IncomeGenius®

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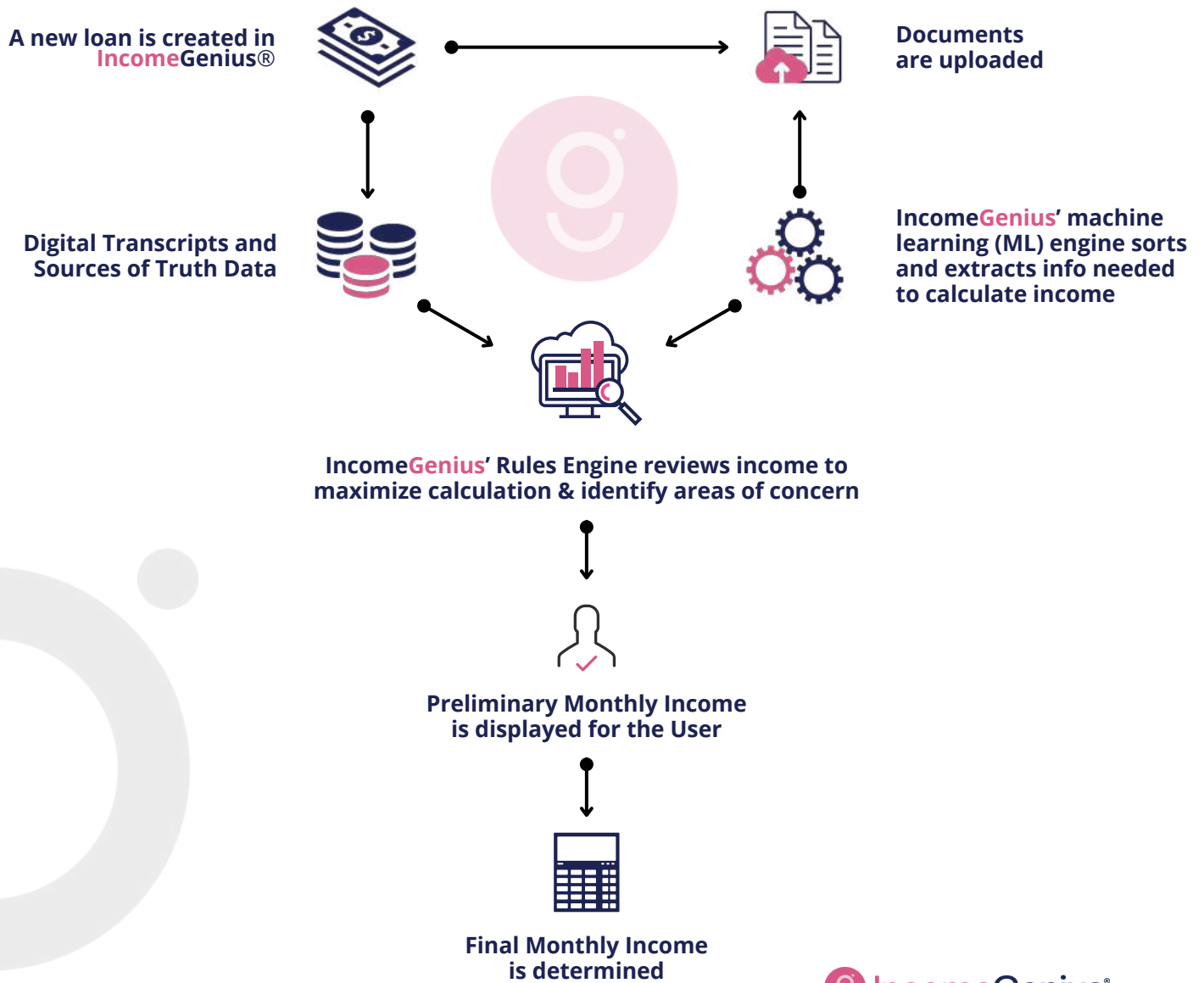
Reduce Errors: Easier, faster calculations for self-employed borrowers, including liquidity testing. Loan Officers are mere minutes away from an accurate income analysis.

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.

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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

IncomeGenius®

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