



Security at LANIS TIER|ONE

How we protect your company, your loan officers and your borrowers

Loan files contain your borrowers' most sensitive information. LANIS TIER|ONE is built so that information stays private, stays with the company that owns it, and travels only over encrypted connections.

Built and Hosted in the USA

- LANIS TIER|ONE was developed in the **United States** by a software company based in Los Angeles, California, and all additional development has been done in the United States, using modern AI-assisted development tools. The LANIS application does not send borrower or loan data to AI services.
- LANIS runs on **Railway**, a cloud infrastructure provider independently audited under **SOC 2 Type 2** and **SOC 3**, with application servers and databases in the **United States**. Railway's public SOC 3 report and Trust Center are available at railway.com.

Encrypted Everywhere It Travels

- Every connection to LANIS, in the browser and between our systems, uses **HTTPS (TLS)** encryption with an automatically renewed security certificate.
- Credit reports are requested through an encrypted connection to the credit provider and saved directly to the loan file.

Your Data Stays Yours

- **Company isolation:** each company can see only its own users and loan files. Access is checked by our servers on every request, not just hidden in the screen.
- **Role-based access:** Loan Officers, Loan Processors, Company Administrators and managers each see only what their role allows. Wholesale Account Executives get view-only access, limited to their own lending.
- We never sell or share borrower data.

Accounts and Payments

- **Passwords** are stored using one-way hashing. No one at LANIS can see your password, and resets are sent only to the email on the account.
- Sessions **expire automatically** after 12 hours.
- **Payments** are processed by **Stripe**. Card numbers are entered directly into Stripe's secure form and are never sent to or stored on LANIS servers. Cards used to pay for credit reports go over an encrypted connection directly to the credit reporting company and are not stored by LANIS.

Built for Mortgage Compliance

- LANIS supports lenders' obligations under the **Gramm-Leach-Bliley Act (GLBA) Safeguards Rule** for protecting customer financial information, and we complete vendor security reviews on request.

Questions about security, or need a vendor questionnaire completed?

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LANIS TIER|ONE is hosted on SOC 2 Type 2 audited infrastructure. The LANIS Group, LLC itself has not completed a SOC 2 audit; Railway's certifications cover the hosting infrastructure.