

Demo Guide

The moments that make Conduit different for private lenders, and how to try each one yourself.

THE ONE-LINE IDEA

Most lending tools are a system of record, where you tell them what happened. Conduit is a system of action: it reads each inbound deal, scores it, drafts the reply, and sizes the quote. Then you approve the work it already did. One opportunity, one lifecycle, from inbound email to serviced loan.

WHAT'S REAL

This opens into a fully seeded sandbox of deals, loans and a live portfolio. The decision engine is transparent and rule-based (feature 4), with an optional Claude layer when a key is set, and quotes, scoring, the stress test and the underwriting math compute live as you interact. What is not live: sends are recorded on the thread rather than transmitted, extraction reads a fixture for the shipped sample (other PDFs need a model key), AI Chat answers from a predefined library, and Market Data is a stored snapshot. Everything is safe to click.

Feature Overview

THE DIFFERENTIATORS: WHERE CONDUIT IS UNLIKE ANYTHING ELSE

- 1 The Decision Queue: an inbox of decisions, not messages**
Not a pile of unread email. The engine reads every inbound deal and stages the exact next action: Send quote, Request info, Follow up or Send pass. Each comes with a ready-to-send draft, ranked by size, fit and urgency (speed beats size). You approve work already done, not decide what to do.
- 2 Living recommendations: the queue is never stale**
Correct a fact, advance a stage or reply by hand and the recommendation re-derives itself, with no re-run and no refresh. Fix a deal's economics and a "Request info" card becomes "Send quote"; activate a different criteria set and the whole pipeline re-grades.
- 3 Instant Quote: "what can we offer?" answered on open**
Derived live from your criteria and rates at the top of every deal, so it is never stored and never stale. It sizes an over-aggressive ask down to your LTV cap, treats missing documents as conditions rather than declines, and won't print a number underwriting would retract. One click drafts the term sheet.
- 4 Transparent, reactive scoring: the engine shows its work**
Every fit score decomposes into a pass / fail / unknown checklist against your criteria, so you see exactly why it scored what it did. Correct a misread field inline and the score, quote and queue recompute. Unparseable data routes to "request it", never a fake pass.
- 5 Portfolio stress test: model the downside, live**
On Loan Portfolio, drag two sliders (collateral value change and exit success rate) and watch the book respond: loans going underwater, equity cushion lost, capital trapped in extension, worst-case loss, and a table of the loans it hits. Scenario modeling in the browser, not a static chart.
- 6 One opportunity, one lifecycle: the deal becomes the loan**
No re-keying between origination and servicing. The first time a deal reaches Closed, Conduit mints the loan, priced from your rate tiers and carrying the borrower, terms and maturity, and drops it into Loan Servicing. Exactly once, even on re-close: the email you triaged and the loan you service are the same object.
- 7 Drop the sample OM: a document becomes a scored deal**
In AI Inbox choose **Upload document**, then "Use the sample" for the Sacramento multifamily OM. Conduit reads it, shows the extracted fields for you to correct, and creates the deal only when you confirm. It lands in triage scored, with its first action staged: the \$4.6M ask at 68% LTV is over the 65% cap in Balanced, so the quote is sized to the cap (about \$4.4M), not declined.

8 Credit Memo: the committee paper, drafted from the deal

From a deal's thread or side panel, **Draft Credit Memo** builds a short memo from the live record: recommendation, snapshot, criteria fit, indicative terms, borrower track record, market context, correspondence, risks and next steps. Assembled by rules from what Conduit already knows, so it never invents a number.

9 Network and Coverage: who can get you in, and who actually closes

Network is one graph of every contact, deal and thread. Ask for a warm path to a person or company and it shows the strongest route from your firm; ask who sends deals that close and it ranks brokers by what they submit, progress and close. Contacts adds a **Coverage** view: the same scorecard as a table, with median first-response time.

SAFE BY DEFAULT

Nothing reaches a borrower or broker on one click: every send is a review step, then an explicit, named confirm such as "Confirm — Send quote to [name]". A content guard catches internal language ("LTV cap", "sponsor track record") before it leaves. In this sandbox sends are recorded on the thread rather than transmitted. Concentration (for example, "would take Multifamily to 42% of the book") is flagged as advice, not a block.

AND THE CORE, DONE WELL

AI Inbox	Every inbound email becomes a tracked deal; the Browse tabs (New, Qualified, Needs Info, In Pipeline, Sent and more) derive from each deal's real state.
Deal Pipeline	Board and table views; click a deal to change its stage and see every move recorded, with the time spent in each stage.
Loan Servicing	Funded loans with payments, tasks, notes and extensions, all fed automatically by the funding hinge (feature 6).
Lending Criteria	Define your box: property types, markets, LTV caps, rate tiers. "Activate & Score All Deals" re-grades every deal and recomposes the queue.

Walkthrough A · Work the Decision Queue

THE CORE LOOP · ABOUT 4 MINUTES · THE HEADLINE EXPERIENCE

From "here's a deal" to "quote sent, stage advanced, logged". The engine did the reading, scoring, drafting and sizing; you review and confirm.

1. Open **AI Inbox**; it opens on the **Decision Queue**, a ranked list of staged actions. Each card names the borrower and deal, the recommended action (Send quote, Request info, Follow up or Send pass), the loan size, the fit score and a one-line rationale. Use j and k to move, Enter to review.
2. Click a **Send quote** card. The thread opens on the right, and the deal's quote card shows the terms it derived (rate, max proceeds, LTV cap, term), live from your criteria.
3. Click **Review draft response**. The drafted borrower email opens in a modal (the quote line fills in at the moment you send). Edit it if you like.
4. Click **Review & send...** and read the confirmation: it spells out who gets the message and that the deal advances to Soft Quote. The banner is worded as it would be in production; in this sandbox the message is only recorded on the thread.
5. Click the named confirm, **Confirm — Send quote to [name]**. The card animates out, a "Sent" toast appears and the queue re-ranks.
6. Open **Deal Pipeline**. The deal now sits in Soft Quote. Click it and expand **Stage history** to see the move you just made and the time spent in each earlier stage.

■ **Why it matters:** A review and an explicit confirm turned an inbound deal into a sent quote, an advanced stage and a logged audit trail. You never wrote the email, ran the numbers or touched a status field. The engine did; you approved.

Walkthrough B · Stress-Test the Book

PORTFOLIO SCENARIO MODELING · ABOUT 3 MINUTES · THE STANDOUT FEATURE

Most tools show the portfolio as it is. Conduit lets you ask “what if the market turns?” and watch the book answer, loan by loan.

1. Open **Loan Portfolio**. Skim the top: Total AUM, weighted average rate, average LTV, and a **Portfolio Exceptions** panel already flagging loans maturing within 90 days, sponsors over the concentration limit, high-LTV positions and past-due payments.
2. Scroll to **Exit & Collateral Stress** and drag **Collateral Value Change** down toward -20% or -30%.
3. Watch the outputs move live: **Equity Cushion Remaining** shrinks, **Underwater Loans** climb, and the **Impacted Loans** table lists which loans break, all recomputed from the live loan book.
4. Now drag **Exit Success Rate** down. The worst-LTV loans maturing within 12 months fail their exit first and get trapped in extension (earning a fee, not paying off). Watch **Capital in Extension** and **Worst-Case Loss**.
5. Set a plausible stress (-15% values, 60% exits) and read it as a credit committee would: exactly which loans break, and what it costs. Click a row to open that loan in Loan Servicing.

■ **Why it matters:** Genuine scenario modeling, not a static chart. The loss math is real: a loss only realizes when a loan is both underwater and its exit fails. The panel is a client-side simulation, so nothing is saved. This is the view that says Conduit is built for portfolio stewardship, not just deal intake.

More to Try (about 2 minutes each)

Re-grade the whole pipeline. In Lending Criteria, click the lock, pick Conservative (or Aggressive) instead of Balanced, and click “Activate & Score All Deals”. Every score shifts and the queue recomposes: “Send quote” cards flip to “Send pass” and back.

Correct a fact, watch it react. Open a deal's thread, expand **Deal Attributes** (the Source column says whether each value was Extracted, Calculated or Manually entered) and edit a value with the pencil. The score, checklist and quote recompute and the queue card re-derives.

Watch a deal become a loan. Move a late-stage deal to Closed from its side panel's stage menu, then open Loan Servicing: it is now a funded loan, priced, with a maturity date. On its Maturity & Extensions tab, grant an extension and watch the maturity move.

Underwrite against the market. In Market Data, a stored macro-rate snapshot (SOFR, Treasuries, mortgage rates) sits beside a local snapshot for Oakland, CA. Adjust the loan assumptions (down payment, term, rate type) and PITI, affordability and rent coverage recompute live.

Try to leak internal language. In any draft, type shop-talk a borrower shouldn't see, like “your sponsor track record is thin”. On send, Conduit stops you and names the phrase, with “Edit the draft” or “Send anyway”. No internal vocabulary slips out by accident.

Ask AI Chat. Try “Which deals are at risk of stalling this week?”. Answers come from a built-in library keyed to the sandbox data, some computed live from the book; no model is called.

WHERE TO FIND EVERYTHING

Dashboard	Metrics, stalled deals, inbox strip.	AI Inbox	The Decision Queue. Start here.
Network	Warm paths, closers, dormant ties.	Contacts	Contacts, plus the Coverage scorecard.
AI Chat	Ask the book; answers are built in.	Market Data	Stored rate and local-market snapshot.
Lending Criteria	Your box; Activate & Score All.	Deal Pipeline	Board from Screening to Closed.
Deal Table	Sortable table of the same deals.	Pipeline Analytics	Stage analysis and cycle times.
Origination Agent	Agent activity and sample outreach.	Loan Portfolio	Book analytics and the stress test.
Loan Servicing	Funded loans, payments, extensions.		

A sandbox on seeded data: nothing affects a real counterparty, and sends are recorded on the thread rather than transmitted. Explore freely. The persona switcher in the header (or ?persona=pe, ?persona=fo or ?persona=credit on any URL) changes the whole environment, vocabulary and data included. conduit.intrepide.ai