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.

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# High-Level Trends

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

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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.