



Click on each stat to the left

## Top Trends Reawakening Attention on Loan Quality in 2022

Alarming trends are set to challenge loan quality across the mortgage life cycle. Don't get caught sleeping.

- View the mortgage stats highlighted on the smartphone.
- Click on each alarm set to reveal tactical ways you can avoid snoozing on the trends.
- Get data confident. Implement machine learning doc processing and task automation across your workflows.

Originate, sell and service with quality.

Contact LoanLogics for a deep dive into each of these trends and loan quality resets at [loanlogicsinfo@loanlogics.com](mailto:loanlogicsinfo@loanlogics.com)

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## Avoid The Snooze With A Loan Quality Reset

# Mitigate purchase market fraud risk

- Well-document employment and income reverifications
- Integrate fraud analysis into pre-funding reviews

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### Avoid The Snooze With A Loan Quality Reset

## Get ahead of underwriting complexity on new products

- Automate self-employed income calculation
- Customize QC audit testing, target reviews for income/asset

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## Avoid The Snooze With A Loan Quality Reset

# Add controls to address concerning trends

- Increase QC sampling and frequency
- Add production tools to consistently calculate income

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## Avoid The Snooze With A Loan Quality Reset

# Buckle down on automated workflow and integrations

- Trifurcate reviews based on auditor specialty skills
- Streamline reviews in a single UI for a complete analysis

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## Avoid The Snooze With A Loan Quality Reset

# Sharpen the saw with existing resources

- Audit the auditor with tools to monitor 3rd party services
- Standardize technology, cross train for staff optimization

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**Avoid The Snooze With A Loan Quality Reset**

## Remove the friction in B2B mortgage commerce

- Normalize file delivery to speed up cycle time/throughput
- Perform critical document checks and data validation presale

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