones to send for a full appraisal.

Properties

100

High confidence

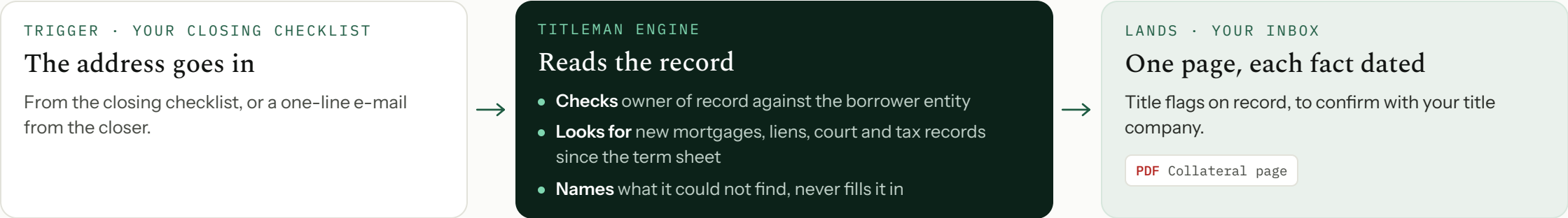
41

Low, to review

12

Into your model • quarter-end marks	
Collateral book • value ranges • 100 of 100	
031 • Garden multifamily, 120 units • 5 sales • medium	\$15.4M – \$17.6M
033 • Industrial, 142,000 SF • 6 sales • high	\$18.9M – \$21.4M
034 • Office, 61,000 SF • 3 sales • low	\$7.1M – \$9.6M
One workbook: a range, its comps and a confidence mark per property	
XLSX	

Before the wire: one page on the collateral, each fact dated, back in your inbox.



EXAMPLE

The day before funding the \$12.0M refinance. **The owner of record matches the borrower entity**, and no new mortgage or lien has been recorded since the term sheet. Tax delinquency is marked as having no source in that county.

Passport
about 4 min

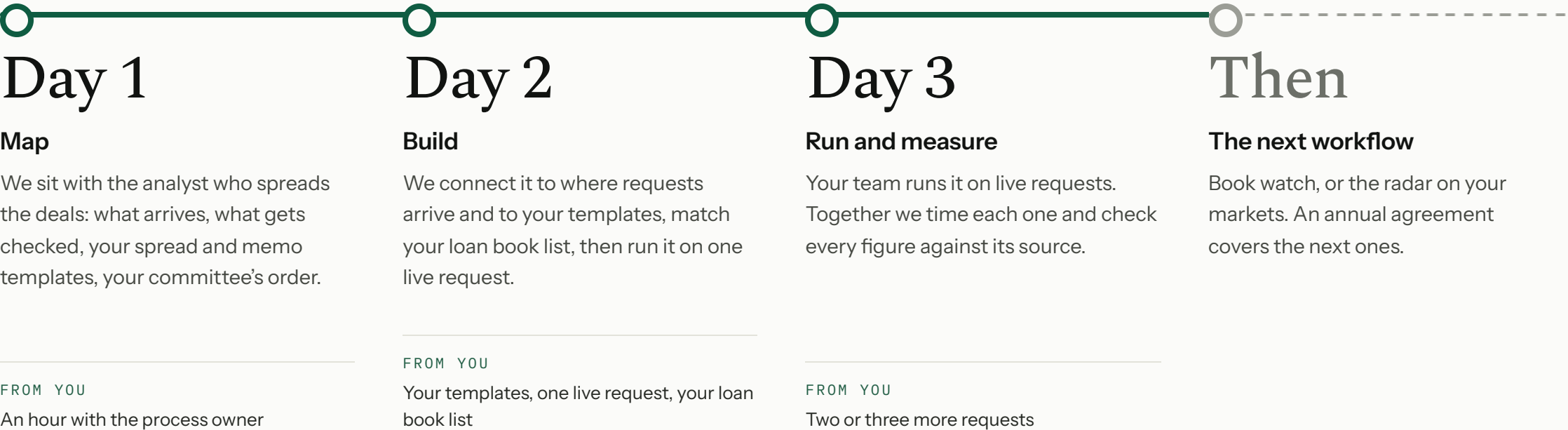
Found
2

Named missing
1

Titleman → your inbox · minutes later	
Pre-funding check: 120-unit garden multifamily	
Owner of record = borrower entity	FOUND
New mortgage or lien since the term sheet	NONE FOUND
Court cases, bankruptcy	NONE FOUND
Tax delinquency	NO SOURCE HERE

One workflow, live on your loans in 72 hours.

72 hours from the day we get access, after the NDA, on live requests.



- TO START
- 1

NDA in place
- 2

One process owner
- 3

Your templates and one live request
- 4

Your loan book list
- 5

Access to where requests arrive

We work in your mailbox, data room and templates. Your borrowers’ files stay yours.

What you send is used for your work only.

WHERE IT WORKS Your mailbox, data room, templates Beside your loan origination system, not instead of it. Hosted by us by default; in your own environment on request.	USE For your firm only Your files and results serve your work. Never another client’s, never shared.	TRAINING No training on your content Not by us, not by our subprocessors. Written into our agreement with you, section 12.8.
WHAT TO SEND Property documents only Leave out personal financial statements and anything with a social security number.	AUDIT A record of every run Who ran what, on which sources, with which template.	DELETION Returned or deleted On your request, or within 30 days after the service ends.

Decision support, not a decision. Titleman gives no credit opinion and no appraisal of its own; the decision to lend is yours. For your security team: our NDA, Data Processing Addendum and written answers to your questionnaire.

One workflow in 72 hours. *Or one hour on one of your own loans.*

Your stack, our engine in the middle, answers where you work: more accurate, faster, lower cost per loan. Reply with the workflow to start with, and we send our NDA. Or send one loan under it: we run it before the call and walk you through what came back.

The products behind each workflow: "Titleman for lenders: the products".

Alex Galt, Founder

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WHERE EACH LENDER STARTS

- ☐ **Bank CRE desk**
Workflow 1: loan requests from your inbox, in your format
- ☐ **Debt fund, bridge lender**
Workflow 2: the radar on maturities in your markets
- ☐ **Construction and BTR lender**
What the site allows; cost and return per scheme
- ☐ **Private, family-office lender**
Workflow 5: the pre-funding check
- ☐ **Loan broker, debt advisor**
Workflow 1: the property, underwritten from the package
- ☐ **Every book**
Workflows 3 and 4: book watch, revalue the book

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