

# 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<sup>®</sup>, 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 it 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<sup>®</sup> is compliant for audit requirements and provides an audit trail so that you know why, who and what happened during the review.

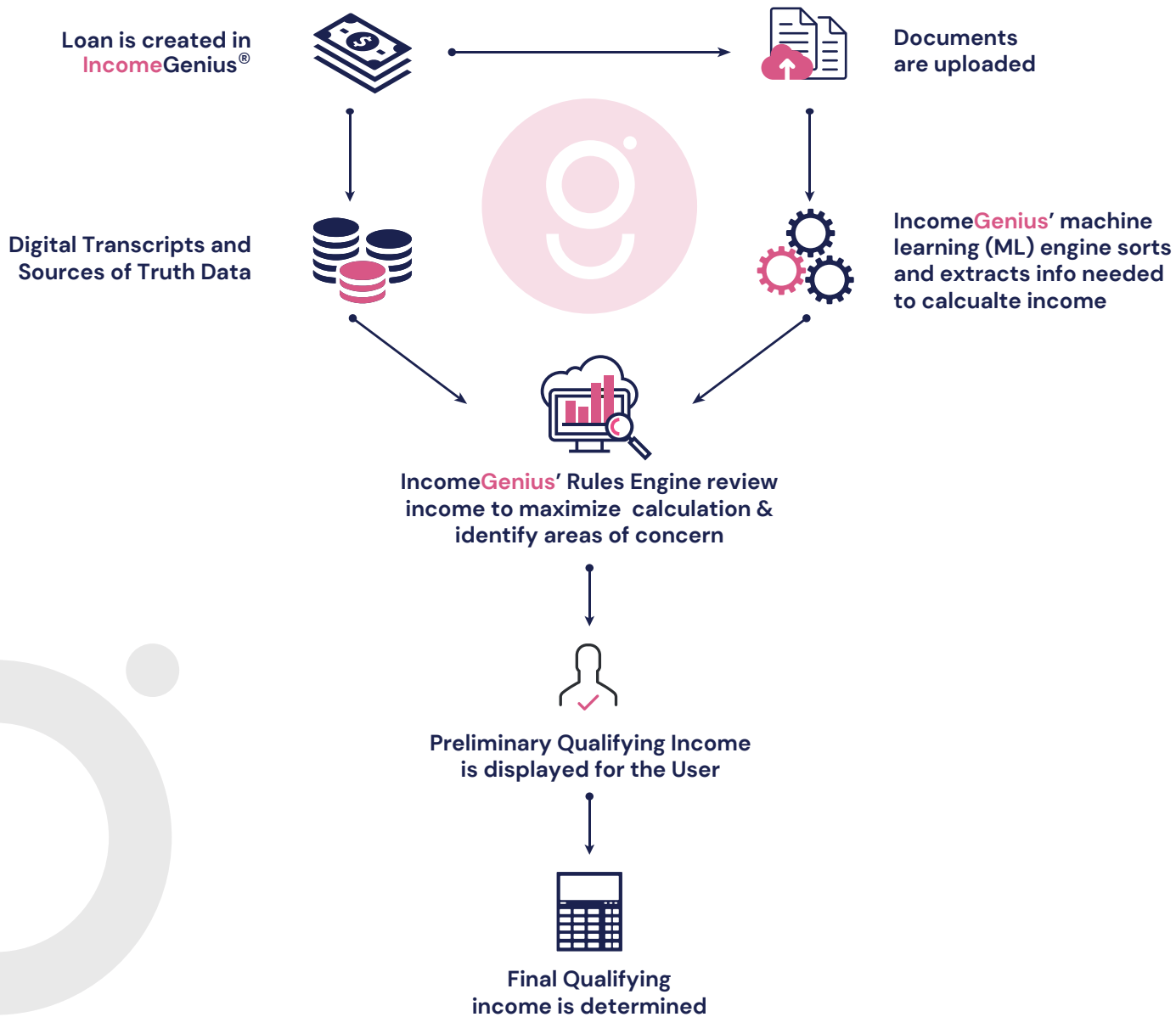
**Reduce Errors:** Easier, faster calculations for self-employed borrowers, including liquidity testing, means LO's never shy away from an application.

**Decrease Risk:** With the same rules being applied in the same fashion each and every time, you reduce your risk for things like fair lending audits and calculation errors.

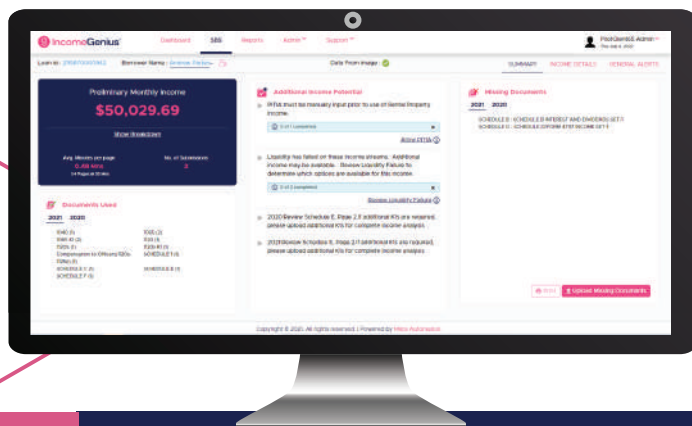
**Increase Accuracy:** Alerts notify users of underwriting rules so that you never miss anything that might increase or decrease income and also eliminates manual input errors.



# Automation Workflow



 **IncomeGenius®**



**Contact:**  
marketing@indecmm.net  
Direct: 704-412-3179