

# MORTGAGE APPLICATION DECISION REPORT

## Report Information

Report Generated:	August 10, 2025 at 02:23 PM
Applicant Name:	John Doe
Source Document:	mortgage_docs/input/detailed_mortgage_application.pdf
Report ID:	20250810_1423

## Application Summary

Annual Income:	\$78000
Employment:	Ocean Bank
Loan Amount:	\$300000
Credit Score:	720

## Risk Assessment

Risk Level:	MEDIUM
Risk Score:	50/100
Confidence:	0.8
Debt-to-Income Ratio:	100.15384615384615%

## Compliance Decision

Decision:	NOT APPROVED
Confidence:	0.65

***Compliance Issues:***

- Debt-to-income ratio (100.2%) exceeds recommended maximum (43%)

**Recommendations**

- Credit score could be improved for better rates
- Consider debt reduction or lower loan amount

**Executive Summary****What was processed::**

- A mortgage application for John Doe, including details such as income, employment, credit score, loan amount, property value, and down payment.

**Key findings::**

- The applicant has a credit score of 720 and an annual income of \$78,000.
- The debt-to-income (DTI) ratio is 100.15%, and the loan-to-value (LTV) ratio is 93.75%.
- The application was fully processed with complete data extraction.

**Final recommendation::**

- The application was not approved due to a high DTI ratio exceeding the recommended maximum of 43%. It is recommended to improve the credit score and consider debt reduction or a lower loan amount.

**Any issues encountered::**

- Compliance issues were identified, specifically the DTI ratio being significantly above the acceptable limit. The confidence level for compliance was noted at 0.65.