

Automated underwriting and credit analysis

Automatically evaluates loan applications by pulling credit data, analyzing borrower risk, and generating underwriting decisions to accelerate mortgage approval processes from weeks to hours.

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Get Your Blueprint

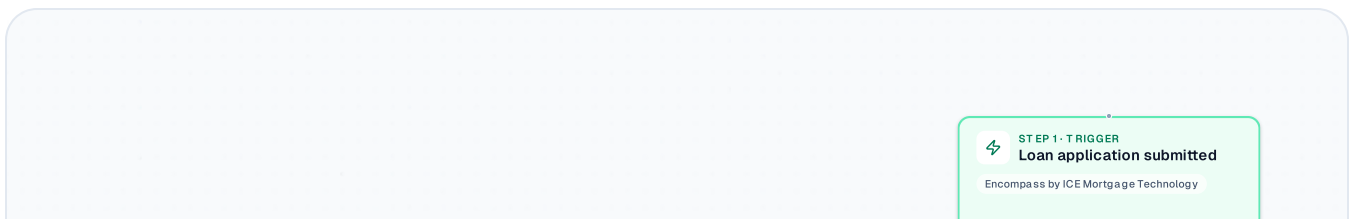


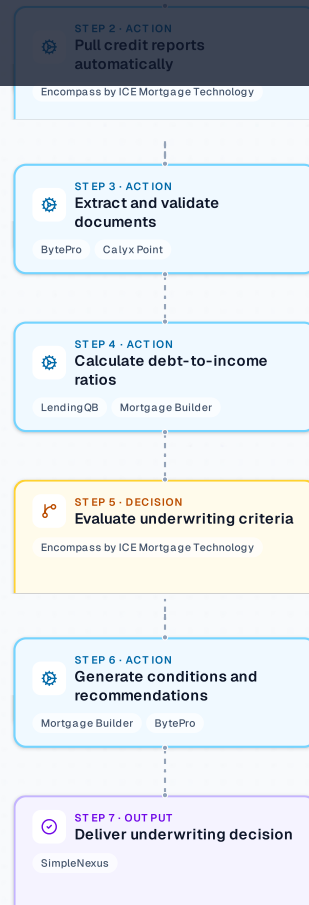
WORKFLOW TRIGGER

Complete loan application with all required documents submitted through digital portal

Visual Flow

Each node represents an automated step. Connections show how data and decisions move through the workflow.





Step-by-Step Breakdown

Detailed explanation of each automated stage in the workflow.

1

⚡ TRIGGER

Loan application submitted

Borrower completes and submits full mortgage application with income documentation, asset statements, and property details. System

automatically validates all required fields are completed.

AI Business OS

Encompass by ICE Mortgage Technology

SimpleNexus

2

 ACTION

Pull credit reports automatically

System automatically retrieves tri-merge credit reports from all three bureaus and calculates FICO scores. Income and employment verification requests are sent to third-party services.

Encompass by ICE Mortgage Technology

BytePro

3

 ACTION

Extract and validate documents

AI-powered OCR extracts data from pay stubs, bank statements, tax returns, and property appraisals. System cross-references extracted data against application inputs for inconsistencies.

BytePro

Calyx Point

4

 ACTION

Calculate debt-to-income ratios

System automatically computes front-end and back-end DTI ratios using verified income and debt obligations. Risk assessment algorithms evaluate borrower profile against lending guidelines.

LendingQB

Mortgage Builder

5

 DECISION

Evaluate underwriting criteria

Automated decision engine compares all financial metrics against loan program requirements and investor guidelines. Determines if application meets auto-approval thresholds or requires manual review.

Encompass by ICE Mortgage Technology

LendingQB

6

 ACTION

Generate conditions and recommendations

System creates detailed underwriting findings with specific loan conditions, required documentation, or approval recommendations. Compliance checks ensure all regulatory requirements are met.

Mortgage Builder

BytePro

7

 OUTPUT

Deliver underwriting decision

Automated underwriting decision with loan terms, conditions, and next steps is delivered to loan officer and borrower. Case file is updated with complete audit trail.

SimpleNexus

Encompass by ICE Mortgage Technology



Outputs

- Automated underwriting decision (approve/refer/decline)

- Detailed risk assessment report

AI Business OS



Key Metrics

- Average underwriting processing time
- Auto-approval rate percentage
- Loan defect rate



Tools & Integrations

- Encompass by ICE Mortgage Technology
- SimpleNexus
- BytePro
- Calyx Point
- LendingQB
- Mortgage Builder

AI Business OS

Actionable AI implementation strategies for business leaders ready to transform their operations.

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