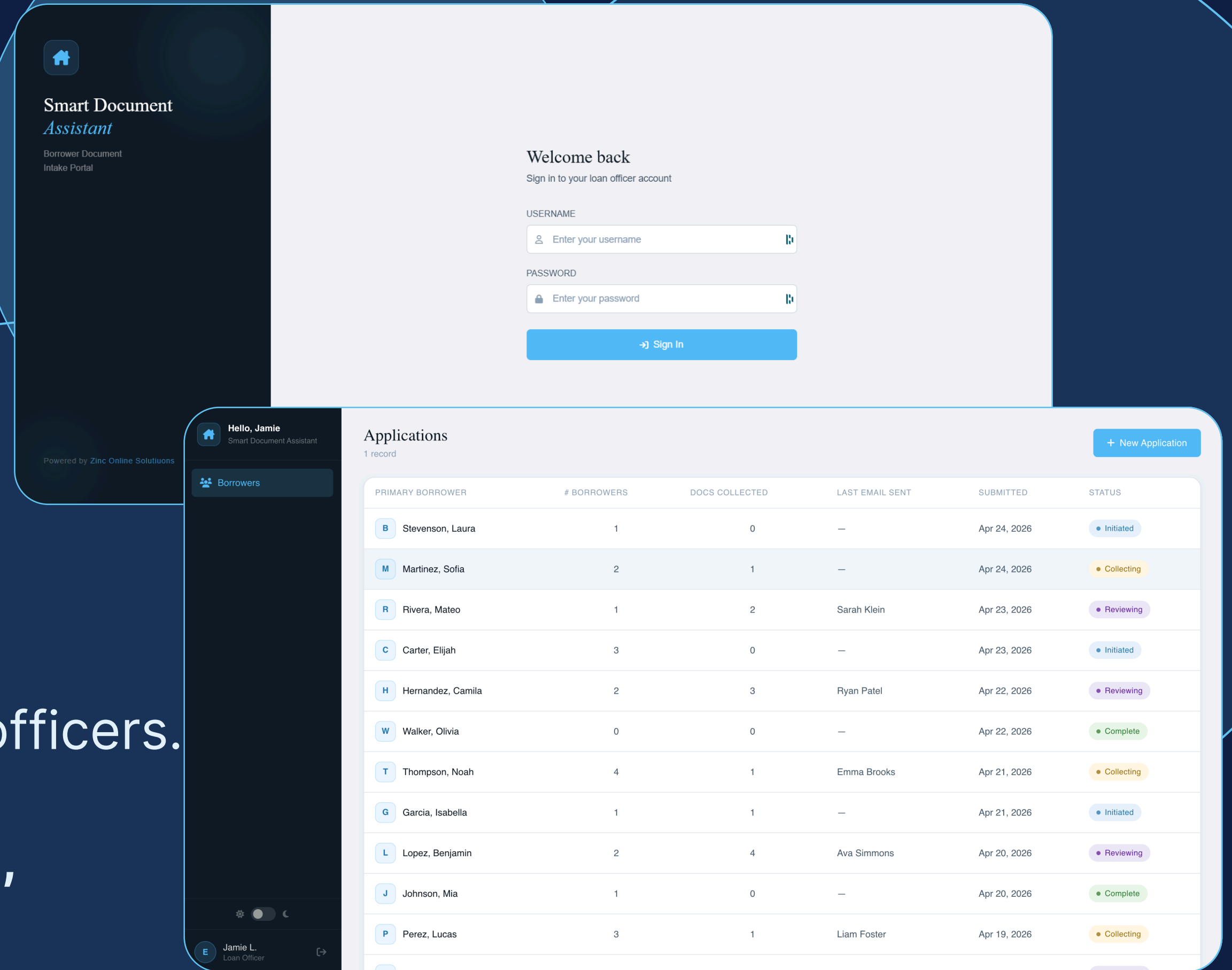


ZINC ONLINE SOLUTIONS

Smart Document Assistant

AI-powered document collection for mortgage loan officers.

SDA is the **Fully Automated, Zero Manual Follow-up, Time Effective** Solution.



Built for mortgage brokerages. Proven in production.

THE PROBLEM

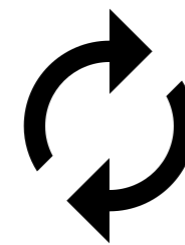
Loan officers waste hours chasing documents.



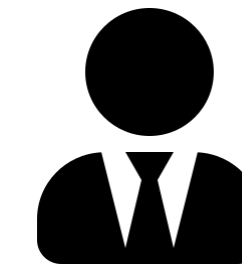
Manual emails
to every borrower



No structured
doc tracking



Repeated
follow-up cycles



LO attention
diverted from deals



Delays that
cost closings

The result:

hours lost per application, documents scattered across emails, and a frustrating borrower experience that delays closings.

THE SOLUTION

Every loan officer gets their own AI-powered assistant.

A dedicated assistant with its own name, email address, and document storage — running 24/7 on the LO's behalf. Borrowers interact with it like a real human assistant. The LO only steps in to make decisions.

Real Microsoft account — own name & email

Sends, receives & organizes all borrower docs

Answers questions in English or Spanish

Works around the clock — no days off

Four automated phases, running every few minutes — around the clock.

01

Application Intake

Folder + borrower checklist auto-created the moment an application is submitted.

02

Borrower Outreach

LOA emails borrowers with their doc list. Daily follow-ups go out automatically until docs are received.

03

AI Classification

Incoming documents are identified, matched to the checklist, and the tracker updates in real time.

04

Review & Reporting

LO reviews flagged issues in one click. LOA sends targeted fix requests. Final report generated on approval.

The LO never chases a document again.



Real-time tracker

Per-borrower checklist with live status. Know exactly what's in and what's missing.



Instant notifications

Alerted the moment a complete file is ready or a borrower opts out.



One-click flagging

Flag a bad document, type a reason, and the LOA sends a targeted fix request automatically.



Full visibility

Copied on every LOA reply so you're always in the loop — without being in every email thread.

← Snow, John Collecting Refresh
Submitted May 6, 2026 at 11:18 PM

REFERRAL SOURCE	BORROWERS	DOCUMENTS COLLECTED	LAST EMAIL SENT
Jeremy	2	0	—

Borrowers

ROLE	NAME	EMAIL	PHONE	
★ Primary	Snow, John 0 / 10 documents received	jsnow@gmail.com	561-123-1234	Edit ^

DOCUMENT	STATUS	RECEIVED
Driver's License (Front & Back)	Pending	—
Social Security Card (Front & Back)	Pending	—
Residency Document — Green Card, US Passport, or Employment Authorization Card (Front & Back)	Pending	—
W-2 Forms — Last 2 Years	Pending	—
Last 2 Pay Stubs (W-2 Employees Only)	Pending	—

Application Documents Refresh
Documents shared across all borrowers on this application.

DOCUMENT	STATUS	RECEIVED
Bank Statements — Last 2 Months (Must Show Down Payment & Closing Costs)	Pending	—

BORROWER EXPERIENCE

A professional, personal experience — in their language.



English or Spanish — detected automatically for a more natural experience



Personalized emails from a named LOA — looks and feels like a real human assistant



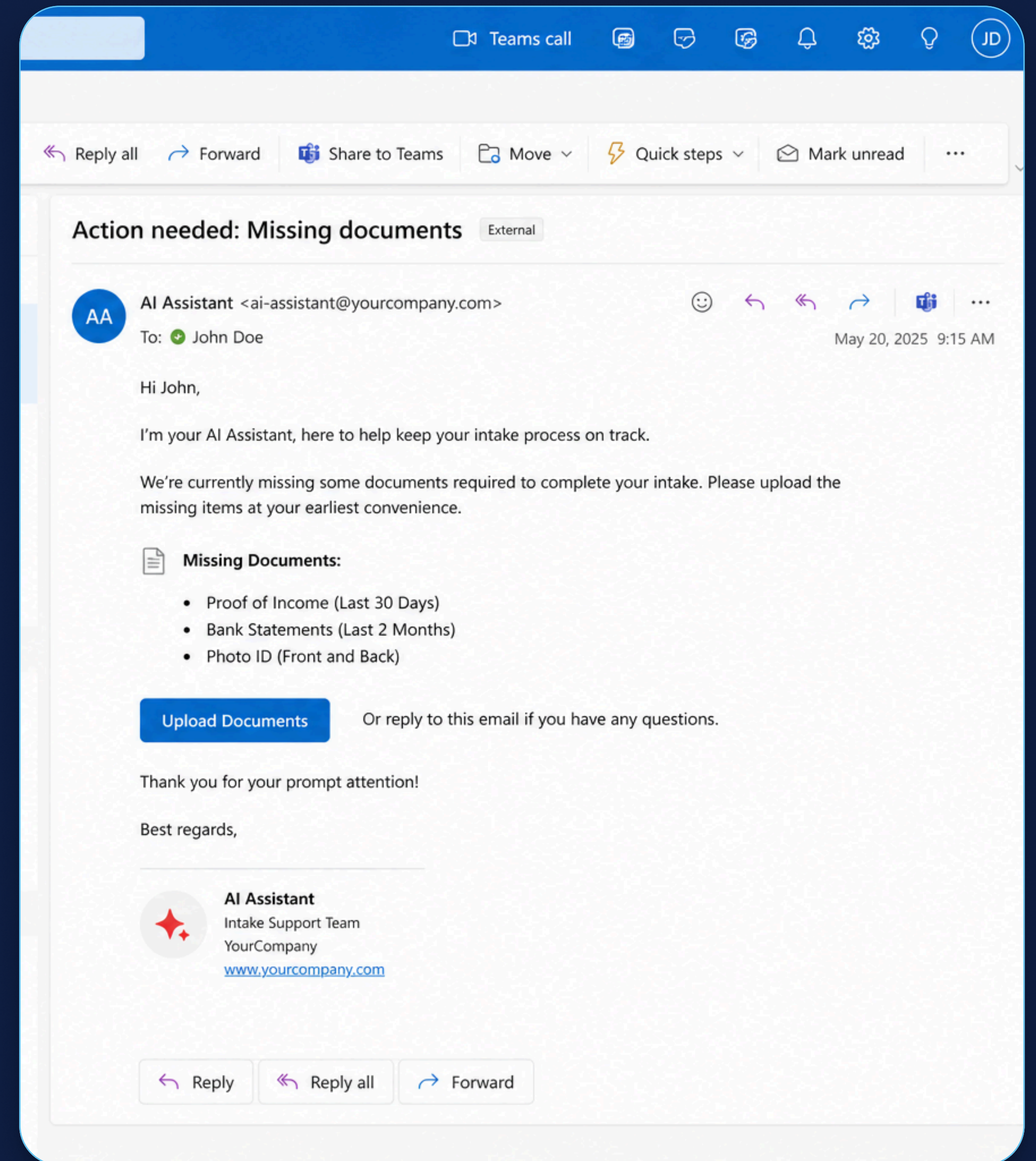
Automatic daily reminders until all documents are in



Instant confirmation when files are received



Specific resubmission requests — no guesswork about what needs to be fixed



RESULTS & IMPACT

**For a loan officer managing 10 active applications,
this is hours reclaimed every week.**

~5 min

From application to
borrower document request

24/7

Automated follow-ups — no
LO action required

Zero

Manual emails sent by the
loan officer

Instant

Resubmission request when
a document fails review

What this means in practice:

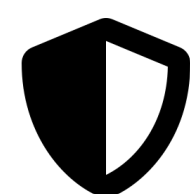
- Borrowers receive document requests within minutes of submitting an application
- Follow-up reminders go out automatically every morning
- Incorrect documents trigger an immediate, specific correction request
- Spanish-speaking borrowers are served fluently — with zero extra effort from the LO

Documents stay in your Microsoft environment. ZOS doesn't store anything.



Data stays with you

All borrower documents are stored in the LOA's own Microsoft OneDrive — ZOS holds no copies.



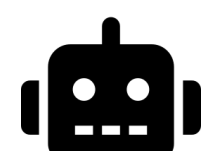
Encrypted in transit

All API communication uses HTTPS/TLS. The LO portal uses secure JWT authentication.



Inbox-ready emails

SPF, DKIM & DMARC fully configured — LOA emails reach inboxes at Gmail, Yahoo, and Outlook.



Sandboxed AI

AI prompts are sandboxed — a borrower's message cannot access another borrower's data.



Opt-out honored instantly

No further emails or document storage after a borrower opts out. Immediate compliance.



Isolated per brokerage

Each brokerage client gets a completely separate, independent deployment — nothing is shared.

ZINC ONLINE SOLUTIONS

Ready to give your loan officers their time back?

The Smart Document Assistant is built, proven in production, and ready to deploy for your brokerage. Every loan officer gets their own dedicated setup — their own assistant, their own workflows, their own portal.

Let's talk →

zinconlinesolutions.com

- ✓ Proven in production at a South Florida brokerage
- ✓ Significantly faster to deploy than a ground-up build
- ✓ Each brokerage gets a fully isolated instance
- ✓ Under \$5/month per LO in AI operating costs