FOR IMMEDIATE RELEASE

LANIS TIER|ONE Launches Version 2.0: Prequalification, Presentation and Compliance in One Platform for Loan Officers

New release adds in-app tri-merge credit reports, MISMO 3.4 import and export, Financial Analysis with ROI, and VIEW & VISION management dashboards with win/loss reporting

VENTURA, CA, October 22, 2026: The LANIS Group, LLC today announced the release of LANIS TIER|ONE Version 2.0, a major upgrade to its mortgage loan quality platform. Version 2.0 gives loan officers one place to qualify a borrower, present up to five fully priced loan options side by side, and check compliance before a file ever reaches the loan origination system (LOS). LANIS TIER|ONE is built by a mortgage industry team with more than 70 years of combined experience.

Under the hood, Version 2.0 runs **900 live mortgage calculations, 304 decision paths and 145 built-in compliance checks**, so every scenario a loan officer presents is calculated the same way and disclosed accurately.

Built in the USA, Accelerated by AI

LANIS TIER|ONE is **built in the United States**. The platform was originally developed by a software company based in Los Angeles, California, and all additional development has been done in the United States.

Version 2.0 was built with **advanced AI-assisted software development**. Working alongside AI, the LANIS team designed, coded and tested the new release faster and more thoroughly, from the tri-merge credit integration and MISMO 3.4 import and export to the VIEW and VISION dashboards. Every feature is directed and verified by the team's mortgage professionals before it reaches users, and the LANIS application does not send borrower or loan data to AI services.

"AI is changing how software is built, and we are using it to deliver more for loan officers, faster," said Senzig. "What has not changed is who is in charge: every calculation and every disclosure in LANIS is checked by people who have spent their careers originating mortgages."

Key Features in Version 2.0

1. **Tri-merge credit reports, inside the loan file.** Request and retrieve a tri-merge credit report without leaving LANIS, save it as a PDF, and import tradelines with a preview before anything changes. A built-in mid-score engine takes the median of each borrower's three bureau scores and carries the lowest mid-score to pricing.
2. **MISMO 3.4 (URLA) import and export.** Import and export the industry-standard MISMO 3.4 XML file, as well as the legacy Fannie Mae 3.2 format, for both Purchase and Refinance loans. LANIS works as the "first touch" on a loan and hands the borrower, property, income, asset, liability and loan data to any LOS that accepts MISMO 3.4, so the application does not have to be re-keyed.
3. **Financial Analysis with Return on Investment (ROI).** Show borrowers the true cost and the return of every option, not just the monthly payment. Loan officers can adjust the number of years the borrower expects to keep the loan and instantly see total cost, cash flow and net

savings for each scenario, plus a side-by-side analysis by loan term, with clear charts the borrower can take home.

4. **VIEW (Retail) management dashboard.** Real-time production and performance by Area, Region, Branch and individual Loan Officer, with drill-down from any number straight into the loan files.
5. **VISION (Wholesale) win/loss reporting.** Track loan production and wins and losses down to the Account Executive and Loan Officer level, *before* a loan is submitted to the lender's underwriting system. When a deal is lost, VISION records the competitor, their rate and the reason, so managers finally see why business is won or lost and to whom.
6. **Five-loan side-by-side comparison.** Present up to five priced scenarios on one screen and one printout, with one-click "Copy to All Loans" for pricing, options and closing costs.
7. **Refinance auto-solve.** Enter the cash the borrower wants and LANIS calculates the new loan amount on the first and second mortgage, handling the circular fee math automatically.
8. **Compliance built in, including loan officer compensation.** LANIS checks the Total Origination Fee against the 3% cap on Agency and Government loans and flags any loan that is close to or over it. On Borrower-Paid Compensation loans, it calculates how much lender credit can go toward closing costs (lender credit can never pay the broker's compensation) and flags any excess credit, which typically goes to a principal reduction. Net Tangible Benefit and reserve-requirement calculators and a full TRID Loan Estimate, including ARM, Interest-Only and temporary buydown (3-2-1, 2-1, 1-1) disclosures, round it out.
9. **Ready-to-send marketing forms.** Pre-Qualification and Pre-Approval letters, an Open House Flyer, a Fix & Flip Estimator and a Seller Net Sheet, all filled automatically from the loan file and carrying the company's own logo.

Loan Quality Shows Up in the Outcome

- **Industry benchmark: 53% submit-to-close ratio**, based on HMDA data (November 2023).
- **LANIS users report a submit-to-close ratio above 95%.** Performance is reported by LANIS users; actual results vary by lender and loan mix.

LANIS began in September 2000 as a loan officer's own prototype, a detailed Excel workbook that founder Randy Senzig has used for more than 26 years with a personal submit-to-close ratio above 98%. Version 2.0 brings that same discipline to a full cloud platform: improve loan quality before submission, and more loans close.

"Loan officers spend too much time re-entering the same numbers into different systems, and one wrong figure on a disclosure can cost them the deal," said Randy Senzig, Founder and CEO of The LANIS Group, LLC. "Version 2.0 lets a loan officer pull credit, build and present every option, show the borrower the real return over time, check compliance and send the loan to their LOS as a MISMO 3.4 file, all from one place. The result is faster turn times and loans that arrive in underwriting right the first time."

Availability and Pricing

LANIS TIER|ONE Version 2.0 is available now at **lanis.golanis.com**. Single-user subscriptions are **$25 per month or $275 per year**. Existing subscribers have been upgraded automatically and keep all of their loan files; they log in with their same email and password. VIEW and VISION management dashboards for multi-user companies are available by contacting sales.

About The LANIS Group, LLC

The LANIS Group, LLC builds LANIS TIER|ONE, the Mortgage Loan Quality Platform. Founded on a prototype first used in 2000 and built by a team with more than 70 years of combined mortgage industry experience, LANIS TIER|ONE helps loan officers, mortgage companies and wholesale lenders qualify borrowers, present loan options clearly and keep every disclosure accurate. LANIS TIER|ONE is designed and developed in the United States. Learn more at **golanis.com**.

Media Contact:
Randy Senzig, Founder and CEO
The LANIS Group, LLC
(805) 490-4024
info@golanis.com
www.golanis.com

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