



# AI Charter

## Four Pillars for Cost-effective, Responsible, and Sustainable AI

Artificial Intelligence in the mortgage industry is often presented with flashy features and impressive demos. But behind the scenes, many solutions are little more than a thin layer placed over someone else's AI engine.

At **Mortgage Brain**, we have taken a different path.

Our approach to AI is built on four core principles:

**Cost, Intellectual Property, Consistency, and Speed.**

These pillars guide every decision we make.

### 1. Cost

#### **Sustainable, Predictable, and Under Our Control**

We build and run our own AI. We are not dependent on third-party AI providers.

Why does this matter?

Because bigger is not always better.

Many technology providers rely on very large, general-purpose AI models. These models are impressive, but they are expensive and inefficient for specific mortgage tasks. It's like using a jet engine to power a bicycle.

Our approach is more purposeful.

We haven't tried to reinvent AI from scratch. Instead, we build on the strongest foundations created by the global AI community - refining, shaping, and tailoring them specifically for mortgage use.

In simple terms:

- We use proven AI foundations.
- We tailor them to the mortgage industry.
- We run and control them ourselves.

This enables us to deploy smaller, focused AI systems designed solely for the jobs they need to perform. They require less processing power, which means:

- Lower running costs
- More predictable pricing
- No exposure to sudden usage charge increases

Companies relying on models from OpenAI, Google, or Anthropic are exposed to pricing decisions beyond their control. If those providers increase prices as many analysts expect as the AI market matures, those costs are inevitably passed on.

Because we control our AI infrastructure, we can commit confidently to predictable and sustainable pricing for our customers.

## 2. Intellectual Property

### Your Data Stays Yours

Mortgage data is sensitive. It belongs to your clients.

When companies use third-party AI platforms, customer data may be processed outside the UK or EU, often in the US. Even with safeguards, this introduces:

- Jurisdictional risk
- Regulatory uncertainty
- Data breach exposure
- The possibility of data being used to train someone else's AI

Because we use our own AI systems:

- Client data is not shared with external AI providers
- Data residency remains under our control
- Regulatory exposure is reduced
- The risk of unintended training use is eliminated

There is another important dimension.

Mortgage Brain holds a vast amount of proprietary industry data - lender policy

criteria, product pricing structures, and decades of historic market knowledge.

This information does not exist inside large public AI models and is unlikely ever to exist there in a complete or reliable way.

By controlling our AI systems, we can combine:

- Our proprietary mortgage intelligence
- Our structured industry data
- Our tailored AI models

This produces solutions that are:

- Grounded in real mortgage criteria and pricing
- Consistent, complete, and defensible
- Fully acceptable to compliance teams
- Built on authoritative data, not generic assumptions

Public AI models are trained on broad internet data that is often incomplete and outdated.

Our systems are grounded in real mortgage infrastructure.

This gives customers confidence not just in data protection but in decision quality.

## 3. Consistency

### Reliable, Repeatable Outcomes

Ask a public AI chatbot the same question twice, and you will often get two different answers.

Large AI models are probabilistic, they generate responses based on likelihood, not certainty.

In mortgages, consistency matters.

You cannot afford:

- Different compliance interpretations for the same scenario

- Different document outputs from identical data
- Different risk flags for identical cases

Our AI systems are built around controlled processes. Where consistency is essential, we design systems that behave deterministically, meaning the same input always produces the same output.

AI supports the process. It does not replace governance.

Businesses relying entirely on third party AI engines may struggle to achieve this level of behavioural control.

## 4. Speed

### Fit for Purpose, Not Fast for Show

Speed is often marketed as AI's main benefit.

But speed has a cost.

Not every mortgage process needs real-time AI.

Not every step requires a large language model.

Not every task benefits from maximum complexity.

We evaluate each process carefully:

- What can be handled with traditional, rule based systems?

- Where is AI genuinely required?
- If AI is needed, how sophisticated does it need to be?

By combining deterministic systems with targeted AI, we deliver:

- Faster outcomes where speed truly matters
- Lower cost where it does not
- Greater reliability overall

Because we control our full AI stack, we can make these trade-offs intelligently.

Companies reliant on third-party AI providers are constrained by whatever those engines offer.

### In summary

Our AI strategy is not about spectacle. It is about stewardship.

### Cost

Sustainable and predictable

### Intellectual Property

Data remains protected and sovereign

### Consistency

Reliable, repeatable outcomes

### Speed

Fit for purpose optimisation

**We believe AI in the mortgage industry should not be a veneer. It should be infrastructure.**