



CASE
STUDY

**US Mortgage & Banking
Company Automates
Loan Underwriting
Processes Saving Time
& Cost**



CUSTOMER PROFILE

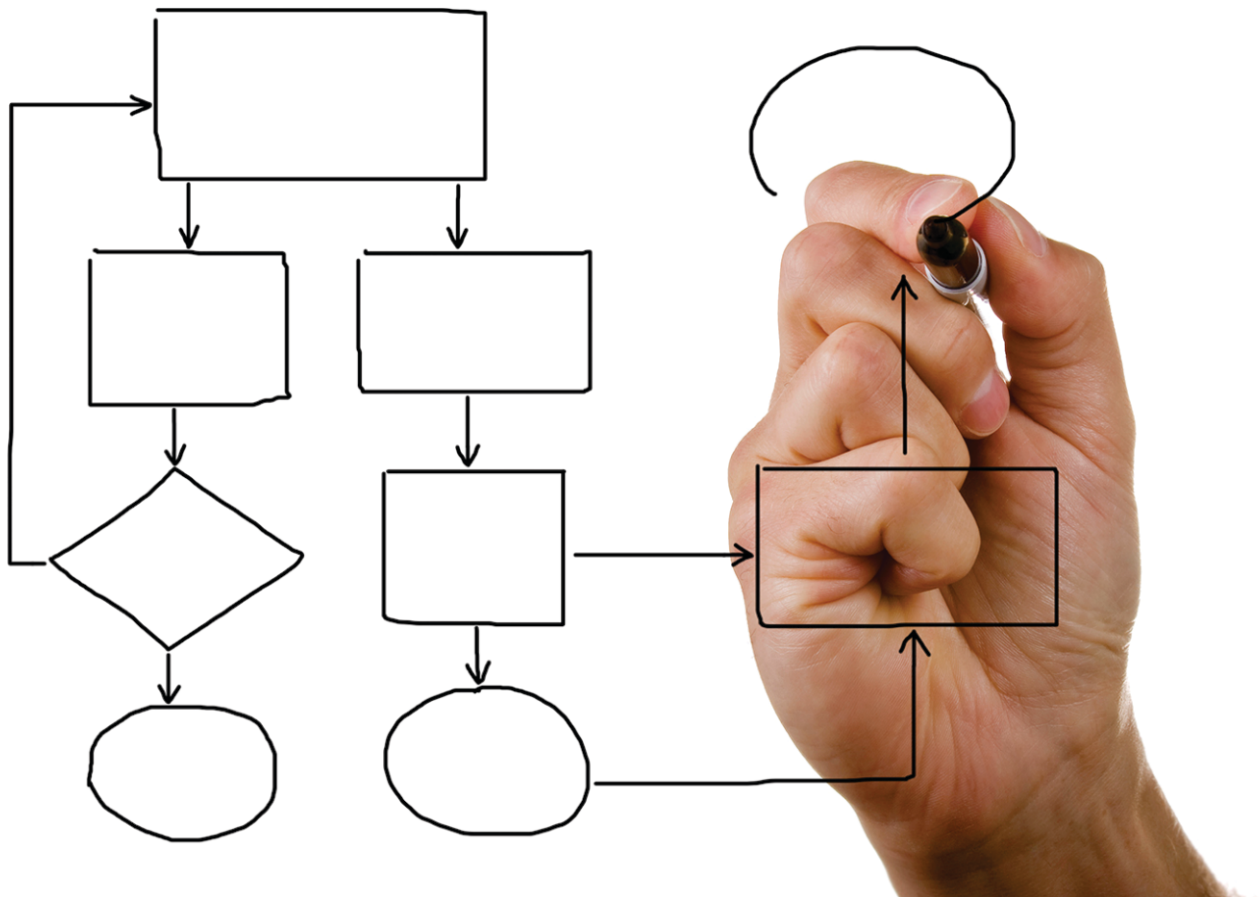
The company was a Top 10 Mortgage and Banking Company in the United State headquartered in Florida. Their growth each year starting in 2006 was phenomenal, and it grew from \$5 Billion USD in lending, to a portfolio of \$45 Billion in 4 years.

BUSINESS CHALLENGE

The loan underwriting process includes the verification, evaluation of financial information provided by the person applying for loan and reference of other income statements.

The company's consolidation of Operations Centers, along with the changes in the industry, led to difficulties in maintaining underwriting turn times.

The company needed to get their new loans underwritten within a turntime acceptable both from a compliance perspective and to meet customer needs. They also wanted to be able to maintain reasonable underwriting times going forward and move their costs to a more variable model.



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SOLUTION

The solution automated the front office by enabling capture of customer information that is required for case processing.

Further the solution processes this information using business rules (as required by your business), takes care of regulatory compliance and delivers optimal financial analysis to take decision on a customer case to whom a loan is to be sanctioned.

Loan underwriting rules were built into the decision engine created for consumer credit, stability and ability factors.

The system uses various formulas to process data and determine an approval or denial by the assessment of associated risks. Since the final approval or denial depends on the criteria used by the application, the underwriter is wholly responsible for the accuracy of the information fed into the automated underwriting system.

To provide optimal results, it was ensured that all data is verified, reviewed and appraised in the operation of the automated underwriting systems.

BENEFITS

- Timely underwriting
- Improved workflow efficiencies
- Ability to focus on market expansion
- Cost efficiencies

TECHNOLOGY



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