

Better

AI Mortgage Platform



Congrats, you're pre-approved for a loan up to **\$450,000**



You don't need perfect credit to qualify.



Instant answers — anytime, anywhere with Betsy™ AI.



See your customized rate options in seconds.

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Discussion of certain of such factors can be found in the most recent annual report on Form 10-Q and other subsequent filings made from time to time which are available, free of charge, at the SEC’s website at www.sec.gov. New risks and uncertainties arise from time to time, and it is impossible for Better to predict these events or how they may affect us. You are cautioned not to place undue reliance upon any forward-looking statements, which speak only as of the date made, and Better undertakes no obligation, except as required by law, to update or revise the forward-looking statements, whether as a result of new information, changes in expectations, future events or otherwise.

Use of Non-GAAP Measures and Other Financial Metrics

This presentation includes certain financial measures not presented in accordance with generally accepted accounting principles (“GAAP”), including Adjusted EBITDA and Adjusted EBITDA Margin.

We calculate Adjusted EBITDA as net income (loss) adjusted for the impact of stock-based compensation expense, change in the fair value of warrants, and other non-recurring or non-core operational expenses, as well as interest and amortization on non-funding debt (which includes interest on the Convertible Note (as defined in our Form 10-K)), depreciation and amortization expense, and income tax expense. We calculate Adjusted EBITDA Margin as Adjusted EBITDA divided by total net revenues. These non-GAAP financial measures should not be considered in isolation and are not intended to be a substitute for any GAAP financial measures. These non-GAAP measures provide supplemental information that we believe helps investors better understand our business, our business model and how we analyze our performance. We also believe these non-GAAP financial measures improve investors’ and analysts’ ability to compare our results with those of our competitors and other similarly situated companies, which commonly disclose similar performance measures.

However, our calculation of Adjusted EBITDA and Adjusted EBITDA Margin may not be comparable to similarly titled performance measures presented by other companies. Further, although we use these non-GAAP measures to assess the financial performance of our business, these measures exclude certain substantial costs related to our business, and investors are cautioned not to use such measures as a substitute for financial results prepared according to GAAP. Non-GAAP financial measures have limitations in their usefulness to investors because they have no standardized meaning prescribed by GAAP and are not prepared under any comprehensive set of accounting rules or principles. As a result, non-GAAP financial measures should be viewed as supplementing, and not as an alternative or substitute for, our financial results prepared and presented in accordance with GAAP. For a reconciliation of non-GAAP measures used in this presentation to the closest comparable GAAP measures, see the “Reconciliation of Non-GAAP Measures” section of this presentation.

A reconciliation of Adjusted EBITDA to Net Loss on a forward-looking basis cannot be provided without unreasonable efforts, as the Company is unable to provide reconciling information with respect to benefit for income taxes, stock-based compensation, and changes in fair value of warrant and equity liabilities, all of which are adjustments to Adjusted EBITDA.

Key Metrics

In this presentation, we refer to the following key metrics: Funded Loan Volume represents the aggregate dollar amount of all loans funded in a given period based on the principal amount of the loan at funding. Loan Volume consists of Funded Loan Volume and Processed Volume. Processed Volume includes loans processed on the Tinman platform on behalf of our strategic partners but not funded by Better. Purchase Loan Volume represents the aggregate dollar amount of purchase loans funded in a given period based on the principal amount of the loan at purchase date. Refinance Loan Volume represents the aggregate dollar amount of refinance loans funded in a given period based on the principal amount of the loan. HELOC Loan Volume represents the aggregate dollar amount of HELOC loans funded in a given period based on the principal amount of the loan at funding. D2C Loan Volume represents the aggregate dollar amount of loans funded in a given period based on the principal amount of the loan at funding that have been generated from direct interactions with customers using all marketing channels other than our partner relationships and our Tinman AI Platform channel. Tinman AI Platform Funded Loan Volume represents the aggregate dollar amount of loans funded in a given period based on the principal amount of the loan at funding that have been generated through one of our partner relationships. Total Loans represents the total number of loans funded in a given period, including purchase loans, refinance loans, HELOC loans and closed-end second lien loans.

Use of Data

The data contained herein is derived from various internal and external sources we believe to be reliable. No representation is made as to the reasonableness of the assumptions within or the accuracy or completeness of any projections or modeling or any other information contained herein. Accordingly, any liability in respect of the information contained herein or in respect of this presentation (including in respect of direct, indirect or consequential loss or damage) is expressly disclaimed. Any data on past performance or modeling contained herein is not an indication as to future performance, and the Company disclaims any obligation, except as required by law, to update or revise the information in this presentation, whether as a result of new information, future events or otherwise.

Q1 2026 Highlights & Key Developments

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Q1 2026 Loan Volume of \$1.6B exceeded high end of guidance

Q1 2026 Loan Volume

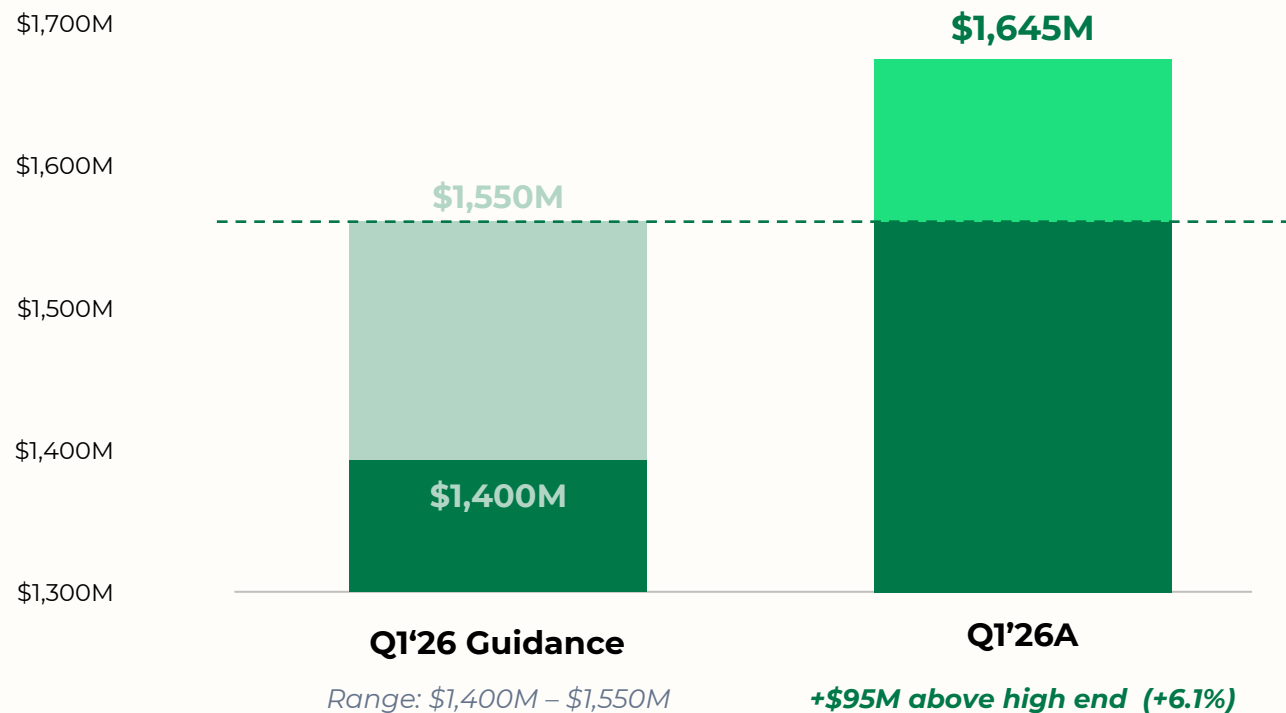
\$1,645M

vs. guidance of \$1,400M – \$1,550M

▲ **89%** **+\$777M**

YoY Growth vs. Q1 2025

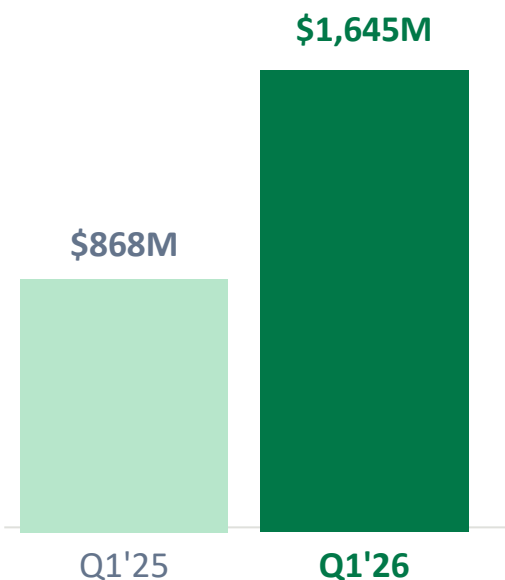
Guidance vs. Actuals



Q1 2026 results: YoY uplift across Loan Volume and Total Net Revenues

Q1'26 Loan Volume

\$1,645M

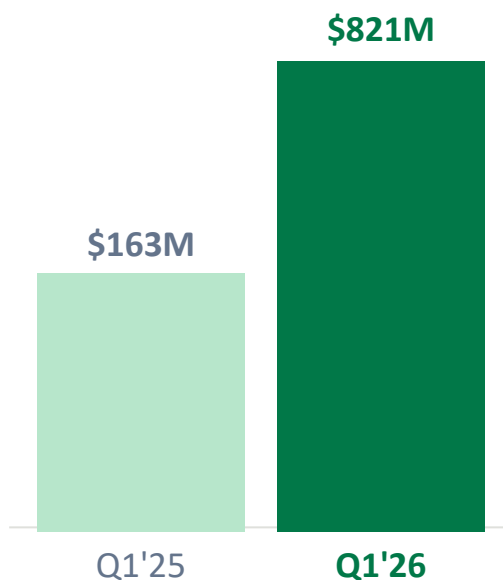


▲ 89% +\$777M

Change vs. Q1'25

Q1'26 Tinman AI Platform Volume

\$821M

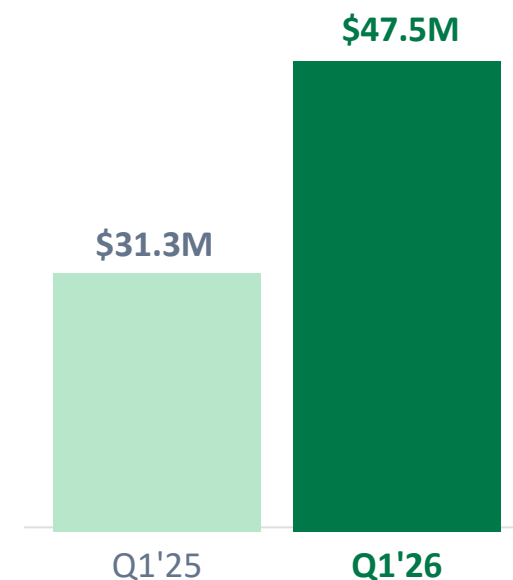


▲ 404% +\$658M

Change vs. Q1'25

Q1'26 Total Net Revenues¹

\$47.5M



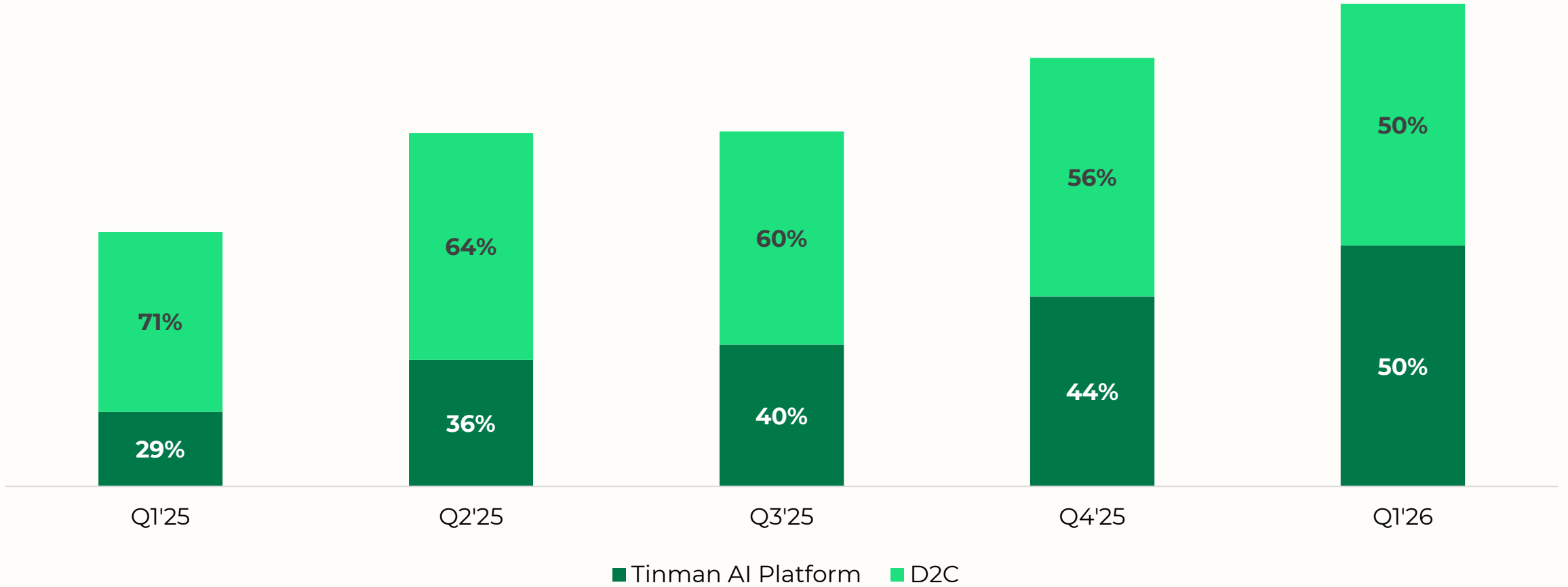
▲ 52% +\$16.2M

Change vs. Q1'25

Tinman AI Platform continues to gain share

% of Loan Volume by Channel

Half of all Loan Volume is now driven by the Tinman AI Platform



Strategic actions underway to drive profitability and simplify operations

01

New capital strengthens our balance sheet and supports growth

\$69M of new capital raised¹



Common Equity Follow-on Offering



Proceeds support continued investment in origination growth

02

Removing \$25M of costs from operations

Eliminating expenses not tied to our core operating priorities

Savings span corporate overhead, vendor contracts, and the U.K. bank divestiture

Benefits begin flowing through the P&L in Q2 2026

Strategic actions underway to drive profitability and simplify operations

03

Warehouse line improvements

Sufficient capacity to fuel medium-term origination growth driven by Tinman AI Partnerships

<u>Warehouse Line</u>	<u>Old</u>	<u>New</u>
Line 1	\$175M	\$175M
Line 2	\$175M	\$350M
Line 3	\$250M	\$350M
	\$575M	\$850M

04

Divesting U.K.-based bank



- Investment bank has been retained
- Active sale process underway



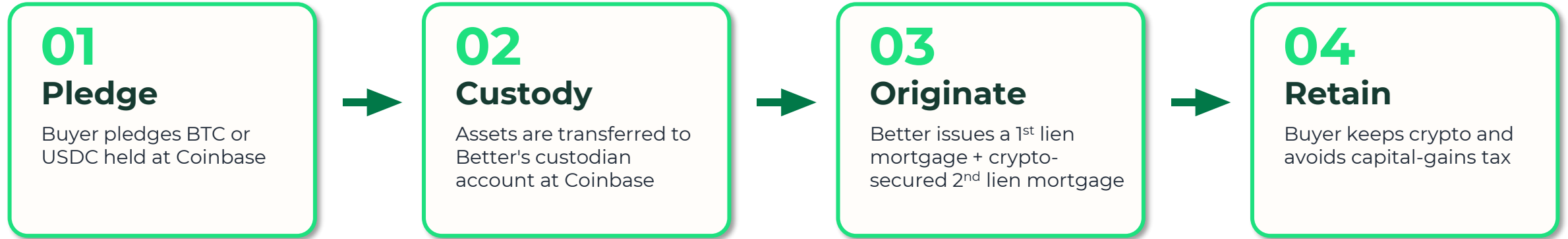
- Classified as discontinued operations



- No additional capital contributions expected

Better × **coinbase**: the first crypto-backed conforming mortgage

100% LTV mortgage achieved through pledging assets plus house at a competitive rate and frictionless process



Unlocking demand through TAM expansion and tax efficiency

14%

of U.S. adults¹

hold crypto as of 2025 ; a pool of home buyers underserved by cash-down-payment underwriting

13%

of millennial & Gen Z home buyers²

sold crypto to fund a down payment; forced to choose between a home and long-term crypto exposure

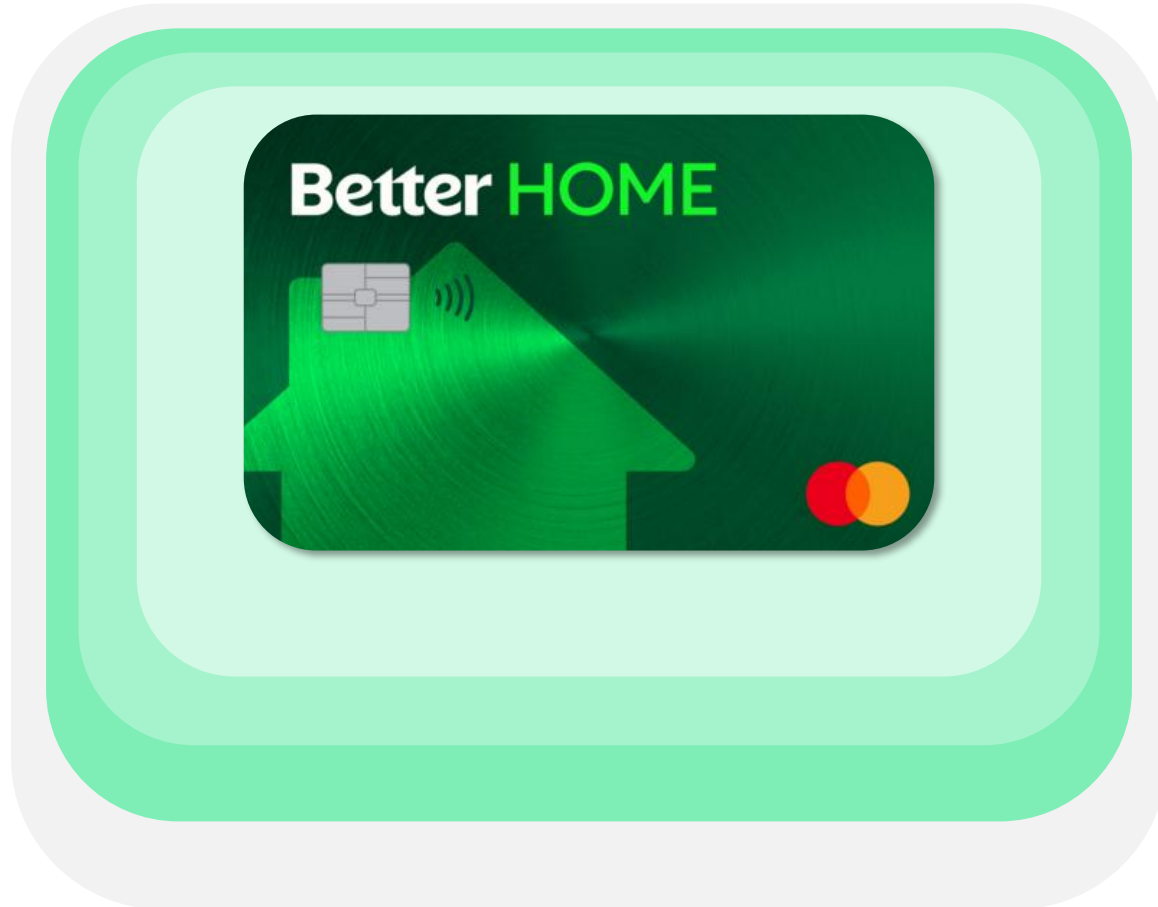
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capital-gains

Pledging preserves crypto upside and sidesteps a tax bill tied to liquidation

Better × stripe : a modern access layer for the \$21.4T home equity market

The largest asset on the American household balance sheet now made instantly accessible for 85+ million homeowners



Instant access

Funds spendable the moment a HELOC is funded; no waiting on disbursements.

1% cash back

A first for the HELOC product; rewards on every eligible purchase.

Mobile wallet ready

Virtual card available at funding; add to Apple or Google Wallet and spend immediately.

Summer 2026

Available to all approved Better HELOC customers as a disbursement option.

Category leaders are picking Better; live partners are scaling with more in the pipeline

Live

- ✓ **Intuit Credit Karma**
Live and scaling; ramping volume across member base
- ✓ **NEO Home Loans**
Scaled and growing retail footprint
- ✓ **Finance of America**
Live and scaling; integrating HELOC flow into reverse mortgage platform
- ✓ **Coinbase**
Crypto-backed conforming mortgage product
- ✓ **Top 5 Non-Bank Originator**
Live and scaling in D2C division
- ✓ **Bank Partner**
Live and scaling

Pipeline

Channels of demand

Banks & credit unions	Non-bank originators
Consumer fintech & marketplaces	Other mortgage / housing

What we are hearing in the market

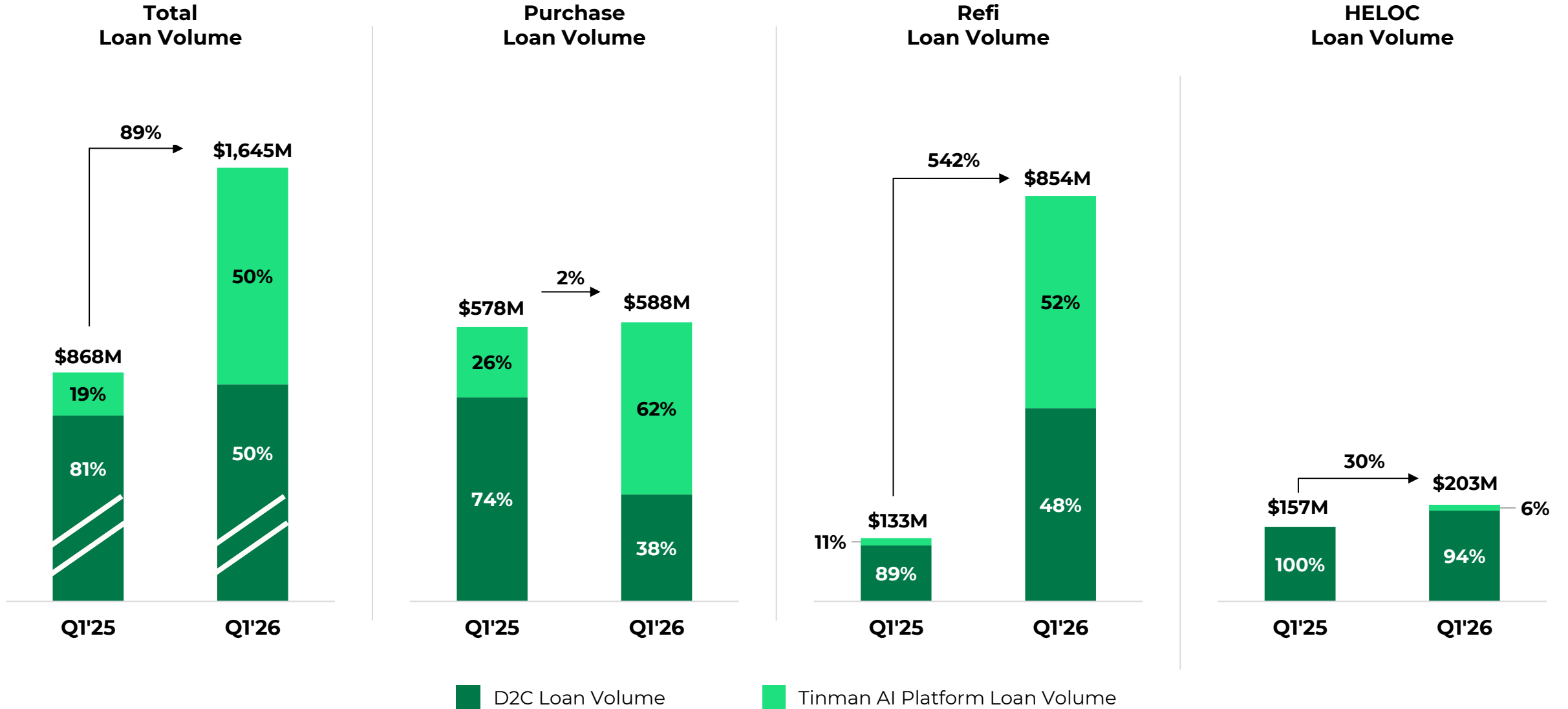
- **Banks:** high interest in scaling capacity without heavy tech investment or added ops headcount
- **Servicers:** looking to move off legacy systems and exploring modern alternatives
- **Builders & Manufactured Housing:** underserved verticals with no fit-for-purpose solution today

Financials & KPIs

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Q1 2026 loan volume performance by product



Better

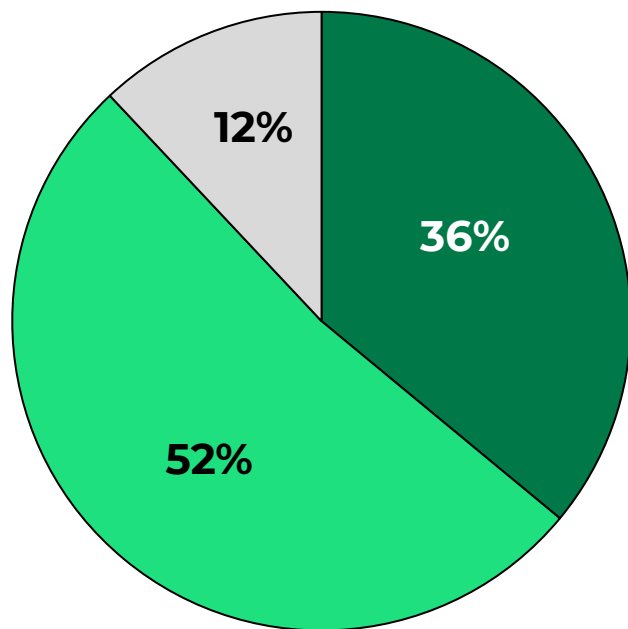
D2C Loan Volume

Tinman AI Platform Loan Volume

Q1 2026 loan volume vs. estimated Q2 2026 loan volume by product

Q1 2026A Loan Volume

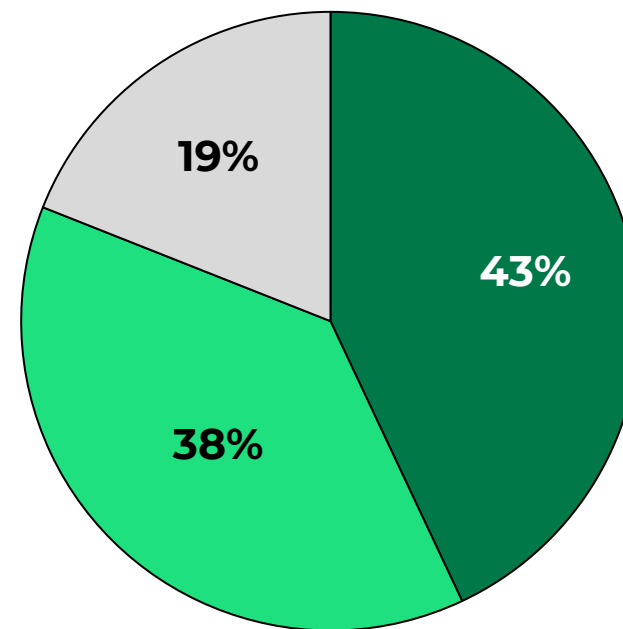
\$1,645M Loan Volume / \$47.5M Revenue / (\$18.78M) Adj. EBITDA



■ Purchase ■ Refi □ HELOC

Q2 2026E Loan Volume

\$1,650M Loan Volume / \$54.5M Revenue / (\$13.25M) Adj. EBITDA



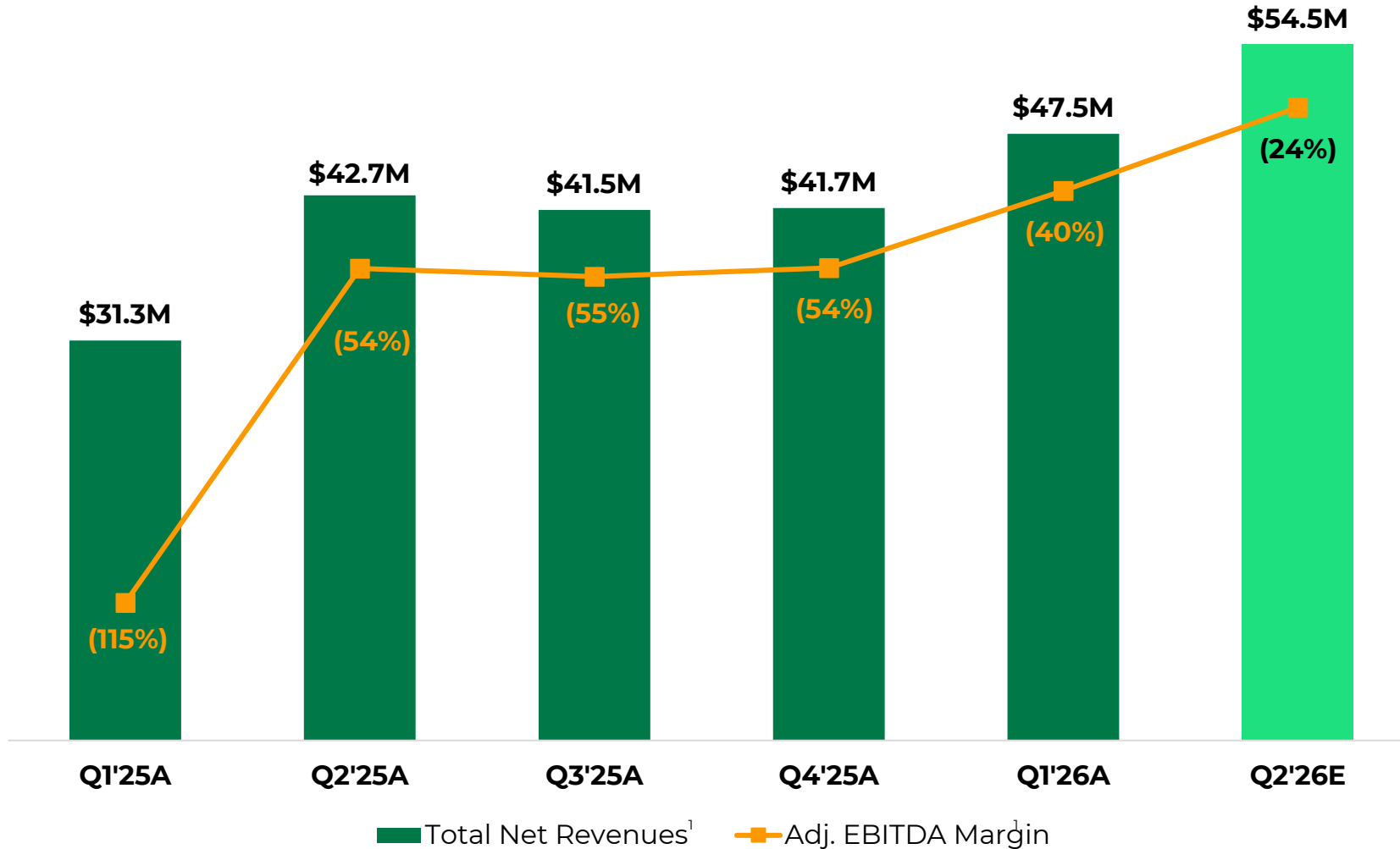
■ Purchase ■ Refi □ HELOC

Marginal unit economics per fund: aggregate D2C

	Q1 2025	Q2 2025	Q3 2025	Q4 2025	Q1 2026
Loan Units	2,196	2,974	2,939	2,946	2,835
Gross GOS Revenue	\$7,454	\$7,999	\$8,511	\$9,105	\$8,586
Concessions	(\$721)	(\$613)	(\$743)	(\$1,207)	(\$875)
Net Gain on Sale Revenue	\$6,733	\$7,386	\$7,768	\$7,898	\$7,711
Net Mortgage Interest Income ¹	\$500	\$500	\$500	\$500	\$500
Total Mortgage Revenue	\$7,233	\$7,886	\$8,268	\$8,398	\$8,211
Sales Labor Cost per fund	\$1,659	\$1,532	\$1,656	\$1,567	\$1,532
Ops Labor Cost per fund	\$1,268	\$961	\$854	\$856	\$719
Labor Cost per fund	\$2,927	\$2,493	\$2,511	\$2,422	\$2,252
Data Costs per fund ²	\$1,200	\$831	\$831	\$831	\$831
CAC per Fund (excluding brand)	\$2,606	\$3,498	\$3,151	\$2,874	\$2,833
Contribution Margin Per Fund	\$500	\$1,064	\$1,772	\$2,270	\$2,296

Marginal D2C contribution margin continues to expand as AI-driven efficiencies lower the operating cost to fund and increase revenue per fund through enhanced sales and operational performance

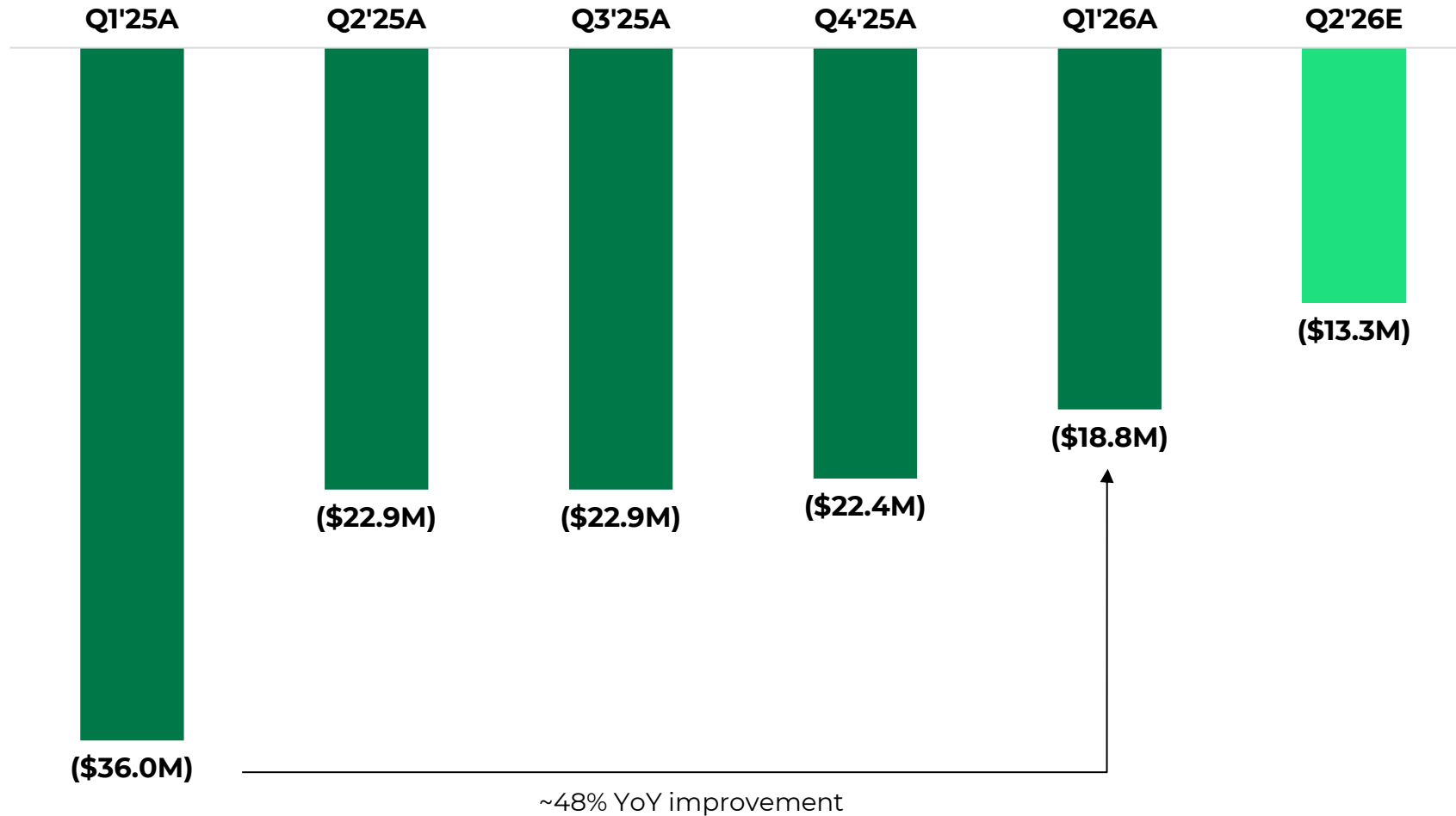
Sustained top-line improvements at increasing Adjusted EBITDA Margin



- Total Net Revenues grew 52% YoY driven by higher loan volumes and improved margins
- Adjusted EBITDA margin expanded ~75 percentage points YoY in Q1'26, reflecting operating leverage
- Continued focus on operating discipline and unit economics

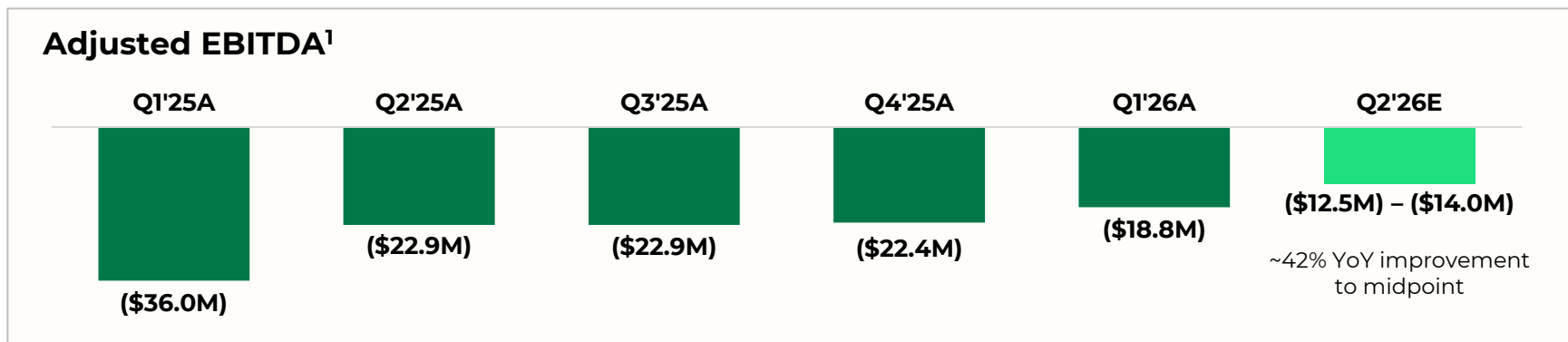
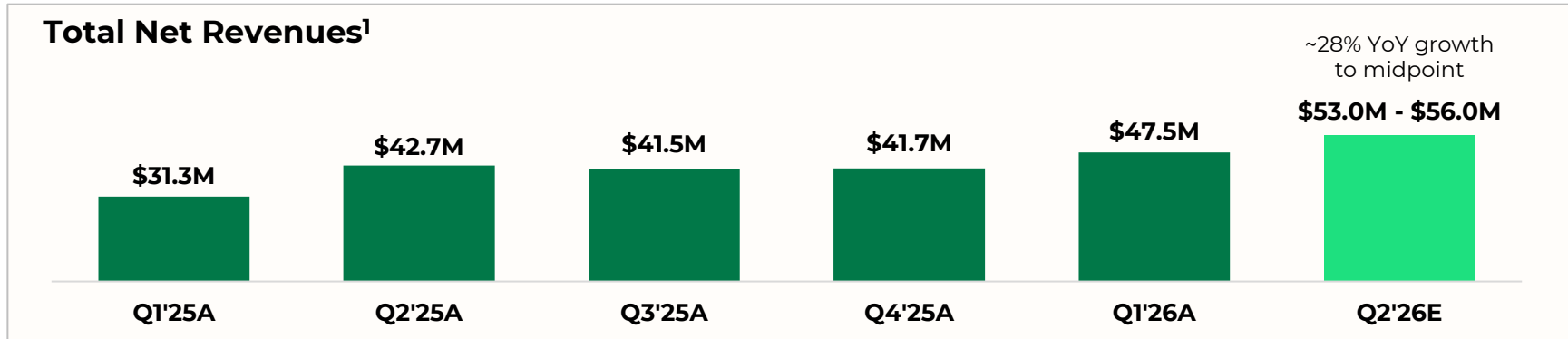
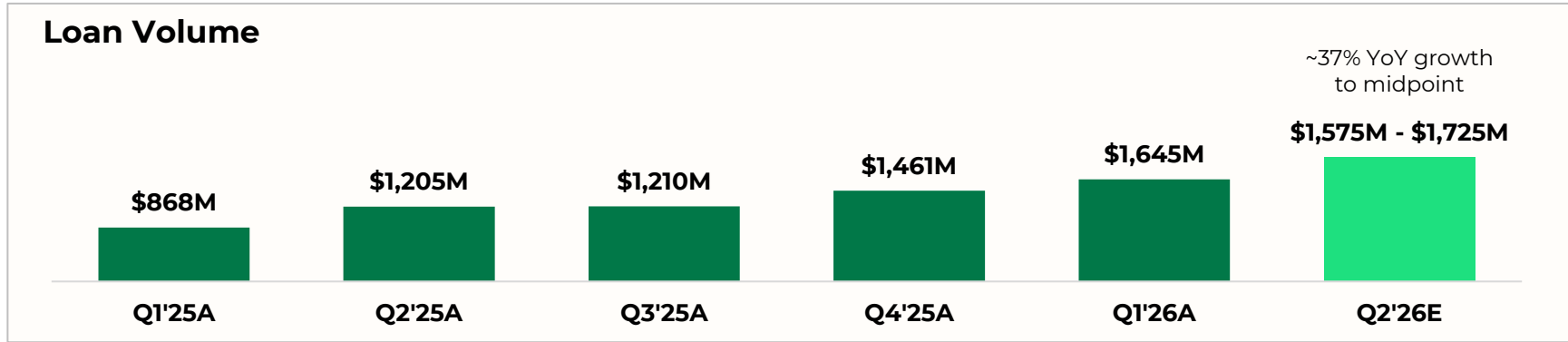
Adjusted EBITDA improvement is a proof point of the AI-enabled business model

Adjusted EBITDA by Quarter¹



- Adjusted EBITDA improved ~48% YoY to (\$18.8M), the fifth consecutive quarter of improvement
- Revenue growth outpacing expense growth
- Q1'26 marks the smallest quarterly loss since the IPO, reinforcing the path already underway

Looking ahead to Q2 2026



Q2'26 Guidance:

- \$1,575M to \$1,725M of Loan Volume in Q2'26, the midpoint of which is \$1,650M
- \$53.0M to \$56.0M of Total Net Revenues in Q2'26, the midpoint of which is \$54.5M
- (\$12.5M) to (\$14.0M) of Adjusted EBITDA in Q2'26, the midpoint of which is (\$13.25M)

Balance sheet & liquidity summary

(\$ in thousands)	Quarter Ended March 31,	Quarter Ended December 31,
Assets	2026	2025
Cash and cash equivalents	64,265	79,357
Restricted cash	9,412	8,926
Mortgage loans held for sale, at fair value	563,036	466,681
Other receivables, net	16,144	10,716
Assets held for sale	841,254	873,564
Property and equipment, net	1,944	1,815
Right-of-use assets	4,460	4,678
Internal use software and other intangible assets, net	17,968	17,349
Goodwill	10,995	10,995
Derivative assets, at fair value	6,017	4,210
Prepaid expenses and other assets	33,300	27,143
Total Assets	1,568,795	1,505,434
Liabilities		
Warehouse lines of credit	507,581	411,862
Senior notes	198,802	198,802
Liabilities held for sale	778,721	784,980
Accounts payable and accrued expenses	60,447	58,993
Escrow payable and other customer accounts	664	172
Derivative liabilities, at fair value	329	804
Warrant and equity related liabilities	3,240	1,476
Lease liabilities	4,383	4,629
Other liabilities	6,075	6,533
Total Liabilities	1,560,242	1,468,251
Stockholders' Equity/(Deficit)		
Common stock	2	2
Additional paid-in capital	2,153,072	2,109,762
Accumulated deficit	(2,146,549)	(2,076,238)
AOCI	2,028	3,657
Total Stockholders' Equity/(Deficit)	8,553	37,183
Total Liabilities and SE	1,568,795	1,505,434

- Liquidity balance of \$136M¹
- Post-quarter capital raise in early April **added ~\$69M of cash²**, not reflected in Q1'26 cash and cash equivalents balance
- QoQ shifts across Short-term investments, Loans Held for Investment, and others reflect U.K. bank reclassification as discontinued operations
- Total warehouse capacity of \$850M, an increase of \$275M of capacity from 12/31/25

Reconciliation of Non-GAAP Measures

<i>(Amounts in \$ thousands)</i>	Quarter Ended March 31, 2025	Quarter Ended June 30, 2025	Quarter Ended September 30, 2025	Quarter Ended December 31, 2025	Quarter Ended March 31, 2026
Net loss	(\$50,557)	(\$36,270)	(\$39,125)	(\$39,920)	(70,311)
Income tax (benefit) / expense	145	94	145	141	(1,566)
Depreciation and amortization expense	3,773	3,287	3,132	3,059	2,997
Stock-based compensation expense	4,033	4,252	4,271	7,876	23,795
Interest and amortization on non-funding debt	1,705	6	-	3	-
Restructuring, impairment, and other expenses	570	1,206	817	(2,399)	(857)
Change in fair value of warrants and equity related liabilities	(228)	572	5,578	(5,853)	6,202
Loss from discontinued operations	4,585	3,906	2,236	14,717	20,961
Adjusted EBITDA	(35,974)	(22,947)	(22,946)	(22,376)	(18,779)
Net Loss Margin	(161.4%)	(85.0%)	(94.2%)	(95.7%)	(148.0%)
Total Net Revenues	31,328	42,685	41,549	41,701	47,497
Adjusted EBITDA Margin	(114.8%)	(53.8%)	(55.2%)	(53.7%)	(39.5%)

Appendix

Better



Homeownership market is enormous

01
Largest and most tangible asset class in the world

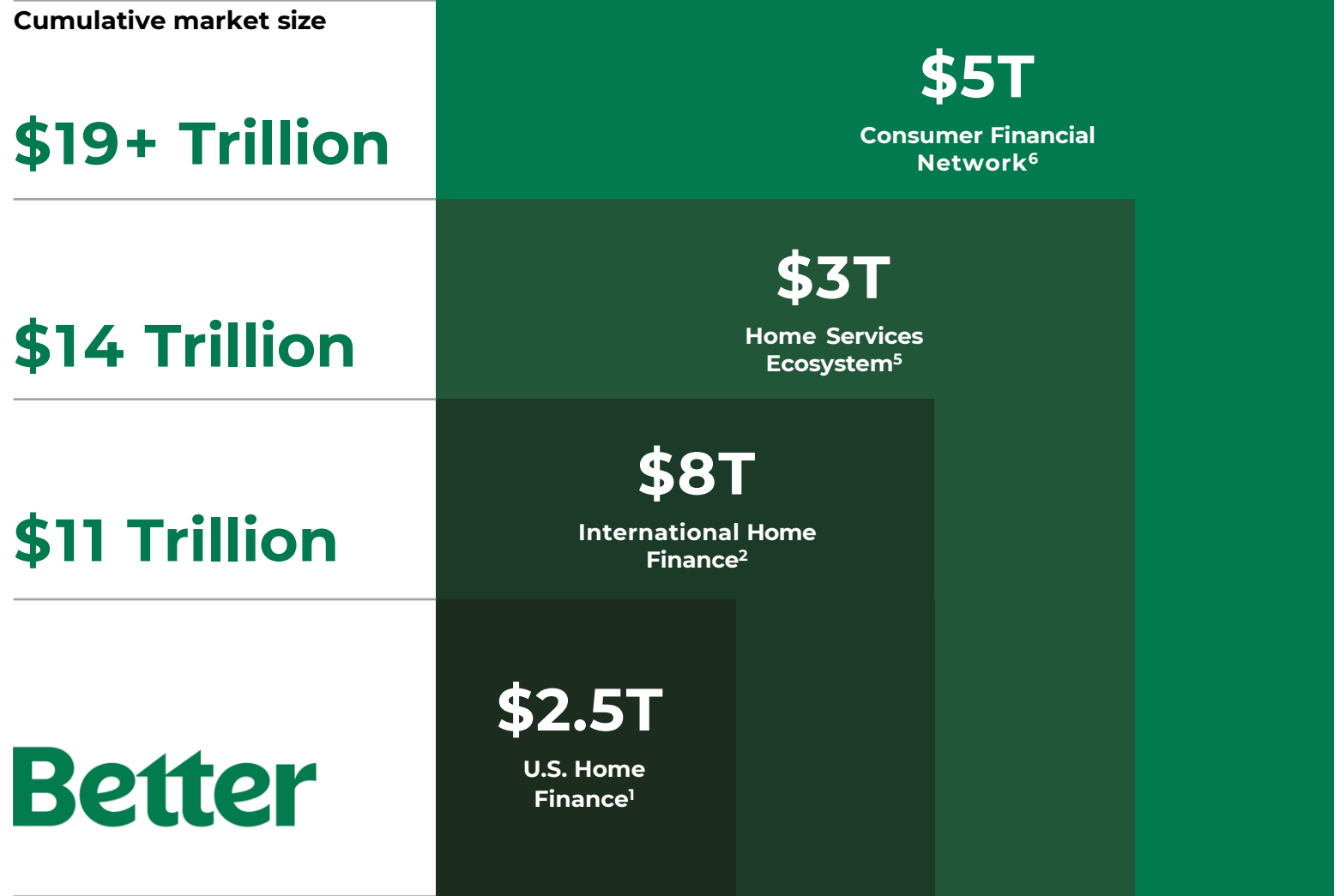
\$11 Trillion
Avg. Annual Spend within Global Housing Market^{1,2}

02
Bedrock of the U.S. economy

15-18%
of U.S. GDP since 2001³

03
Home mortgages are a key part of household finances

~69%
Mortgage Debt within Total Household Debt⁴



Better



1) MBA Mortgage Originations (2027).
2) Allied Market Research "Mortgage Lending Research, 2031" less \$2.5T U.S. Home Finance market size.
3) National Association of Home Builders historical average.

4) Federal Reserve Economic Data Balance Sheet of Households (December 2024).
5) Technavio "Home Services Market Analysis" (2029).
6) Federal Reserve Bank of New York "Household Debt and Credit Report" non-mortgage debt (Q1 2025).

However, mortgage process remains challenging and archaic for consumers

The homeownership status quo is broken



Expensive

Buyers pay fees to up to **10 intermediaries**, accounting for **~10%** of home price¹



Slow

The underwriting process can take up to **45 days**²



Outdated

Innovation is going backwards with incumbents using legacy systems



Complicated

Mortgage documents can reach **500 pages** long³

Our AI platform delivers a Better experience



Best-in-class experience

*70 Net Promoter Score⁴
4.2 out of 5 Trustpilot Score⁵*



Faster home purchase

*Rate Quotes: 3 seconds
Pre-approval: 3 minutes
Loan Close: 3 weeks*



More cost-efficient

AI eliminates certain manual tasks, cutting cost-to-originate

1) Homelight - "Fees and Costs Associated with Selling a House in 2023".

2) Realtor.com - "How Long Does It Take to Get a Mortgage?".

3) CNN Money - "500-page Mortgage Applications are the New Normal" Trulia - "Sale Fail".

4) Net Promoter Score as of March 01, 2025.

5) Q1'26 average Trustpilot score

6) Average Origination Cost per Funded Loan based on Q3'25 Funded Loan Volume compared to the mortgage industry median reported by MBA.

Better

Tinman® AI Opportunity in the Mortgage Industry



Tinman® AI Platform

Software | Fulfillment | Capital Markets |
Compliance | Sales



Direct-to-Consumer

Tinman is purpose-built AI that fundamentally reshapes mortgage economics

Over \$110B in originations and years of investment in our AI platform, **Tinman®** and **Betsy™**

Redefining how mortgages are originated, processed, and delivered at scale

Ultimately, this enables a faster, cheaper, and better mortgage experience for homeowners and platform clients

Better offers a broad suite of home financing solutions to a qualified customer base

Purchase

36% of Q1'26 Loan Volume

Anchors our franchise in the largest segment of the U.S. mortgage market

Refinance

52% of Q1'26 Loan Volume

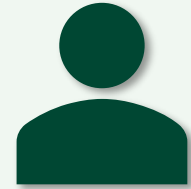
Helps homeowners capture monthly savings the moment their rate is "in-the-money"

Home Equity

12% of Q1'26 Loan Volume

Enables homeowners to access cash without giving up their lower first lien rate

Our Average Customer Profile¹



\$340k

Average loan balance

44

Age

748

FICO score

We are relentlessly focused on improving three success vectors

Distribution

Structural distribution advantage driven by our partners with millions of embedded customers

- Our partnerships are structured so customers are brought to us, inverting the typical origination model
- **Credit Karma:** 149M members
- **NEO:** 70 local branches and 140 mortgage advisors
- **Top 5 Non-Bank Originator:** ~3,500 local mortgage advisors



Operational costs

Structural operating cost advantage that is multiplied by our AI platform

- Tinman automates up to 80% of repetitive loan production tasks, reducing manual work
- Betsy™ resolves DTI issues instantly by pulling loan facts, guidelines & drafting communications in seconds
- Production scales through AI efficiency, growth without added overhead



Cost of capital

Structural funding advantage with established bank relationships and defi capital

Capital-Light Model

- Investors and partners buy loans via platform

Warehouse Lines

- Positioned to expand warehouse capacity to support partnership volume growth
- Diversifying funding sources to reduce concentration risk

Defi Capital

- Working towards a secured tokenized credit facility via stable coin ecosystem



The AI engine behind the next era of mortgage origination

MODERNIZING THE PAST

Elevating Legacy Models

Retail Mortgage Branches
AI-augmented loan officers & rapid digital-first customer journeys



Non-Bank Originators
Automation replacing complex legacy infrastructure



Top 5 U.S. Non-Bank Mortgage Lender



Bank Origination Units
Streamlining bloated processes with intelligent decisioning



Bank Partner

\$2.5T | US Mortgage Market

Better



BUILDING THE FUTURE

Powering Next-Gen Fintechs



Embedded Mortgage APIs
Any fintech can offer mortgage via plug-and-play infrastructure

credit karma



AI-Native Origination
Unified platform with AI-powered pipelines from application to close



DeFi Liquidity Network
Tokenized mortgage capital unlocking lower-cost funding



AI + DeFi | Technology Stack

Best in Class | Credit Decisioning

API-First | Architecture

Seamless tech and monthly savings are unlocking a massive embedded mortgage opportunity within Credit Karma

INTUIT
creditkarma

149M
Members¹

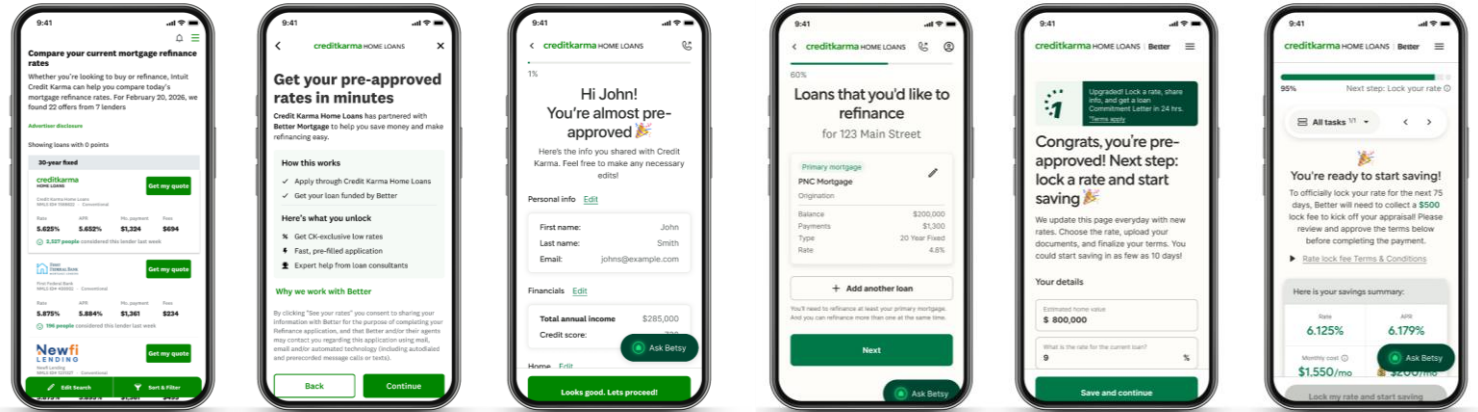
43M

Monthly Active Users¹

60%+

of Americans who took out a mortgage in 2025 were Credit Karma members

A seamless customer experience never leaving the Credit Karma app



\$398

Average monthly savings per
Credit Karma + Better mortgage
customer²

5

Clicks to approval and
9 clicks to loan lock

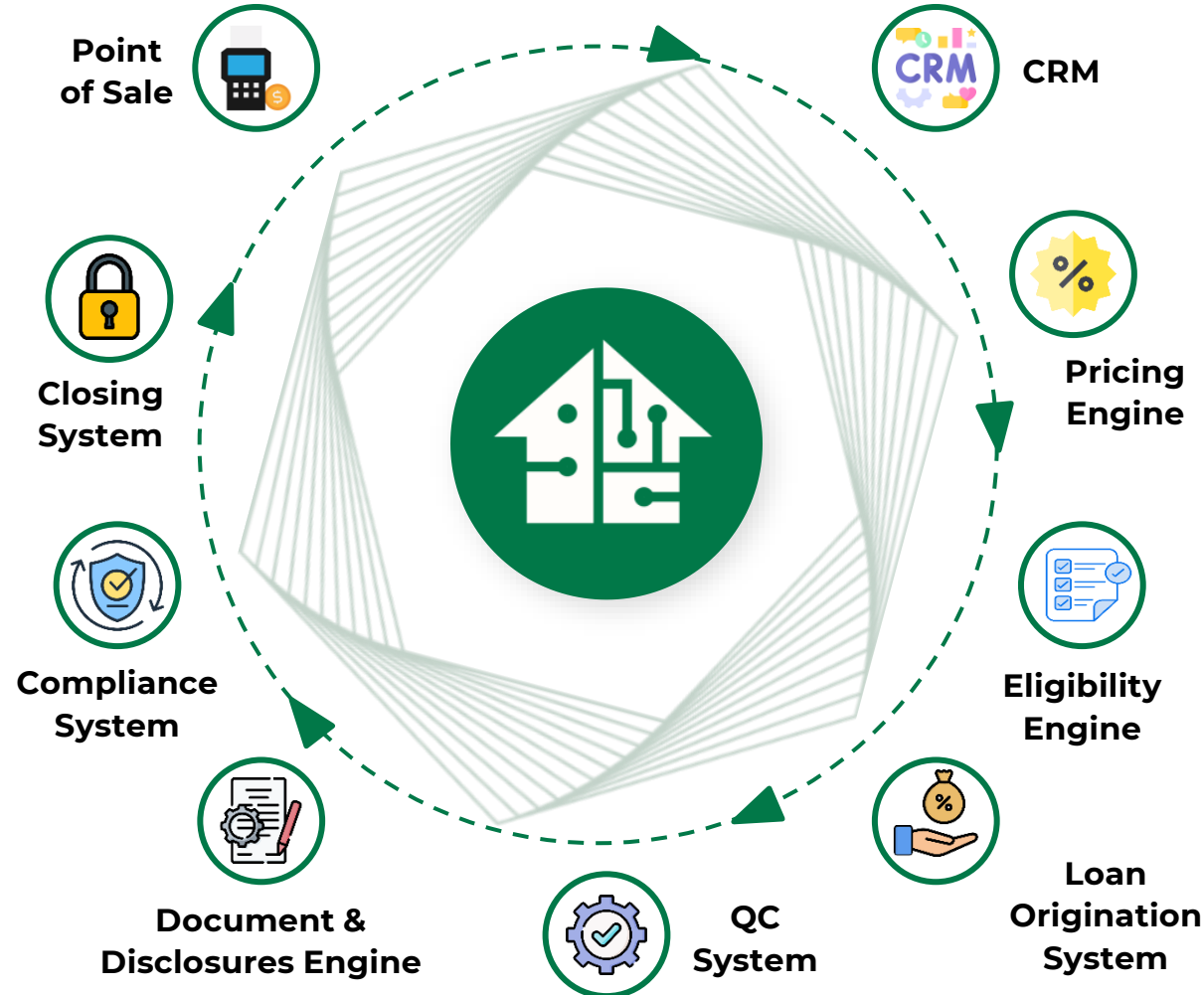
Powered by Tinman®, our proprietary & comprehensive AI mortgage platform

Customer Experience

- Tinman® AI drives better, faster, and cheaper customer experience
- Customer can interact digitally with Tinman® to manage entire process
- Higher approval rate and lower interest rate for consumers
- Dynamically surface pricing options flexibly adjusted by customer
- Obtain/refinance loan, insurance, or real estate agent as convenient

One-Day Mortgage

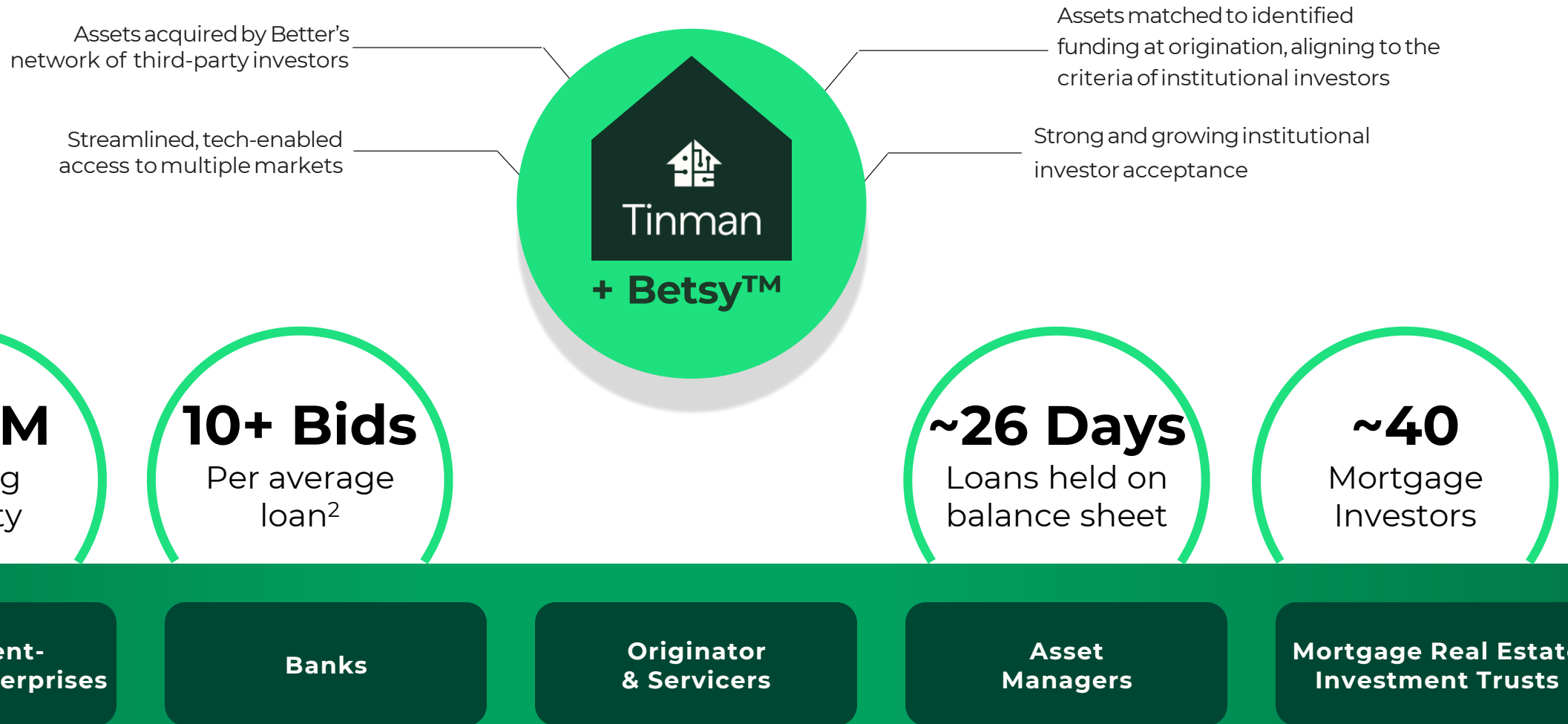
Tinman®



Operational Excellence

- Tinman® AI triangulates consumer attributes, property attributes, and unique investor criteria
- Powers rapid review of loan files
- Over \$100B of originated volume at 50%+ cost saving
- Default rate is one-third of the industry average
- “Taskify”, the loan production process, by reducing high-cost labor into machine-driven tasks
- Consistent and singular format data

Light balance sheet and low-risk funding model, attracting new mortgage investors



Scalable and integrated platform with a best-in-class customer experience



Expand Technology Automation

Our strategy is to fully automate the manual aspects of the homeownership process



Rapidly Improve Efficiency

Through advancements of Tinman® AI, we will continue to grow contribution margin in our existing business



Tinman® AI Platform

Leverage our scalable end-to-end technology to offer our partners' customers a faster, cheaper homeownership experience



Path to Profitability

Continue reducing legacy mortgage operations and customer acquisition costs through greater AI adoption