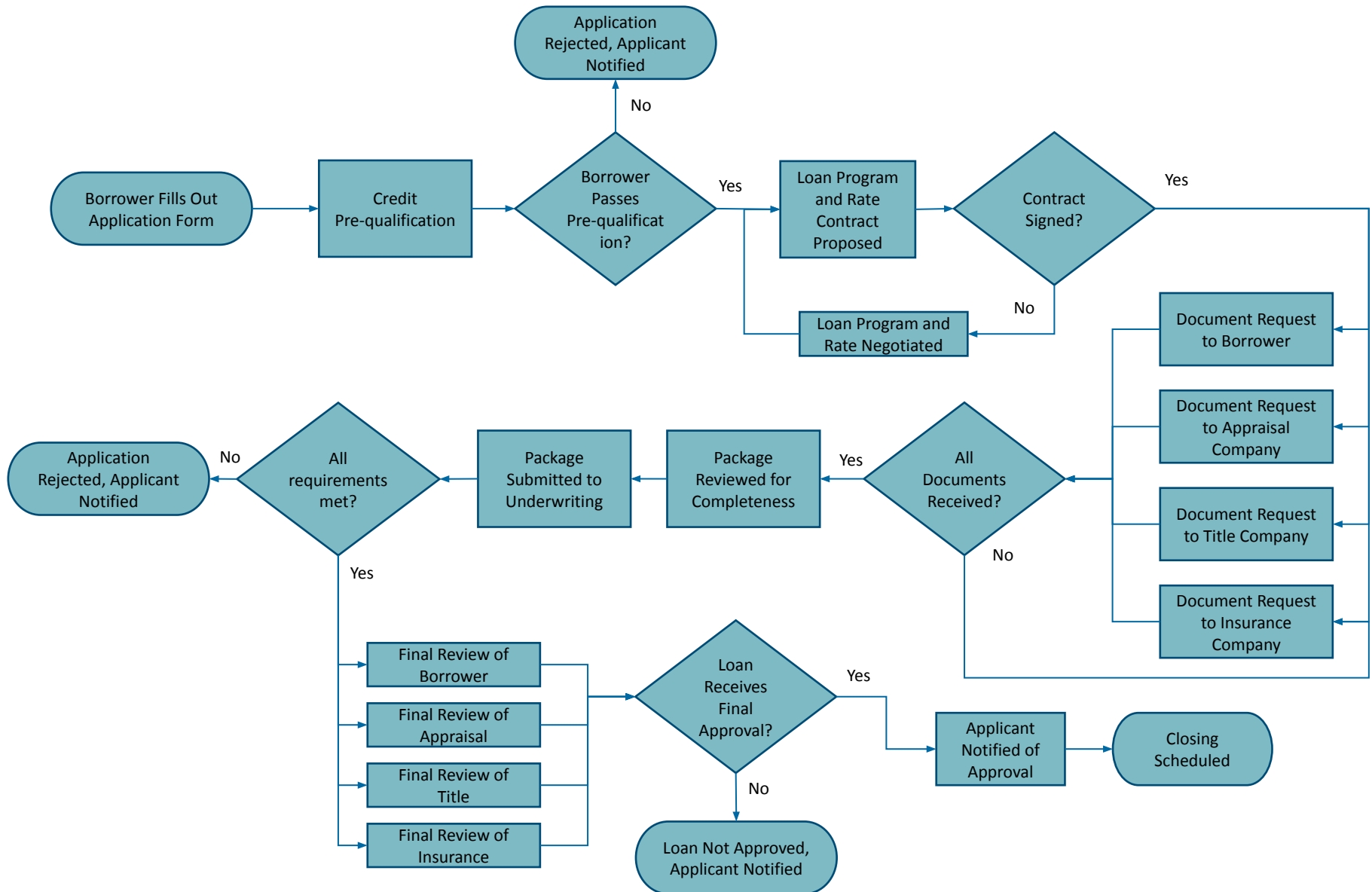


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Process Mapping:

Simple Mortgage  
Origination  
Process

## As-Is Process Map: Simple Mortgage Origination Process



## Opportunities for Process Improvement: *Simple Mortgage Origination Process*

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### Process Improvement Opportunities

- Manage underwriting risk differently by utilizing nontraditional sources of data: payroll companies, social media presence, property management companies, etc.
- Use AI to review and process documents with intelligent automation
- Reduce underwriting risk using AI / machine learning to identify risks
- Use a mobile app to organize and manage customer interactions, so they can answer questions and see progress anytime, anywhere
- Automate pre-qualification step
- Receive all documents digitally
- Interface IT systems with title and insurance company partners directly
- Automate rate contracting and negotiation steps with standard packages and pre-defined alternatives, up-sells and cross-sells.