

# Building Agentic AI Platforms: Lessons from Autonomous Mortgage Processing

The financial services industry stands at a crossroads where traditional manual processes meet the transformative potential of autonomous AI systems. Mortgage lending has emerged as a proving ground for agentic AI platforms that orchestrate complex, multi-step processes with minimal human oversight.

By: **Naganarendar Chitturi**



# From Reactive to Proactive: The Evolution of AI in Financial Services

Unlike traditional automation that follows predetermined rules, agentic AI systems demonstrate adaptive behavior, learning from interactions and making contextual decisions across varied scenarios. These platforms don't merely assist human operators—they assume responsibility for complete process execution.



## Traditional AI

Tool-based applications that follow predetermined rules and require human guidance



## Agentic AI

Autonomous systems that learn from interactions, make contextual decisions, and manage entire business workflows

# Agenda: Exploring Autonomous Mortgage Processing

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## Evolution of Mortgage Processing Automation

From document-intensive workflows to autonomous orchestration

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## Core Architectural Components

Workflow orchestration, event-driven communication, ML pipeline integration

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## Platform Engineering Challenges

Legacy integration, state management, scalability optimization

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## Compliance Architecture

Audit trails, regulatory adaptation, data privacy

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## Implementation Strategies

Infrastructure patterns, monitoring, deployment considerations

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## Future Directions

Advanced coordination, LLM integration, specialized applications



# The Evolution of Mortgage Processing Automation

## Traditional Mortgage Process

- Document-intensive, regulation-heavy workflows
- Dozens of discrete steps requiring human coordination
- Multiple third-party integrations and verification processes
- Early automation focused on individual tasks without addressing orchestration complexity

## Agentic AI Approach

- Entire mortgage workflow as a single, orchestrated process
- Coordination of multiple specialized AI agents
- Agents maintain awareness of broader process context
- Dynamic orchestration adapting to changing conditions



# Core Architectural Components

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## Workflow Orchestration Infrastructure

Sophisticated systems that coordinate autonomous agents across complex, stateful processes using event-driven architectures and dynamic process variations.

- Manages process state across distributed agent operations
- Handles concurrent operations without conflicts
- Provides recovery capabilities for unexpected conditions

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## Event-Driven Communication Architecture

Asynchronous messaging patterns that enable seamless integration and horizontal scaling while maintaining loose coupling between agents.

- Command events trigger specific agent actions
- Domain events communicate state changes
- Query events enable information requests

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## Machine Learning Pipeline Integration

Sophisticated ML architecture supporting real-time inference, model updates, and comprehensive monitoring as part of workflow execution.

- Microservices patterns for independent model deployment
- Real-time feature generation capabilities
- Business outcome tracking for model improvement

# Event-Driven Communication: The Backbone of Agentic Systems

Agentic AI platforms rely heavily on event-driven communication patterns that enable seamless integration and horizontal scaling. These architectures use asynchronous messaging to coordinate agent activities, allowing independent scaling while maintaining loose coupling.

## Natural Fault Tolerance

If an agent is temporarily unavailable, events can be queued and processed when the agent recovers

## Domain-Specific Event Languages

Well-designed event schemas provide sufficient context while avoiding unnecessary coupling to specific implementations

## Event Tracing Capabilities

Reconstruct complete interaction sequences and identify bottlenecks in agent coordination



# Platform Engineering Challenges

## Legacy System Integration

Integrating with existing systems never designed for autonomous operation presents significant challenges:

- Mainframes and proprietary databases lacking modern APIs
- Batch processing schedules incompatible with real-time demands
- Data quality issues that human operators could work around
- Business logic embedded within user interface components

## Distributed State Management

Maintaining consistency across multiple autonomous agents operating independently:

- Long-running workflows active for weeks or months
- Concurrent operations, system failures, and agent restarts
- Event sourcing patterns for state reconstruction
- Optimistic locking and domain-specific conflict resolution

## Scalability Optimization

Handling unpredictable agent behavior and resource requirements:

- Processing times varying dramatically based on data complexity
- Coordination bottlenecks between autonomous agents
- External service dependencies introducing latency challenges
- Dynamic resource allocation for changing agent requirements

# Compliance and Regulatory Architecture

## Audit Trail and Decision Provenance

Every decision must be traceable, explainable, and verifiable for regulatory review:

- Comprehensive logging of complete decision context
- Tracking specific data sources, algorithms, and business rules
- Structured logging in machine-readable formats
- Temporal reconstruction of historical system state

## Regulatory Framework Adaptation

Dynamic regulatory requirements demand flexible architecture:

- Rule externalization strategies separating compliance logic
- Handling variations across jurisdictions and loan types
- Testing complete system behavior across edge cases
- Rapid response to regulatory changes

## Data Privacy and Security Architecture

Protecting sensitive mortgage data while enabling agent functions:

- Data minimization principles for agent access
- Dynamic access control based on context
- Efficient encryption balancing protection and performance
- Automated data retention and deletion processes



# Monitoring and Observability

Monitoring agentic AI platforms requires fundamentally different approaches than traditional application monitoring. The critical metrics focus on agent behavior, decision quality, and business outcome achievement.

## Agent Behavior Monitoring

Track decision patterns, processing times, and success rates of agent recommendations

## Distributed Tracing

Capture semantic flow of business processes and agent interactions across services

## Anomaly Detection

Distinguish between normal variation and problematic conditions in autonomous behavior

## Business Metrics

Track processing times, approval rates, and compliance metrics to demonstrate value

# Implementation Strategies and Best Practices

## Infrastructure Design Patterns

- Container orchestration for dynamic scaling
- Service mesh for reliable agent communication
- Polyglot persistence strategies for different data needs
- Long-running process support in orchestration

## Deployment and DevOps

- Complex blue-green deployments for long-running workflows
- A/B testing for gradual model rollout
- External configuration systems for runtime updates
- Comprehensive audit trails for all system changes



# Organizational and Cultural Factors

## Change Management

Introducing autonomous agents into human-driven processes creates significant challenges:

- Transition from process execution to oversight roles
- Gradual rollout building confidence in autonomous systems
- Training for monitoring and exception handling
- Communication addressing job displacement concerns

## Skills and Talent

New combinations of skills required for building and operating agentic platforms:

- Distributed systems and event-driven architecture expertise
- Production ML engineering for model serving and monitoring
- Domain expertise in specific business processes
- Team-based approaches combining complementary skills

## Governance and Oversight

Balancing autonomous operation with accountability:

- Dashboard systems surfacing key metrics and exceptions
- Risk frameworks addressing emergent behaviors
- Shared accountability models maintaining human responsibility
- Appropriate oversight without micromanagement

# Future Directions and Emerging Patterns



## Advanced Agent Coordination

Emergent coordination patterns allow agents to develop collaboration strategies dynamically based on experience. Hierarchical agent architectures introduce coordination agents that orchestrate others, creating natural hierarchies for handling greater system complexity.



## Large Language Model Integration

Natural language interfaces could allow business users to interact with autonomous agents conversationally. LLMs could generate human-readable explanations of agent decisions and assist in generating or modifying business rules based on natural language descriptions.



## Specialized Domain Applications

Architectural patterns from mortgage processing are being adapted to healthcare workflows, regulatory compliance platforms, and supply chain applications. These systems must coordinate autonomous agents across organizations while meeting domain-specific requirements.



# Cross-Industry Applications



## Healthcare Applications

Managing complex clinical workflows, insurance claims processing, and regulatory compliance with even more stringent privacy requirements and life-critical decision-making scenarios.



## Regulatory Compliance

Autonomous agents managing compliance monitoring, reporting, and remediation across multiple regulatory frameworks simultaneously with comprehensive audit trails.



## Supply Chain & Logistics

Agentic approaches to route optimization, inventory management, and supplier coordination across different organizations with real-time constraints.

# Key Takeaways for Building Agentic AI Platforms

## Invest in Robust Orchestration

Sophisticated workflow orchestration infrastructure is the foundation for successful agentic systems, enabling autonomous coordination while maintaining process integrity.

## Prioritize Regulatory Compliance

Treat compliance as a first-class architectural concern with audit trails, decision transparency, and adaptive regulatory frameworks.

## Design for Comprehensive Observability

Build monitoring and tracing capabilities from the beginning that provide visibility into agent behavior, decision quality, and business outcomes.

## Address Organizational Change

Apply the same rigor to change management, skill development, and governance as to technical implementation for successful adoption.

The future of business process automation increasingly lies in sophisticated agentic approaches that can handle complexity, adapt to changing conditions, and operate autonomously while maintaining transparency and accountability.

Thank You