SILVER LAKE FINANCIAL GROUP · HOME LENDING · A PEGASUS4I DEMONSTRATION

A dozen people touch a home loan. *The borrower shouldn't have to carry the file between them.*

Silver Lake has run its lending on IBM i since 1991. Its LoanIQ prequalification already lets a person or a verified agent cross one governed border. Home lending extends that same border from prequal to keys: agents do the chasing, people make the decisions, and the credit decision never leaves the system of record.

01 IDENTITY · 02 SCOPE · 03 DECISION · 04 AUDIT

THE REAL PAIN

It was never the decision. It was the chasing.

Loan officer, processor, underwriter, appraiser, title, insurer, HOA, employer, bank, two real estate agents, a closing agent. None share a system, so the borrower becomes the courier, forwarding the same PDF for the third time.

HOW SILVER LAKE RUNS IT

Agents coordinate	Five scoped agents file documents, request verifications, order appraisal, title and insurance, put conditions in plain language, and reconcile fees before the final disclosure.
People decide	Four decisions belong to named people. Agents stop at every gate; exceptions go to a person when a retry budget runs out.
The core holds the rules	Rules, pricing and the loan record stay on IBM i. Agents reach it only through scoped procedures, under their own identity, never a table.

FOUR GATES, FOUR OWNERS

GATE	OWNER	NO AGENT MAY
Rate lock	Borrower, with loan officer	Accept a lock
Credit decision	Named underwriter, on IBM i	Approve, condition or decline, at any size
Closing Disclosure	Borrower	Acknowledge for the borrower
Release of funds	Funding desk, verified callback	Act on changed payment instructions

MAYA'S TWENTY DAYS

DAY 0	Maya uploads everything once. A missing bank-statement page is flagged in minutes, not a week later.
DAY 2–6	Agents request verifications and order third-party work. When HR goes quiet past the retry budget, Rosa, the file steward, resolves it with one call.
DAY 12	Sandra, the senior underwriter, decides on one complete file. A $3,200-deposit condition reaches Maya as one plain question.
DAY 16	Maya acknowledges her Closing Disclosure, with fees already reconciled across every party.
DAY 19	New wiring instructions arrive by email. The agent quarantines them; the funding desk calls the number on file. They were fake.
DAY 20	Keys. Every step on one append-only ledger, threaded by one correlation id.

THE PEOPLE INSIDE

LOAN OFFICER
From status updates to advice.

PROCESSOR → STEWARD
From chasing to owning exceptions.

UNDERWRITER
From assembling files to deciding.

BORROWER
Off courier duty.

BEYOND MORTGAGES

Agents coordinate across parties, people own the decisions that bind, the system of record keeps the rules and the trail. The same pattern fits claims, commercial credit, benefits enrollment and collections.

How agent-ready is your IBM i? Take the Agent-Ready Read, eight questions.

pegasus4i.ai/pegasus4i-ibmi-assessment