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.

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# High-Level Trends

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| --- | --- |
| **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.

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# 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

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| --- | --- |
| **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.