

# Mitigate Risk and Get Accurate Income Info From the Start

Automate, expedite, and simplify borrower income analysis at the application stage of origination

## Fast. Simple. Accurate.

With IncomeGenius®, we've made it simple for you to improve your mortgage process and have accurate income information right from the start.

Our easy-to-use SaaS technology automates income calculations so that anyone can initiate them and get back an accurate and complete analysis.

## Benefits

**Save Time:** Machine learning (ML) technology, integrated "sources of truth" data, and a robust rules engine reduce income calculation time up to 50%.

**Shorten Loan Cycles:** When the income analysis is done earlier in the loan cycle, underwriters save time on income calculations - allowing them to review more loans.

**Improve Compliance:** IncomeGenius® is compliant with audit requirements and provides an audit trail so that you know what changes happened, whose inputs came in during the review, and why.

**Reduce Errors:** Easier, faster calculations for self-employed borrowers, including liquidity testing. Loan Officers are mere minutes away from an accurate income analysis.

**Decrease Risk:** With the same rules being applied every time, you reduce the chances of calculation errors and your risk during fair lending audits.

**Increase Accuracy:** Alerts notify users of underwriting rules so that you never miss anything that might increase or decrease income. They eliminate manual input errors.



# Automation Workflow

A new loan is created in **IncomeGenius®**



Documents are uploaded



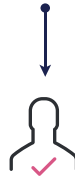
Digital Transcripts and Sources of Truth Data



**IncomeGenius'** machine learning (ML) engine sorts and extracts info needed to calculate income



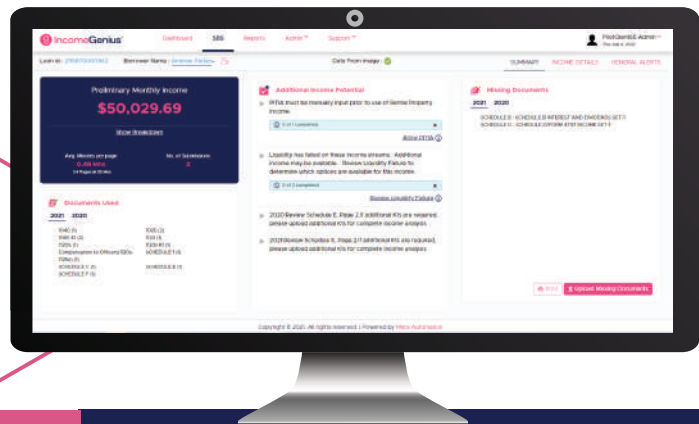
**IncomeGenius'** Rules Engine reviews income to maximize calculation & identify areas of concern



Preliminary Monthly Income is displayed for the User



Final Monthly Income is determined



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