mysherpas

Built for Professional Business Lenders. **Not Retrofitted for Them.**

CBA LENDING & CREDIT CONFERENCE // LC26

THE CLIMB STARTS AT BASE CAMP

Why AI Fails: Leadership Perception of Business Lending vs. Reality

Closing the disconnect between executive technology vision and frontline commercial lending workflows.



SESSION HOST

Aaron Thomas

Director of User Experience & Revenue Operations

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Why Does AI Fail and How Can You Prevent This?

FIX FOUNDATION FIRST

Small frequent disconnects and broken manual processes must be fixed before implementing AI.

Left Cliff: Leadership View

- **1-Click AI Button:** Expecting instant plug-and-play fixes
- **Shiny Tech Focus:** Buying tools without workflow triage
- **Assumed Efficiency:** Believing new software erases habits

THE BRIDGE

Guided Assessment (GA)

Aligning vision with frontline reality

THE CHASM GAP

Right Cliff: Frontline Reality

- **Spreadsheet Sprawl:** Sticky notes and shadow trackers
- **Manual Data Entry:** Re-keying borrower files across systems
- **Tangled Hand-offs:** Unresolved daily friction points

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How to Prevent This: Separate Real Needs from Nice-to-Haves

HEAVY PRIORITY // CORE FOUNDATION

Must-Have Operational Needs

- **Eliminate Duplicate Tasks:** Stop entering borrower data 3 times
- **Fix Key Bottlenecks:** Standardize file naming and hand-offs
- **Locate True Pain:** Solve where frontline hours are actually lost

LIGHTER WEIGHT // PREMATURE FLASH

Shiny Nice-to-Have Features

- **Autonomous AI Bots:** Layered over unstandardized files
- **Predictive Dashboards:** Fed by inconsistent manual inputs
- **Point Solutions:** Adding a 7th login without retiring legacy steps



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What Is a Guided Assessment (GA)?

A deep-dive operational diagnostic reviewing three core pillars of your commercial lending ecosystem.

01 // FIRST DIMENSION
Tools & Tech
Audit software stack utilization, user ratings, cost vs. value, and duplicate entry traps.

02 // SECOND DIMENSION
Lending Process & Workflows
Map end-to-end loan stages from intake to funding to isolate real time traps.

03 // THIRD DIMENSION
Communication & Collaboration
Align loan officers, processors, credit analysts, and leadership on shared workflows.

Real-Time Team Pain Points & Process Satisfaction

See what your frontline workers actually experience every day

42% vs. 84%
Frontline vs. Executive Satisfaction



Diagnostic Value: Quantifies hidden hours lost and aligns leadership before spending on new tech.

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GA Example Self-Assessment Report: Frontline Truth

	My Current Level of Satisfaction with My Lending Operations *(1= not satisfied, 5 = fully satisfied)*	My Biggest Pain Point(s) in this Area
Lending Tools & Technology	1 – (2) – 3 – 4 – 5 **Approx # of Hours Lost Per Loan Due to These Pain Points: (2)**	• Disconnected systems • (Manual re-entry of data) • No single source of truth/system of record *EX: Manual Application Intake (~3-5 hours per loan)*
Loan Process & Workflow	1 – 2 – (3) – 4 – 5 **Approx # of Hours Lost Per Loan Due to These Pain Points: (2.5)**	• (Repetitive data entry) • Poor visibility into loan pipeline • Lack of process standardization *EX: Manual Document Collection & Organization (~3-5 hours per loan)*
Communication & Collaboration	1 – (2) – 3 – 4 – 5 **Approx. # of Hours Lost Per Loan Due to These Pain Points: (3)**	• Manual follow-up and reminders • (Lack of shared visibility) • Communication silos *EX: Digging through email chains (~3-5 hours per loan)*

Are you willing to invest at least 8-12 hours to improve your lending operations?

(Yes) **No**

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Why Take This Step Instead of Just Buying the Newest Tech?

PLOTTED EXPEDITION TRAIL

The Guided Sherpa Ascent



SUMMIT: Successful AI & Tech Scaling

Clean automation built on aligned processes.

BASECAMP: Guided Assessment (GA)

Aligning leaders and frontline workers on what matters.

THE FALSE TRAIL // CRASH RISK

Don't Blame AI for Broken Processes



Rocket Strapped to a Broken Wooden Cart

Strapping "Raw AI" onto fragmented workflows only accelerates failure.

AI amplifies your existing foundation—fix the cart at Basecamp before igniting the rocket.

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Interactive Audit: Tools & Tech (5–6 Platform Switching Friction)

Platform / Tool	User Rating	Key Pain Points (& Hours Lost)	Positives / What Works	Cost ($)
Tech 1 (LOS Sample)	★★☆☆☆ (2/5)	Double data entry, 4 hrs/wk lost	✓ Good executive reporting	$$$
Tech 2 (CRM)	[Rate 1–5]	Inconsistent usage across branches	+ Pipeline visibility	$$
Tech 3 (Doc Collection)	[Rate 1–5]	Manual file downloading & re-upload	+ Borrower portal	$$
Tech 4 (Spreadsheets)	[Rate 1–5]	Version control & manual keystrokes	+ Flexible formulas	$
Tech 5 (Spreading Tool)	[Rate 1–5]	Doesn't sync back to core LOS	+ Standard ratios	$$$
Tech 6 (Core / Docs)	[Rate 1–5]	Toggle fatigue across 6 logins	+ System of record	$$$$

KEY QUESTION: "Have you actually sat down to align your team's pain points?"

FILL IN SECTION 1

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Lending Process & Workflows: Where Is the Real Bottleneck Hiding?

Workflow Row	1. Intake →	2. Doc Review →	3. Underwriting →	4. Committee →	5. Closing
Main Steps & Actions	Application entry & KYC	Collecting tax & financials	**Spreading financials, credit memo**	Credit sign-off & conditions	Docs & loan funding
Key Bottlenecks & Traps	Incomplete borrower forms	Missing pages & email chases	**3 hrs/wk manually renaming files (Not slow underwriting!)**	Re-formatting packets	Manual core booking
Stage Wishlist (#1 Fix)	Digital intake validation	Automated checklist sync	**Automated doc indexing & naming convention**	One-click memo packet	Direct LOS-to-Core push

Leader Perception: "Underwriting is too slow." Reality: "Underwriters lose 3 hrs/wk renaming files."

FILL IN SECTION 2

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Don't Climb the Mountain Alone — Close the Perception Gap

TAKEAWAY PLAYBOOK

Align Your 3 Pillars Before Scaling AI

Let mysherpas guide your financial institution to close the perception gap.

1. **Tools & Tech:** Audit ratings, hours lost, and software spend
2. **Loan Workflows:** Eliminate manual file-renaming bottlenecks
3. **Collaboration:** Turn in your worksheet & snap a photo

LIMITED Q1/Q2 ASSESSMENT SPOTS

Lock In Your Guided Assessment Today

1. Scan the QR Code on screen
2. Submit Your Deposit to Lock In Your GA Spot

SCAN FOR GA

Turn in your Self Assessment Worksheet or send us a picture at 385-501-5192

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