How to use the platform

FutureOS is our operating system. One loan file moves from first lead to clear to close on the same platform. Here's how the pieces fit together and how to work with them.

Screens and menu names can change as FutureOS rolls out, so this guide covers how the platform works, not where each button sits. Your manager will walk you through the live screens.

The pieces 01

What's in FutureOS

Part	What you use it for
CRM	Work your leads and contacts from the first conversation.
Product and pricing engine	Compare lending partners side by side and find real execution on every scenario.
Point of sale	Send your borrower a clean, mobile application that lands straight in the file.
Loan origination system	Keep one file of record for you, your processors and underwriting.
FutureWallet	See your own ledger, with every loan and payout tracked in one place.

From lead to close

Step	What happens	Where
Lead	Talk to the borrower, learn their goal and keep your notes on the contact.	CRM
Price	Run the scenario against every eligible investor and compare the results.	Pricing engine
Apply	Send the mobile application. What the borrower enters lands in the file.	Point of sale
Process	Submit once. You, your processor and underwriting all work the same file.	Loan origination system
Qualify	Income is read and calculated from the documents, so conditions start smaller.	AI income analysis
Close	The closing package is checked against the loan file before it funds.	AI closing QC

Working with the agents

AI agents work every file with you across pricing, structuring, decisioning, processing, document recognition, credit, assets, closing and funding. That leaves you more time with borrowers and referral partners. You still own the outcome.

- Read what an agent produces before you rely on it or send it to a borrower.
- Stop and escalate anything that looks wrong.
- Use approved AI tools only. Never paste borrower information into an unapproved third-party service.

A simple routine

Start of day	Check your pipeline. Note which files need you and which borrowers are waiting on an answer.
During the day	Return calls, price new scenarios and send applications. Keep notes in the file so your team can see them.
End of day	Update borrowers and referral partners on where their files stand. Set tomorrow's follow-ups.

Keep files safe

- [ ] Use multi-factor authentication on every company account. It's required.
- [ ] Keep your passwords in the company password manager.
- [ ] Keep software updated and never turn off security controls.
- [ ] Open borrower information only when your job needs it, and keep it inside approved systems.
- [ ] Report a lost device or suspected phishing to IT Security right away.

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