

Credit Union Report 4

Underwriter Performance Visual Overview

Version 0.1 – Data as of June 1, 2025

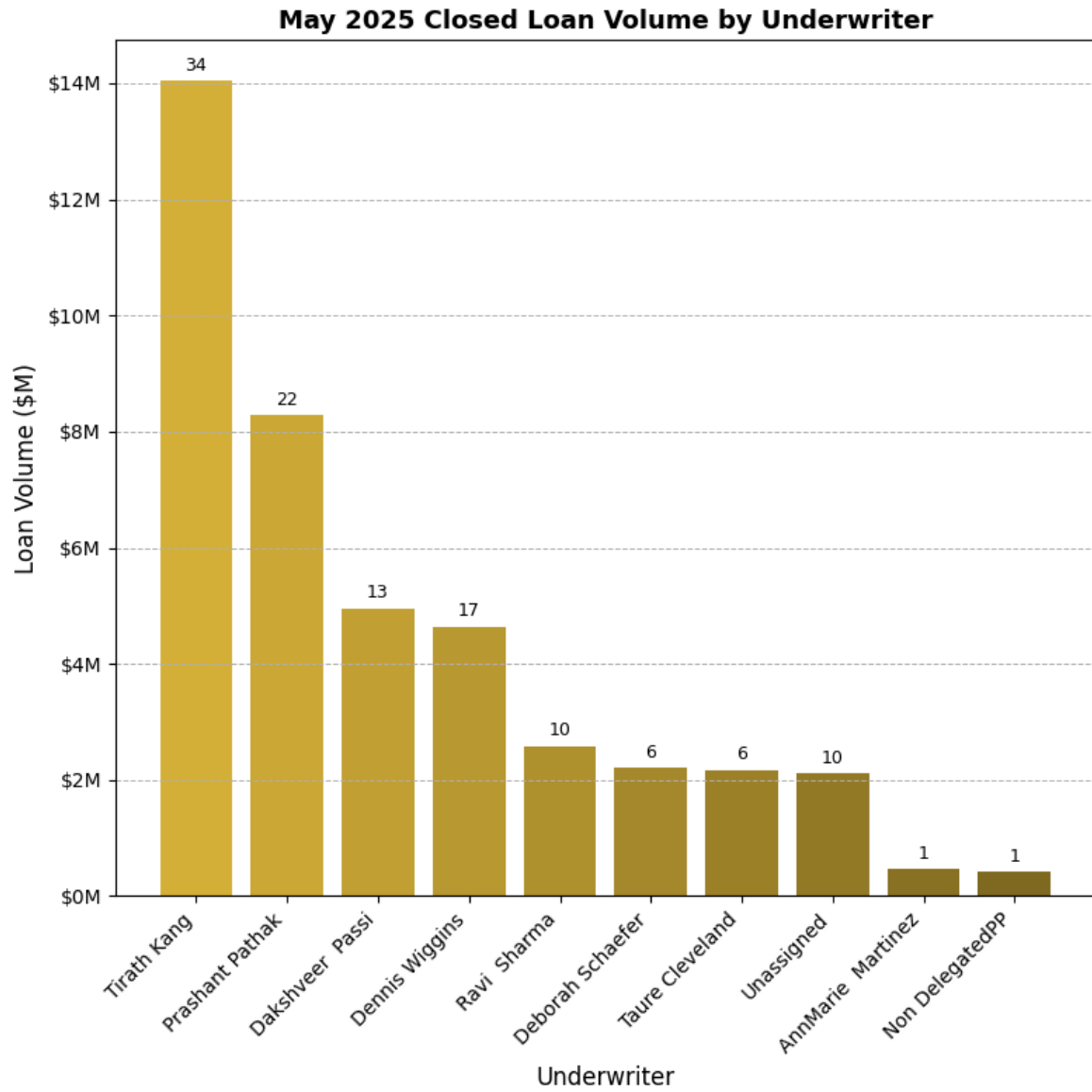
Executive Summary

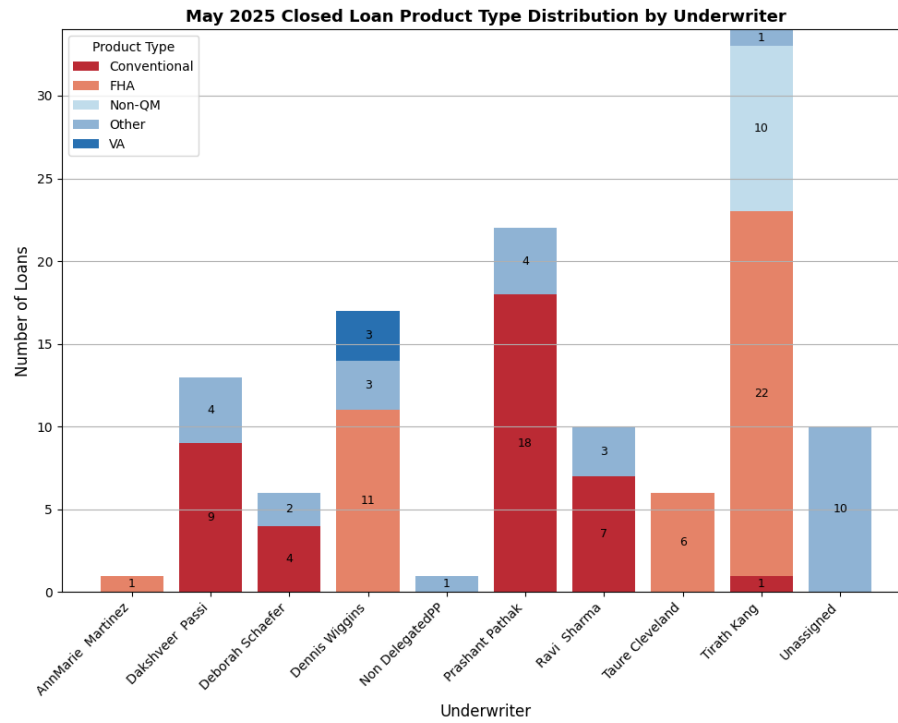
The Closed 2025 folder includes 120 loans, all of which were funded in May 2025, in line with this month’s reporting criteria.

High-Level Trends

Category	Insight
Loan Count	120 loans funded in May 2025
Unique Underwriters	10 underwriters participated in funded loans
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 Underwriters: 10 closed loans (8.3% of the total) are not linked to a named underwriter. This may reflect missing entries in the system, non-delegated workflows, or exceptions processed without an assigned underwriter.

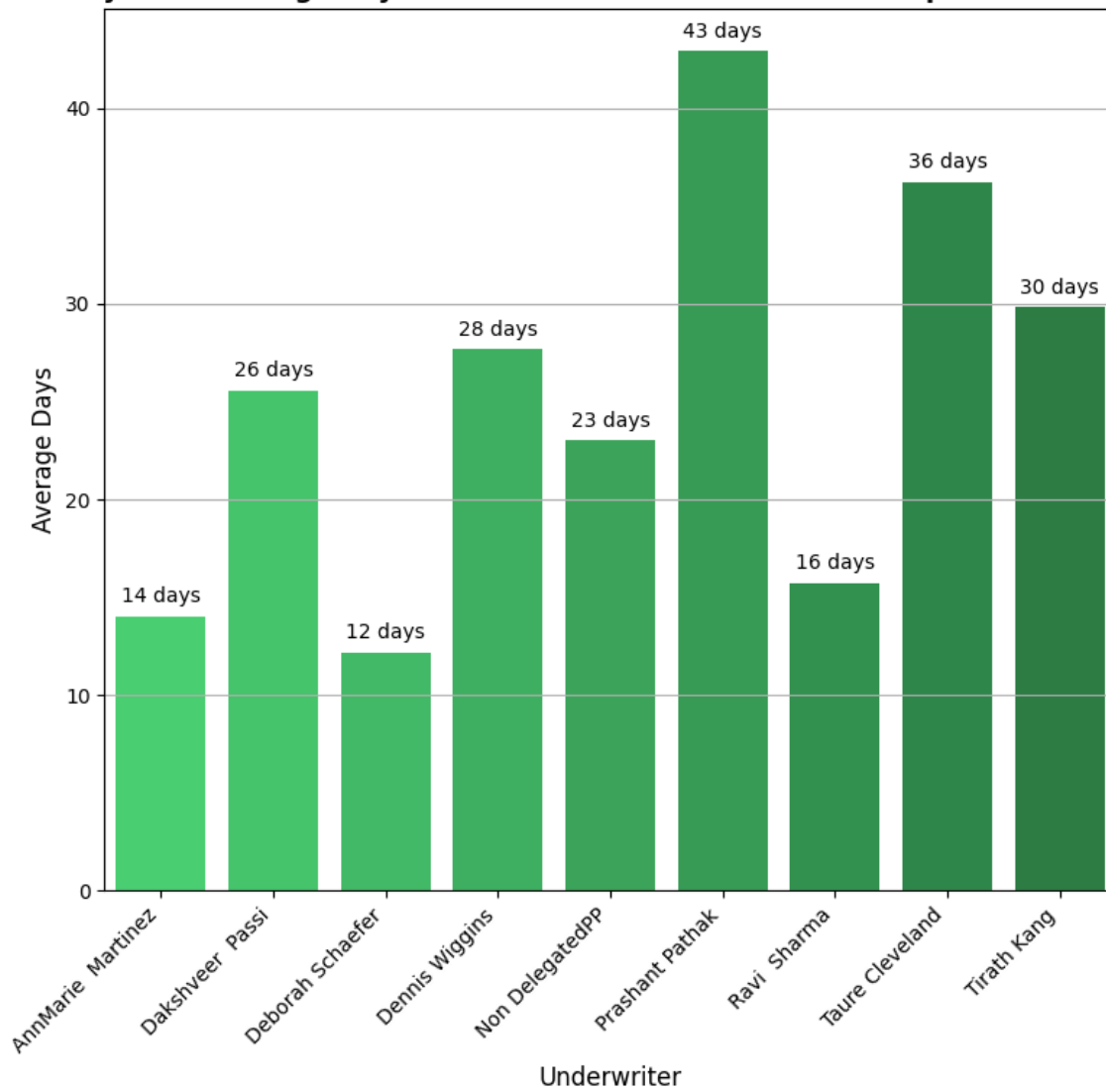


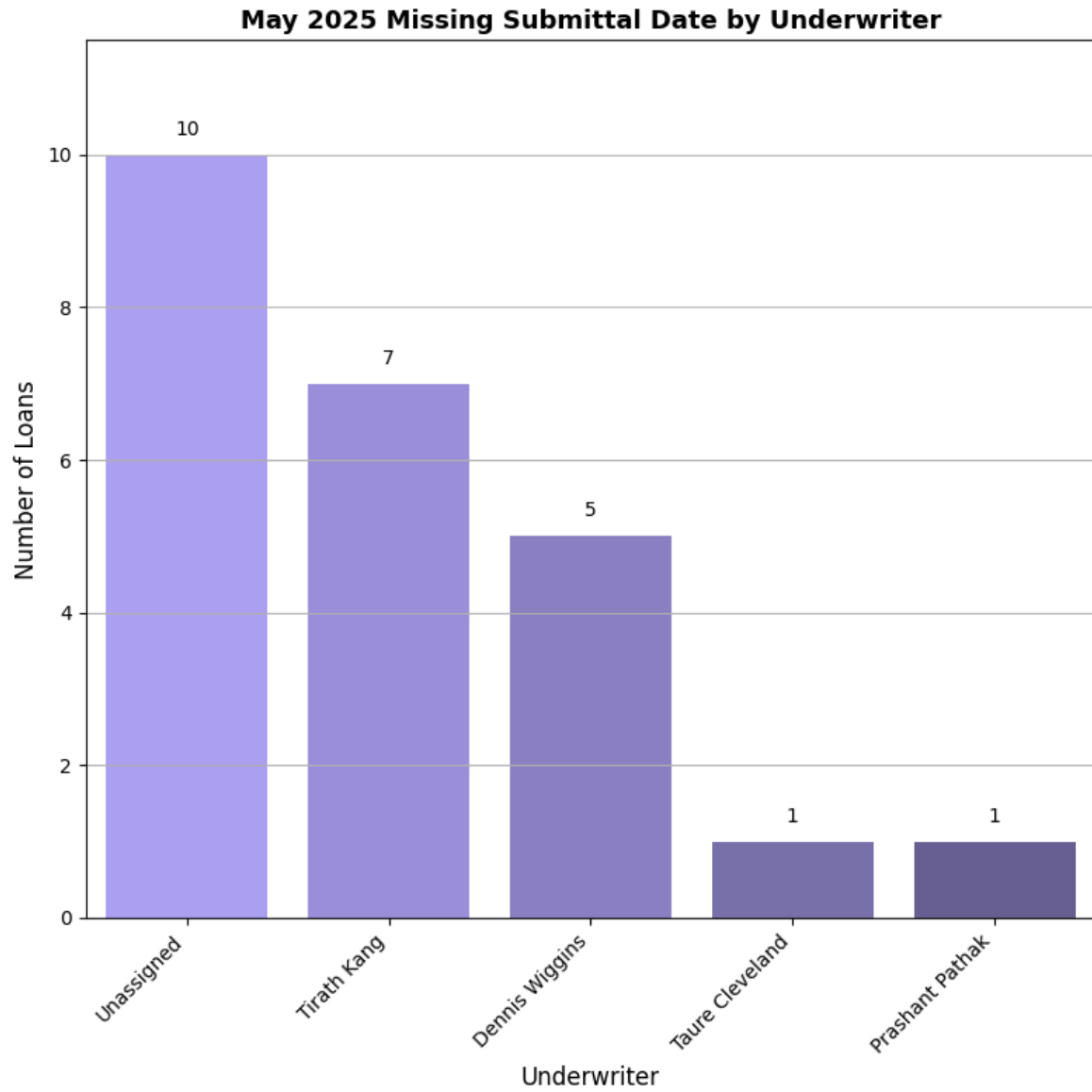


May 2025 Closed Loan Product Type Distribution by Underwriter

	Conventional	FHA	Non-QM	Other	VA	TOTAL
Tirath Kang	1	22	10	1	0	34
Prashant Pathak	18	0	0	4	0	22
Dennis Wiggins	0	11	0	3	3	17
Dakshveer Passi	9	0	0	4	0	13
Unassigned	0	0	0	10	0	10
Ravi Sharma	7	0	0	3	0	10
Taure Cleveland	0	6	0	0	0	6
Deborah Schaefer	4	0	0	2	0	6
AnnMarie Martinez	0	1	0	0	0	1
Non DelegatedPP	0	0	0	1	0	1

May 2025 Average Days from Submission to Clear to Close per Underwriter





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
<i>(Other cases)</i>	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.