



16-day clear to close

67% improved
underwriting efficiency

17.6% higher pull-thru

Drive innovation and speed in mortgage lending
with our **Pre-Underwriting Support Solution -**
LoanAccel.TM

LoanAccel is a pre-underwriting support solution that works with the lender's current system using automation and process excellence to help originators, processors, and underwriters drive more productivity and efficiency. We help lenders:



Close faster with agile workflows and re-engineered parallel process flows



Eliminate rework with automatic follow-ups and loan-level tracking



Boost productivity with decision-ready loans submitted straight to Underwriter

Powered by 18+ years of industry experience, LoanAccel is a "ready to go" framework that easily works with any Loan Operating System.

Powered by a 5-step module, LoanAccel strikes the perfect balance between achieving optimum operational efficiency and meeting trending market demands



Rules engine



Progressive checklist



Data & analytics



Parallel processing



Transparent workflow



Business Value

- ⭐ Superior borrower experience with 16-day clear to close
- ⚙️ Improved business metrics & lower working capital requirement
- ⬆️ 17.6% increase in pull through rate
- 🔍 67% improved underwriting efficiency & higher productivity
- 💰 Increased control on bottom-line with 60% reduction in operating costs
- 👍 Enhanced employee satisfaction – attract, retain and upskill talent



We Support



Data Validation

- Automated loan data check
- Client specific guidelines and checklists
- Upfront identification of deficiencies related to loan information
- Auto triggered alerts to convey missing loan information
- Auto-reminders sent to loan officials for effective follow-up to clear deficiencies



Third Party Ordering

- Third party ordering of appraisal, title, flood, hazard insurance, fraud mitigation results, work number and 4506-T preparation for IRS tax transcripts
- Indexing of trailing documents



Asset Review

- Thorough analysis of asset documents to identify large deposits, supporting documentation to analyze source of funds for large deposits are from acceptable sources, verifying gift documentation and receipt of gift funds & analyzing gift of equity with adequate documents.



Collateral Review

- Appraisal and title reports



Credit Review

- Checking borrower details, FICO score and credit report ID, verify monthly obligations and address inquiries/ additional addresses
- Detailed review of credit report for potential red-flag
- Deep dive on undisclosed trade lines
- Escrow verification: Verifying taxes & insurance associated with subject property with authentic documents, verifying tax amounts as per public record on netronline.com, validating insurance coverage amount and loss payee clause as per client requirements
- Validation of expenses pertaining to other REOs: Checking for mortgage statements to verify if the monthly payments are escrowed, if not escrowed then verifying taxes/insurance with additional documents and verifying HOA dues (if any) with HOA certificate



Data Review

- Pre-work on loan documents as per AUS and client requirements
- Reviewing AUS (DU/LP) findings
- Check ratio to be within acceptable parameters (DTI, housing, LTV / CLTV)
- Indexing of trailing documents



Income Analysis

- Thorough income calculation for salaried borrowers as per agency guidelines
- Detailed income calculation for self-employed borrowers as per agency guidelines
- Other types of agency acceptable income sources as per agency guidelines
- Indexing of trailing documents



Disclosure Review

- General, state specific and program specific



Ratio Calculation and AUS

- Re-calculating ratio (DTI, housing, LTV / CLTV) calculation as per income /asset/ collateral/ credit analysis
- AUS (DU/LP) resubmission
- Indexing of trailing documents



Risk Mitigation Report Analysis

- Reviewing high fraud alerts in risk mitigation report based on available documents and clearing
- Notifying other alerts to UW for decision
- Indexing of trailing documents



Data & Analytics

- Real-time information tracking
- Root-cause feedback at the granular level with actionable data
- Trend analysis
- Dashboard reporting



Case Study

Clear to close in 16 days, application to underwriting time in less than 1 hour for 1-touch files

[Read Case Study](#)

About Coforge Business Process Solutions (Coforge BPS)

Coforge BPS offers digital platforms and solutions to multiple industries, including the financial services industry. Coforge BPS customers include 5 of the Top 25 U.S. Banks, Top 10 Lenders, Top 10 Insurance intermediaries and Fortune 500 Companies.

Coforge BPS offers services as well as platform-based solutions like Copasys for enterprise wide automated QC and compliance, LoanAccel for pre-underwriting loan origination support, RETS for real estate tax services, SmartProp for property owner search reports and SmartTrak for reporting property taxes.

We help organizations deliver:

Transformation

using 12 digital platform solutions & 600+ business processes

Effective business outcomes

supported by Digital Platforms, Intelligent Automation, RegTech, Data & Analytics, & Omnichannel Customer Service.

Flawless execution

with a 100% commitment to SLAs and over 99% transaction accuracy.

Scalability

with 21,000 professionals with 7,000+ dedicated to business process solutions supporting 0.5B transactions annually across 5 global centers

Sustainable Business Growth

delivered with over two decades of industry

Strong compliance

with 100% adherence to regulatory and business requirements.

Our optimal blend of people, process, and digital solutions across the business value chain has helped drive tangible outcomes for our clients, their customers and partners.



Banking



Mortgage Lending



Insurance



Cards



Title, Tax & Settlement



Enterprise Wide Services



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