

## LoanBeam® Tax

### Automated income calculation technology for self-employed borrower underwriting.

LoanBeam Tax leverages patent pending extraction technology to convert tax documents – regardless of complexity – into self-employed income calculations and underlying data points consumable in your production workflow. For more than a decade, LoanBeam Tax, part of the LoanBeam Income Suite, has been the standard for self-employed income analysis and is the only solution certified by both GSEs.

Given their complexity, lenders often assign their most senior production resources to underwrite self-employed borrower applications. Much of their time is spent manually sorting through tax documents for days to ascertain a full picture a borrower's ability to pay. And with a growing self-employed segment, staffing challenges and shrinking margins put pressure origination teams to do more with less. Working without automation, there is no way to keep up with the workload without increasing risk and costs.

### Shorten your risk review process with an automated income calculation solution back by both major GSEs.

Using patented technology, LoanBeam Tax efficiently extracts income data from tax documents, validates it for accuracy, and identifies any missing documentation. Eligible rep and warranty (R&W) income is presented an easily modifiable workbook for production staff to analyze. When paired with our data verification validation service, LoanBeam® Transcripts, lenders can validate income against certified IRS data for additional GSE R&W relief and fraud protection.

### Standardized income assessment adds operational efficiency and borrower satisfaction.

Automating self-employed income assessment focuses underwriters on the work that requires their detailed analysis and reduces the learning curve for new staff. As a result, borrowers can be qualified more quickly and given a better customer experience.

### Benefits at a glance

10+

Trusted brand for over a decade



GSE-certified rep and warrant



Accurate income assessment in minutes



Patented technology



Seamless industry integrations

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For more than a decade, LoanBeam® Tax has been the gold standard in automating self-employed income calculation and analysis.

### Efficient

- Validate income data programmatically
- Flatten complex files into a pre-populated income calculator
- Perform income calculation in minutes, not hours
- Increase underwriter output & efficiency
- Reduce processing overhead with automation

### Flexible

- Integrate with existing production workflows
- Scale automatically as usage grows with increased volume
- Analyze and modify data and in real-time
- Compare investor-specific incomes
- Implement quickly with detailed user training

### Comprehensive

- Bridge the "experience gap" for new staff
- Verify income data against certified IRS data
- Access a complete audit trail of the analysis
- Detect all income data inconsistencies
- Protect against fraud with data validation\*

Lenders report a \$400 per file savings using LoanBeam Tax compared to manual underwriting.

*The average LoanBeam Tax client has hands on a result in less than an hour!*

\*Validation achieved with LoanBeam Transcripts