

14% Improvement in Quality of Underwriting of Mortgage Loans



The Customer

Mortgage origination division of Top 25 US Bank

Business Situation



Multiple challenges in Loan Underwriting:

- **Delays** in underwriting
- **Poor quality** loans
- Non adherence to changing underwriting guidelines

Solutioning



Reengineered fulfillment process to streamline handoffs with different departments

Monitoring loans between Conditional Approval and Full Approval to enhance pipeline management

Execution



All underwriting request/queries channelized to a dedicated mail box for quicker response

Implemented **change management procedure** to help adhere to changing regulations to improve loan quality

APPROACH

Value Delivered



Increased straight-through processing

- **14% improvement** in underwriting quality
- **Reduced turn time** for underwriting approval



Thank you for the speed in which you ramped underwriting capacity to current levels. I appreciate your partnership!

Head of Consumer & Mortgage Credit