LeanFIN

Community banking software, built from lending experience.

Founder and developer: Joshua Garlock, MBA.

LeanFIN has plans to roll into its first bank in 2027.

The business problem

A more consistent process without replacing lender judgment.

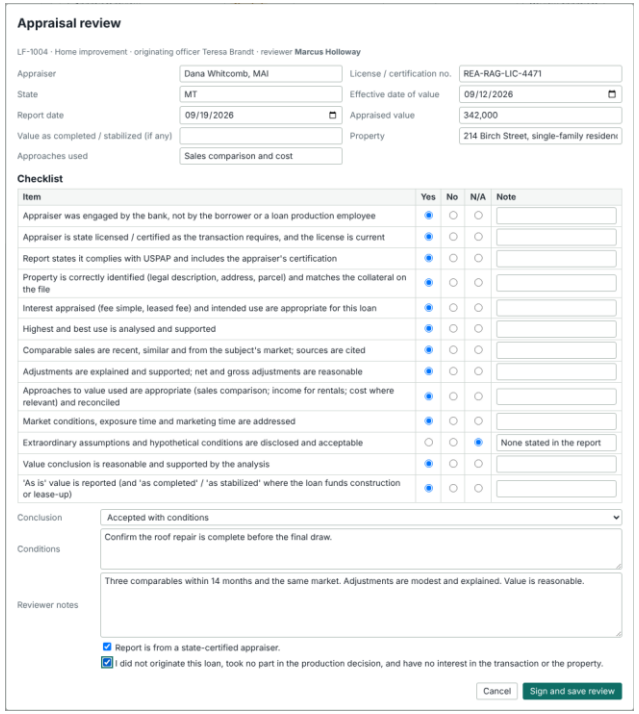
Fragmented loan documents and workflows complicate underwriting.

LeanFIN organizes financial review, policy checks, compliance checkpoints and loan follow-up.

Underwriting & collateral

Structured review across lending disciplines.

Financial analysis and collateral review support clear, repeatable underwriting. Screenshot uses fictional data.



Appraisal review

LF-1004 · Home improvement · originating officer Teresa Brandt · reviewer **Marcus Holloway**

Appraiser	Dana Whitcomb, MAI	License / certification no.	REA-RAG-LIC-4471
State	MT	Effective date of value	09/12/2026
Report date	09/19/2026	Appraised value	342,000
Value as completed / stabilized (if any)		Property	214 Birch Street, single-family residen
Approaches used	Sales comparison and cost		

Checklist

Item	Yes	No	N/A	Note
Appraiser was engaged by the bank, not by the borrower or a loan production employee	●	○	○	
Appraiser is state licensed / certified as the transaction requires, and the license is current	●	○	○	
Report states it complies with USPAP and includes the appraiser's certification	●	○	○	
Property is correctly identified (legal description, address, parcel) and matches the collateral on the file	●	○	○	
Interest appraised (fee simple, leased fee) and intended use are appropriate for this loan	●	○	○	
Highest and best use is analysed and supported	●	○	○	
Comparable sales are recent, similar and from the subject's market; sources are cited	●	○	○	
Adjustments are explained and supported; net and gross adjustments are reasonable	●	○	○	
Approaches to value used are appropriate (sales comparison; income for rentals; cost where relevant) and reconciled	●	○	○	
Market conditions, exposure time and marketing time are addressed	●	○	○	
Extraordinary assumptions and hypothetical conditions are disclosed and acceptable	○	○	●	None stated in the report
Value conclusion is reasonable and supported by the analysis	●	○	○	
'As is' value is reported (and 'as completed' / 'as stabilized' where the loan funds construction or lease-up)	●	○	○	

Conclusion: Accepted with conditions

Conditions: Confirm the roof repair is complete before the final draw.

Reviewer notes: Three comparables within 14 months and the same market. Adjustments are modest and explained. Value is reasonable.

☑ Report is from a state-certified appraiser.

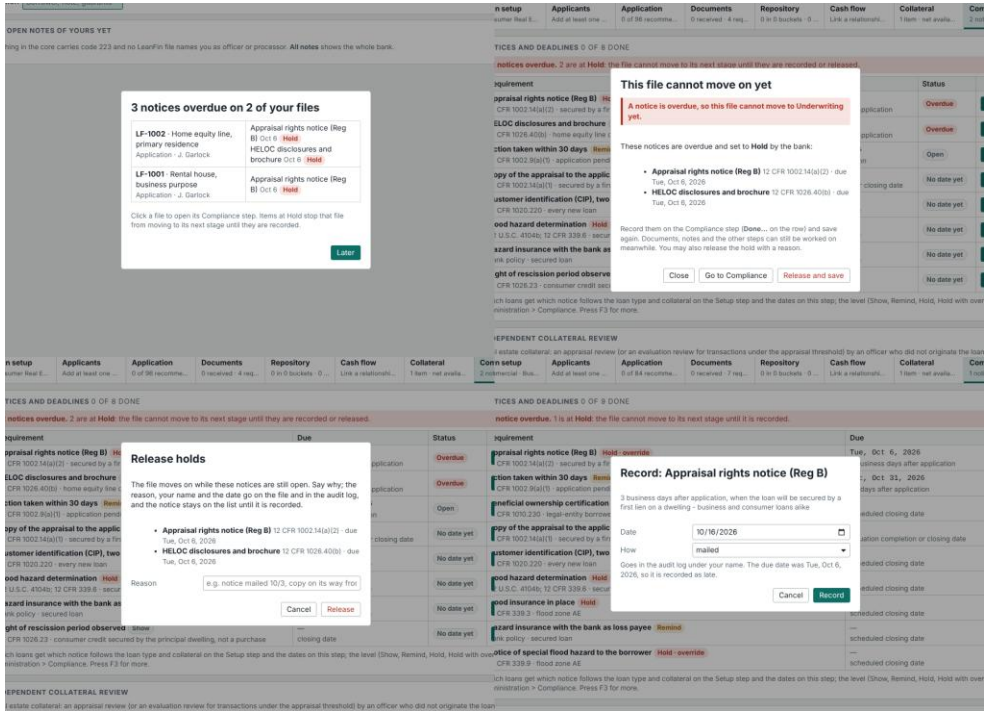
☑ I did not originate this loan, took no part in the production decision, and have no interest in the transaction or the property.

Cancel | Sign and save review

Compliance workflows

Federal regulatory checkpoints within the lending process.

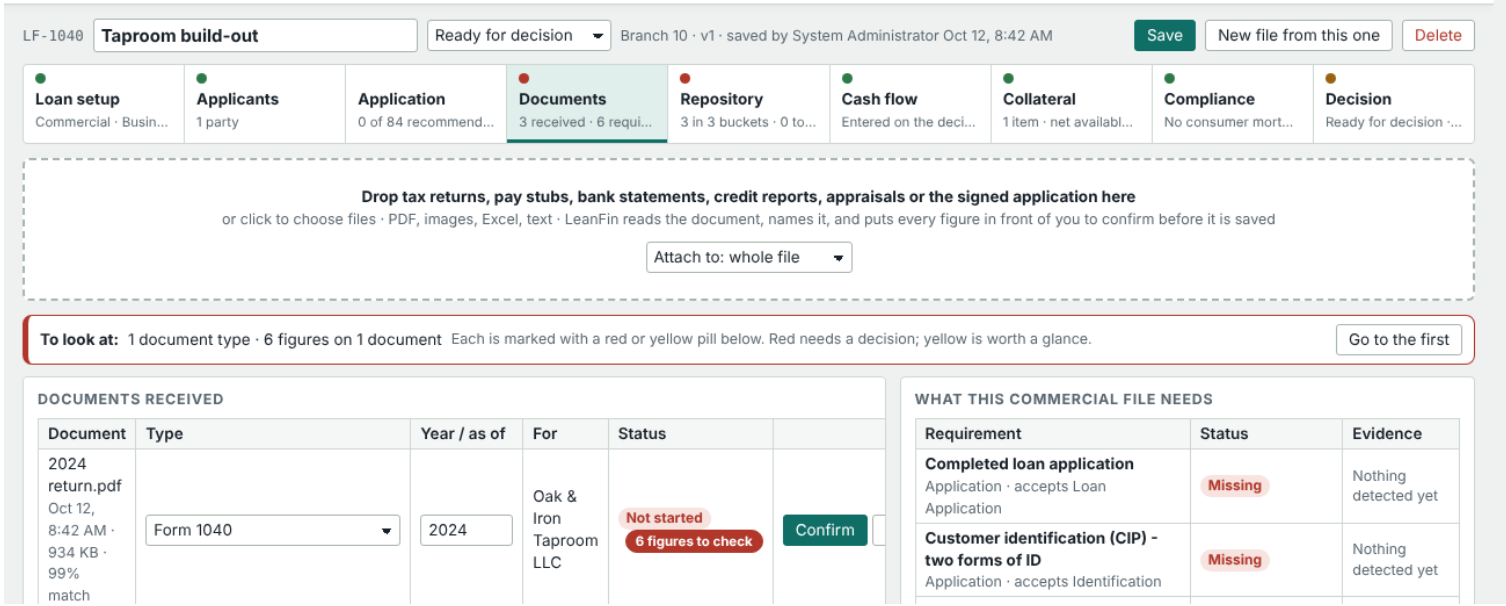
TRID calendar support, HMDA workflows and prompts help organize review. Compliance responsibility remains with the bank.



Document continuity

Keep documents connected to decisions and follow-up.

Document organization, review flags and planned discrepancy detection. OCR-assisted extraction is a development priority.



Product design & roadmap

Banking expertise meets practical software development.

Python and AI-assisted development; configurable policies, role-oriented access, audit logging and accessibility options.

Independent security assessment and production validation are planned. Customer identities remain confidential.