Credit Union Report 5

Branch Processor Performance Visual Overview

Version 0.1 – Data as of June 1, 2025
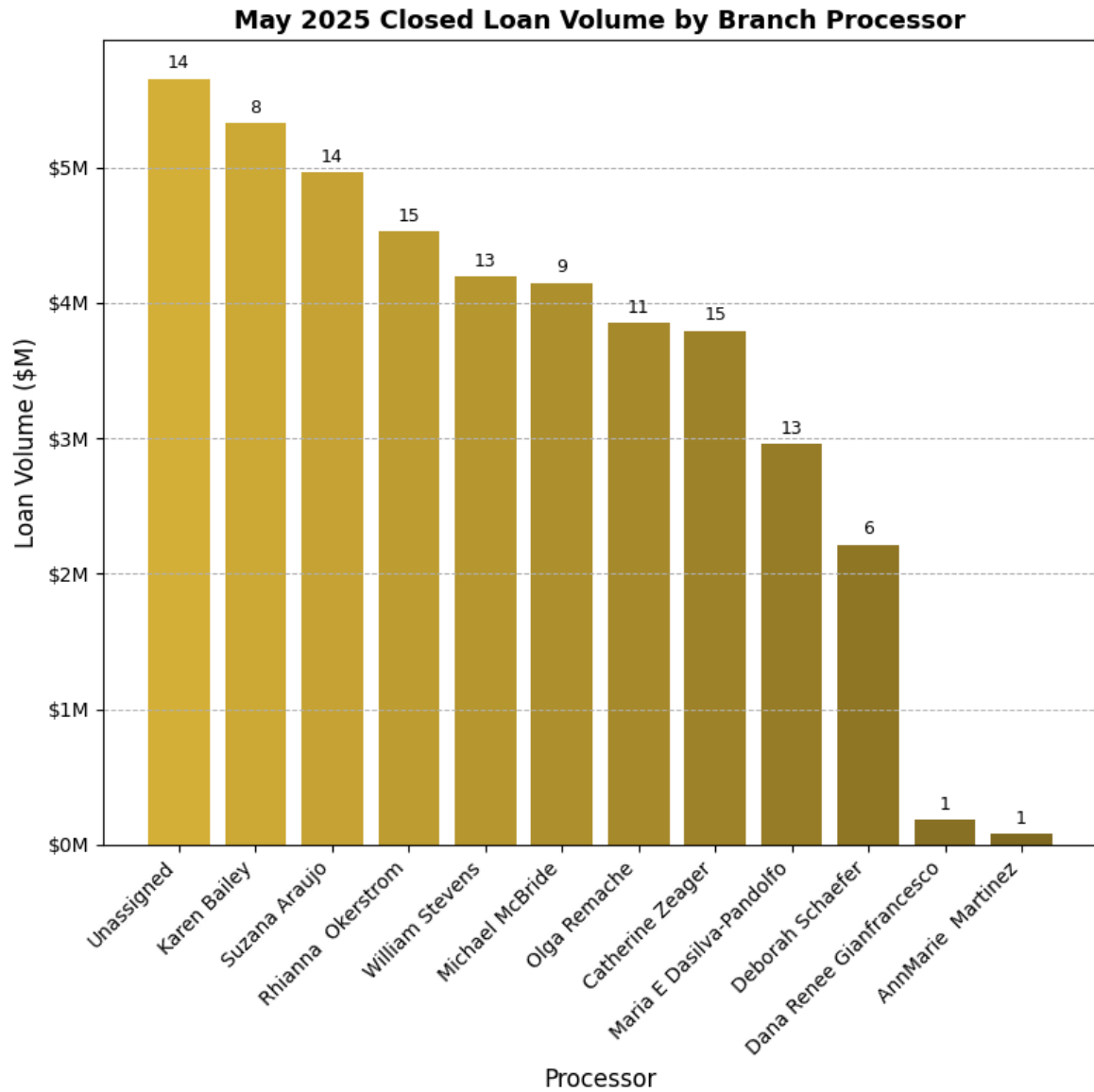

Executive Summary
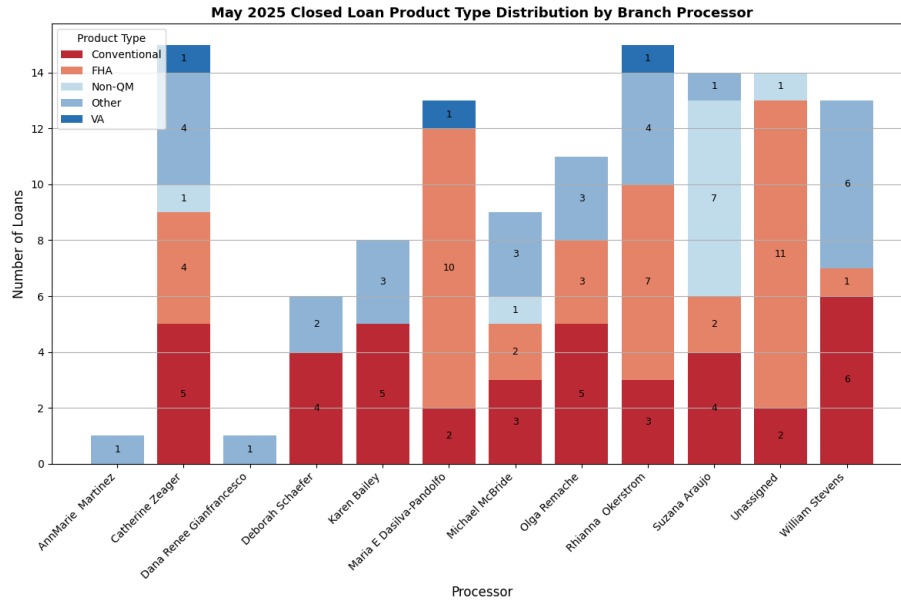
The Closed 2025 folder includes 120 loans, all of which were funded in May 2025, in line with this month's reporting criteria.

High-Level Trends

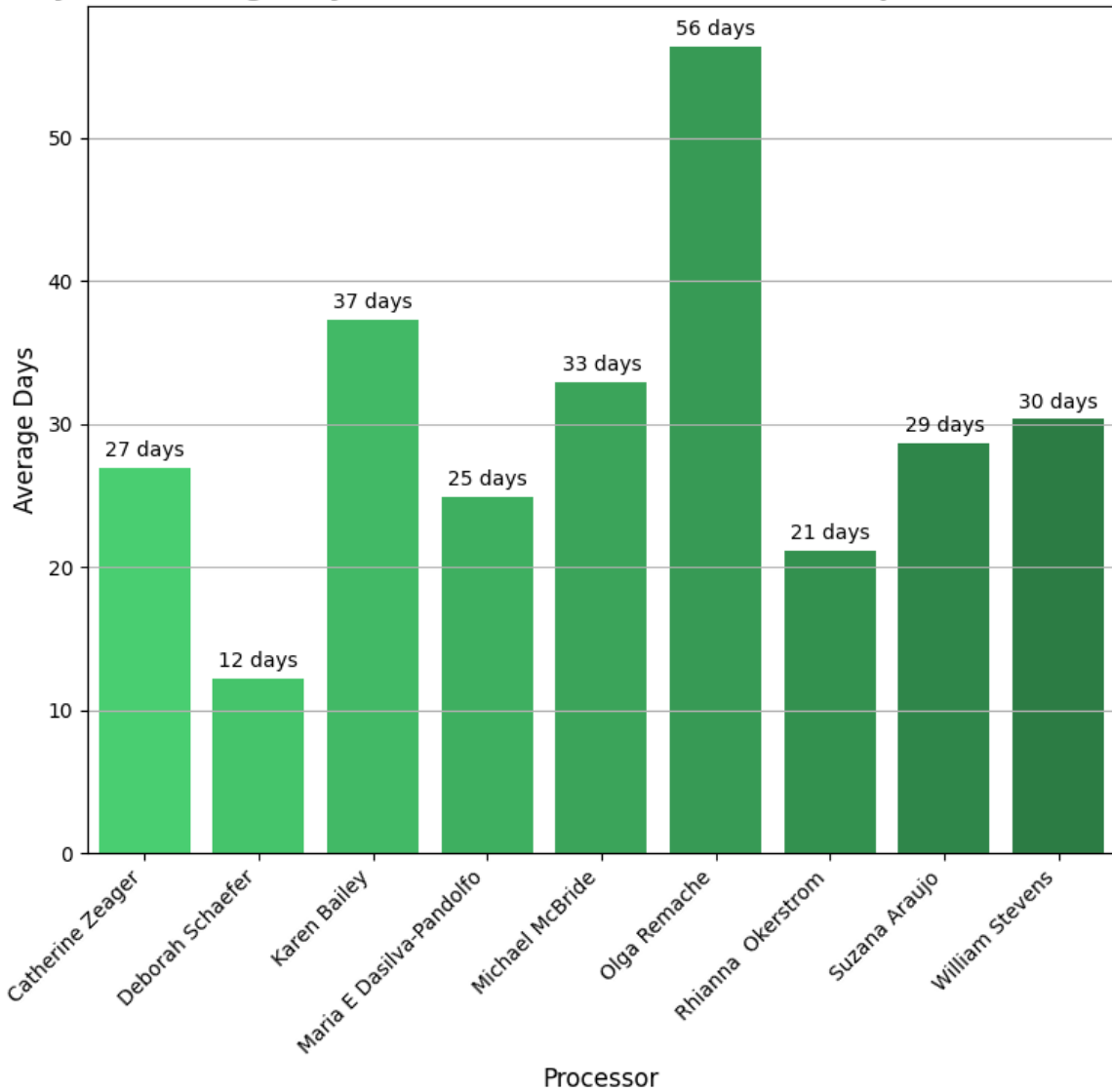| Category	Insight
Loan Count	120 loans funded in May 2025
Unique Processors	12 branch processors participated in the process
Missing Submittal Dates	24 loans (20.0%) have no recorded Submittal Date
Average Days to Close	29.4 days on average from Submittal to Clear to Close

Unnamed Branch Processors: 14 closed loans (11.7% of the total) are not linked to a named branch processor. This may reflect missing data in the system or the use of unassigned queues or workflows during processing.
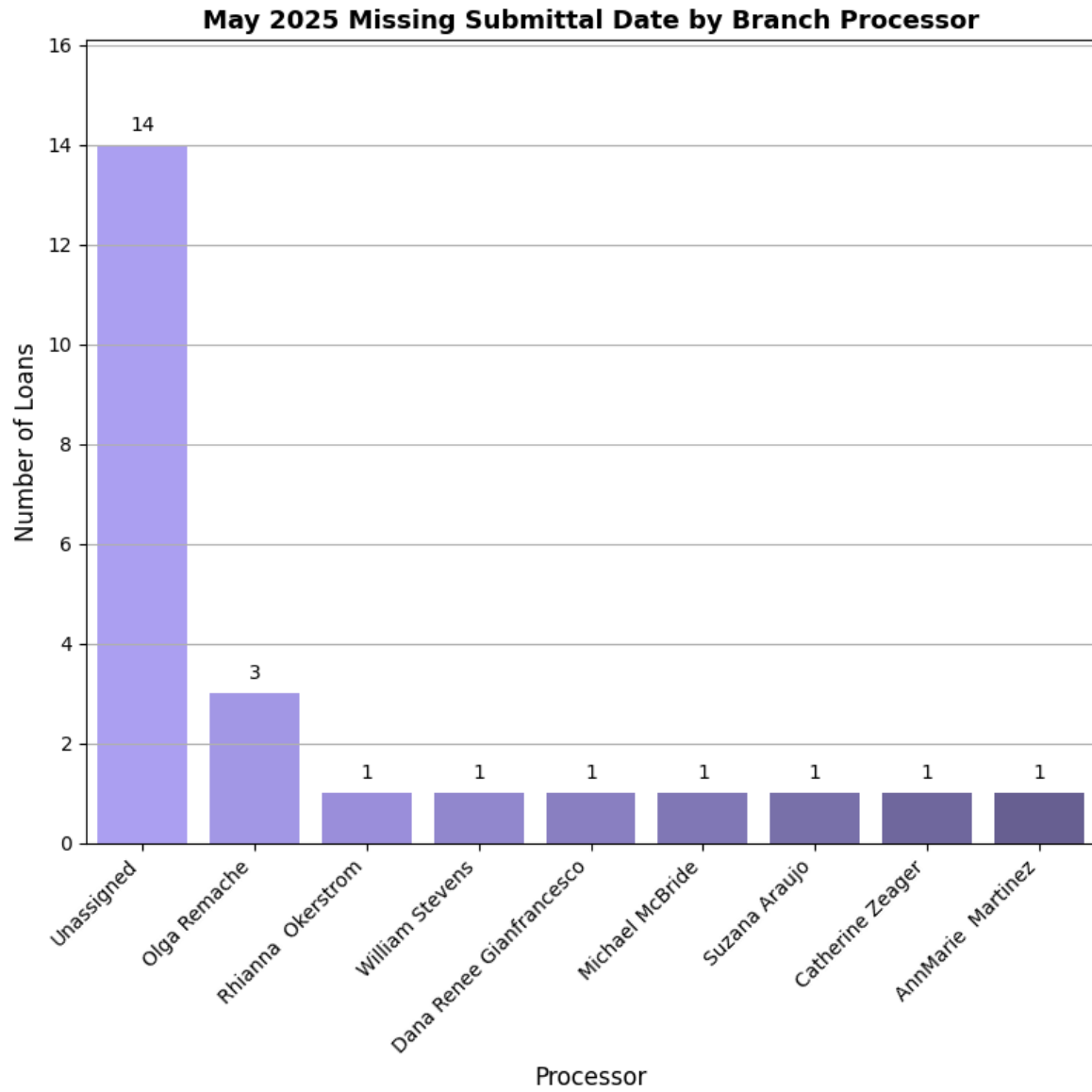
May 2025 Closed Loan Volume by Branch Processor

May 2025 Closed Loan Product Type Distribution by Branch Processor

May 2025 Closed Loan Product Type Distribution by Branch Processor

	Conventional	FHA	Non-QM	Other	VA	TOTAL
Catherine Zeager	5	4	1	4	1	15
Rhianna Okerstrom	3	7	0	4	1	15
Suzana Araujo	4	2	7	1	0	14
Unassigned	2	11	1	0	0	14
William Stevens	6	1	0	6	0	13
Maria E Dasilva-Pandolfo	2	10	0	0	1	13
Olga Remache	5	3	0	3	0	11
Michael McBride	3	2	1	3	0	9
Karen Bailey	5	0	0	3	0	8
Deborah Schaefer	4	0	0	2	0	6
Dana Renee Gianfrancesco	0	0	0	1	0	1
AnnMarie Martinez	0	0	0	1	0	1

May 2025 Average Days from Submission to Clear to Close per Branch Proces

May 2025 Missing Submittal Date by Branch Processor

Appendix A — Product Type Mapping Logic

To standardize reporting, raw product descriptions from Encompass were grouped into broader product categories based on keyword detection. This mapping ensures consistent reporting across charts and tables.

Mapping Rules

Raw Value Contains	Mapped Category
FHA	FHA
VA	VA
NON QM or NON-QM	Non-QM
CONV or CONVENTIONAL	Conventional
(Other cases)	Other

Example Mappings

- *"FHA 30 YR FIXED"* → **FHA**
- *"VA IRRRL"* → **VA**
- *"Conv 30 Yr Fixed"* → **Conventional**
- *"Non-QM Bank Statement"* → **Non-QM**
- *"2nd Lien"* → **Other**
- *"Jumbo"* → **Other**
- *"Portfolio ARM"* → **Other**
- *"USDA"* → **Other**

Note: Mapping is case-insensitive and applied using substring matching.