

MORTGAGE APPLICATION DECISION REPORT

Report Information

Report Generated:	August 10, 2025 at 10:25 AM
Applicant Name:	John Doe
Source Document:	mortgage_docs/input/detailed_mortgage_application.pdf
Report ID:	20250810_1025

Application Summary

Annual Income:	\$78000
Employment:	Ocean Bank
Loan Amount:	\$300000
Credit Score:	811

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

- 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 an annual income of \$78,000 and a credit score of 811, indicating a strong credit profile.
- The debt-to-income (DTI) ratio is 100.15%, significantly exceeding the recommended maximum of 43%.
- The loan-to-value (LTV) ratio is 93.75%, which is also high.

Final recommendation::

- It is recommended that the applicant consider reducing their debt or lowering the loan amount to improve their financial standing and compliance with lending standards.

Any issues encountered::

- The application was not approved due to the excessive debt-to-income ratio, which poses a significant compliance issue. The confidence level in this assessment was 0.65.