

# Increase application conversions by automating middle-office complexities

Empower faster, more informed mortgage loan analyses with automated risk-based decisioning technology

## Fast. Simple. Accurate.

DecisionGenius™ delivers automated, risk-based decisions across the four pillars of loan decisioning: credit, assets, income, and collateral. Using DecisionGenius, your mortgage team achieves a comprehensive loan recommendation before the loan file moves to the underwriting phase.

DecisionGenius offers complete transparency around factors impacting final loan and underwriting decisions, including:

- Borrower credit and calculations
- Comprehensive documentation
- Loan information
- Compliance requirements

Leveraging DecisionGenius, processors and underwriters analyze more loans, faster, increasing productivity, boosting application intake volumes, and generating more business while simultaneously minimizing risk:

- Achieve fast, data-driven underwriting recommendations
- Spend less time on data verifications and validations
- Improve decisioning quality and accuracy
- Get a digital audit trail to defend against repurchase risk



### The Indecomm Promise

We rigorously test our products and guarantee their efficacy, ensuring each product meets and exceeds business and industry expectations.

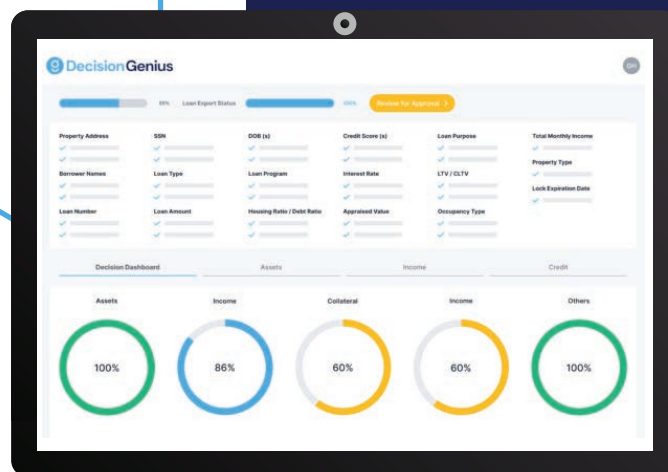
# Maximize Lending Productivity. Minimize Loan Risk.

- Lenders using DecisionGenius significantly increase productivity, reduce decisioning complexity and accelerate turnaround times
- Non-Underwriting staff can work from a clear conditions list without burdening underwriting resources
- DecisionGenius incorporates LOS docs and data, third-party data, and lender underwriting rules to ensure a credible, accurate, and accountable analysis
- DecisionGenius provides full transparency and a digital audit trail, helping lenders defend against repurchase risk



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- ✓ **60% Improvement in Underwriter Productivity**  
Average reduction of over 60% of the time spent by underwriters reviewing conditions
- ✓ **50% Reduction in Number of Underwriter Touches**  
Average reduction of 50% of the number of times an underwriter touches a file
- ✓ **50% Improvement in Processor Productivity**  
Average reduction of over 50% of time spent by processors preparing the file for underwriting in verifying and validating information from the 1003