



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

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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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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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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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4 DaVinci Payments, "Gig Economy 2021," 2021

5, 6 Freddie Mac, "Approaches to Ensuring Loan Quality to Minimize Repurchase Risk," RMQA 2021

7 Housingwire, "CFPB adds firepower to enforcement division," 2021

8 "October 2021 MBA Annual Convention & Expo Survey," Tom Lamalfa

9 Stratmor, "What's Keeping Mortgage Servicers Awake at Night?," April 2021