Matthew Dobson (in)

Founder @ AVA Credit Inc.

Location   Toronto, Ontario, Canada

Bio
Matthew Dobson
Founder & CEO, AVA Credit Inc.
Perplexity AI Business Fellow

> Matthew Dobson is a Toronto-based financial services leader with more than two decades of expertise in commercial lending. He has held senior sales and credit leadership roles at GE Capital and TD Bank, and he served as Chief Credit Officer for a bank-backed private credit fund in Los Angeles, specializing in complex commercial financing. Over his career, he has originated and underwritten billions of dollars in commercial mortgages and equipment loans across Canada and the United States.

> He is the founder of AVA Credit Inc., a pioneering platform operating since 2023 that integrates generative AI into mortgage and business finance workflows, and heads AVA Applied AI, an enterprise consulting division focused on AI adoption at-scale. The name AVA, coined in early 2023, stands for Accelerated Virtual Analyst.

> Matthew's AI journey began in October 2017 when a University of Toronto PhD student shared Google's "Attention Is All You Need" paper. Within two months, he filed the AI Credit® trademark. From 2020 to 2023, in his role as Chief Credit Officer, he led AI-enabled underwriting across 100 U.S. SBA 504 mortgage transactions exceeding $100 million, proving that human-AI collaboration could succeed in high-stakes lending. A landmark 2021 transaction funded a data center supporting early training infrastructure for a leading foundation model.

> In 2025, Matthew was selected for the inaugural Perplexity AI Business Fellowship, an enterprise AI program alongside CEOs from Perplexity, NVIDIA, Databricks, Box, Bridgewater, and more. That same year, he developed the RGI Framework™ (Retrieve, Generate, Interact) and launched a national AI training initiative for Dominion Lending Centres Group, Canada's largest mortgage network (TSX: DLCG). Through AVA's applied AI consulting division, Matthew built and deployed dlcg.io, a dedicated learning platform featuring live sessions, interactive prompt laboratories, and Isaac, a 24/7 AI agent built for the initiative. The foundational program has trained thousands of licensed mortgage professionals on the essentials of working with AI and recorded a 97% positive response rate on the core concepts covered.

> Matthew is a licensed mortgage agent with Mortgage Architects (TSX: DLCG) specializing in business financing and owner-occupied commercial mortgages in Ontario. He holds a B.Sc. from Western University. Matthew is a dual citizen of the United States and Canada.