

Compliance monitoring and reporting

This workflow continuously monitors mortgage loan files for regulatory compliance violations and automatically generates compliance reports for management and regulatory bodies. It reduces manual compliance oversight by 80% while ensuring real-time detection of potential violations.

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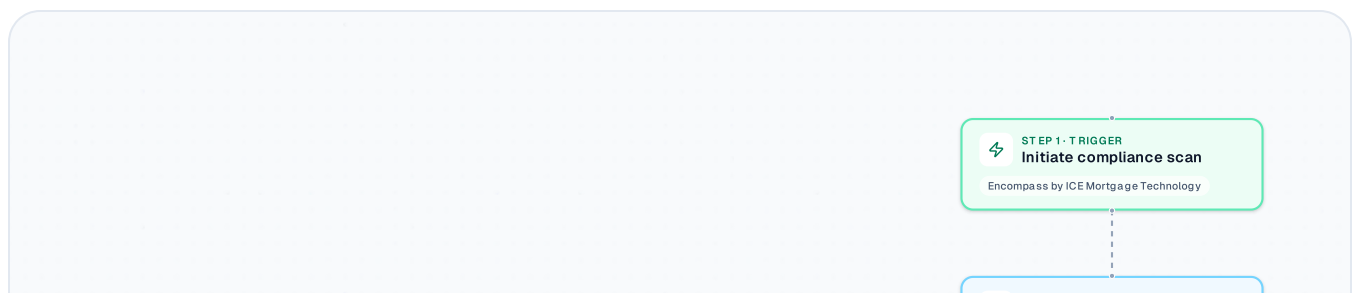


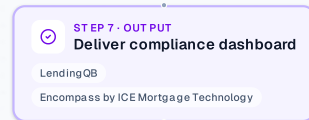
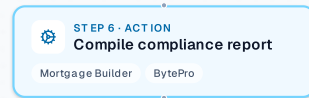
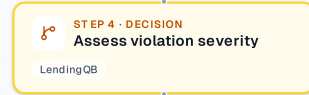
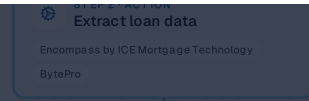
WORKFLOW TRIGGER

Daily compliance scan initiated at 6:00 AM or new loan file updated in system

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

Initiate compliance scan

Automated daily scan begins or triggered by loan file updates in the mortgage origination system. System pulls all active and recently modified loan files for compliance review.

2

 ACTION

Extract loan data

System automatically extracts key loan data including borrower information, loan terms, documentation, and transaction details. Data is standardized and prepared for compliance rule validation.

Encompass by ICE Mortgage Technology

BytePro

3

 ACTION

Run compliance rule engine

AI-powered engine checks loan data against federal and state regulatory requirements including TRID, QM rules, fair lending practices, and documentation standards. Each violation is flagged with severity level and regulation reference.

LendingQB

Mortgage Builder

4

 DECISION

Assess violation severity

System evaluates detected violations and categorizes them as critical (loan cannot proceed), moderate (requires attention), or minor (documentation needed). Critical violations trigger immediate alerts to underwriting team.

LendingQB

5

 ACTION

AI Business OS

Generate compliance alerts

Automated notifications are sent to loan officers, compliance team, and management based on violation severity. Critical issues generate immediate alerts while moderate issues are batched for daily review.

SimpleNexus

Encompass by ICE Mortgage Technology

6

 ACTION

Compile compliance report

System aggregates all findings into comprehensive compliance reports with violation summaries, trend analysis, and remediation recommendations. Reports are formatted for internal review and regulatory submission.

Mortgage Builder

BytePro

7

 OUT PUT

Deliver compliance dashboard

Final compliance dashboard and reports are automatically distributed to stakeholders and stored in the compliance management system. Real-time compliance metrics are updated for executive visibility.

LendingQB

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AI Business OS

Outputs

- Daily compliance violation reports
- Real-time compliance dashboard
- Regulatory submission reports
- Loan-specific compliance alerts



Key Metrics

- Number of compliance violations detected
- Average time to violation resolution
- Percentage of loans passing compliance scan
- Regulatory audit pass rate



Tools & Integrations

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

AI Business OS

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