

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.

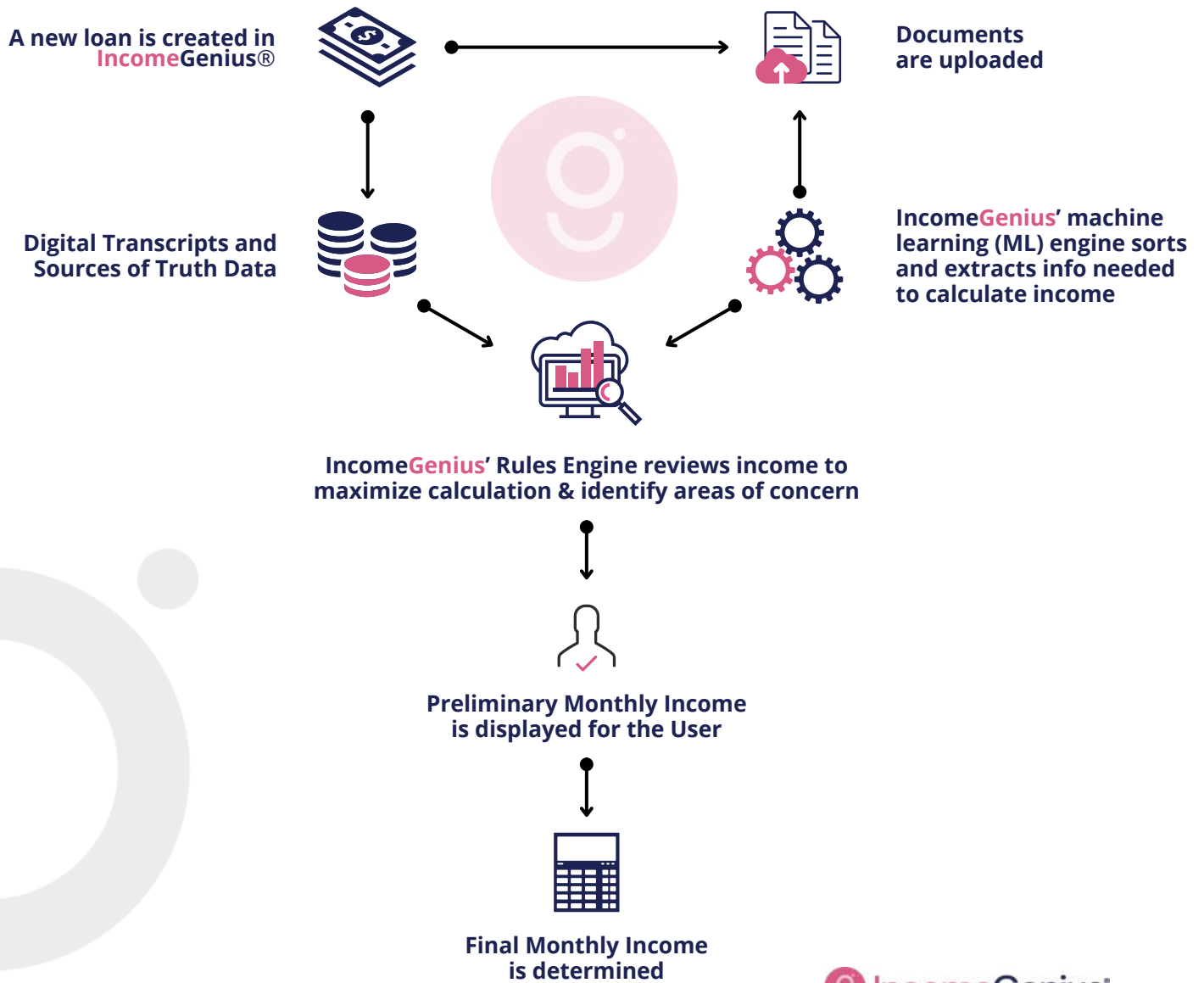
Improve Compliance: IncomeGenius® is compliant with audit requirements and provides an audit trail so that you know what changes happened, whose inputs came in during the review, and why.

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



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