**Process Map for mortgage loan system**

1. Prequalification
2. Documentation
3. Evaluation
4. Approval
5. Pre-disbursement documentation
6. Disbursement /booking
7. Loan management

**Below is a detailed process workflow based on the provided process map:**

**1. \*\*Prequalification**

- Borrower fills out a prequalification application.

- Loan officer reviews prequalification application.

- If prequalification criteria are met, proceed to documentation; otherwise, inform the borrower of ineligibility.

**2. \*\*Documentation**

- Applicant provide bvn which helps capture their details and uploads required documentation (e.g., income statements, credit report, and property information).

- Account officer verifies completeness and accuracy of documents.

- Account officer prepares CAM for assigned loans to him using details from loan application.

- If documentation is incomplete or inaccurate, request additional information from the borrower.

**3. \*\*Evaluation**

- Risk carry out Credit check (credit search) and background checks (valuation) and upload a report as well as remark on their findings.

- Legal unit carry out Property appraisal (legal search) and then upload their report and remarks.

**4. \*\*Approval**

- Credit committee (BCC OR MCC) approves/rejects the loan if all criteria are met or not.

- If denied, reasons for denial are communicated to the borrower.

- If approved, proceed to pre-disbursement documentation.

**5. \*\*Pre-Disbursement Documentation**

- Closing documents are prepared, including the loan estimate and closing disclosure (offer letter).

- Applicant reviews offer letter and signs the final loan documents.

- Legal unit upload loan security documents provided by applicant.

**6. \*\*Disbursement/Booking**

-GHBDU review and consent for disbursement.

-GHOPS review and consent for disbursement.

-Risk: review and consent for disbursement.

-MD/CEO: review and consent for disbursement.

- Loan amount is disbursed to applicant account opened for this purpose with the bank.

- Treasury records the mortgage application approved after all consents for disbursement above are true.

**7. \*\*Loan Management**

- Borrower begins making monthly mortgage payments. He also have access to view all his transaction history for repayments.

- Treasury manages the loan account, including payment processing and customer service.

- Borrower receives statements and periodic updates on the loan status.

- Loan officer conducts periodic reviews of the borrower's financial situation and offers refinancing options if applicable.

This workflow outlines the sequential steps involved in the mortgage loan process, from prequalification to loan management, ensuring a smooth and efficient process for both borrowers and lenders. Each step involves specific tasks and responsibilities assigned to different stakeholders, such as applicant, account officers, risk team, legal team, ghbdu, md/ceo, ghops, treasury etc. Automated notifications, document management systems, and workflow automation tools can be integrated into the workflow to streamline communication and reduce manual effort.

**USERS**

1. Admin
2. Super admin
3. MD/CEO
4. Risk
5. Legal
6. GHBDU
7. GHOPS
8. Account officer

**User roles**

**Admin**

-manage users: add new users and assign a role to them, view all users on the system, reset user details

-manage templates: add templates, view all uploaded templates, delete templates and edit templates.

Super admin

-manage all process approvals initiated at various stages

**MD/CEO**

-update board decision if a loan is accepted or not stating the reason for acceptance or rejection

-consent to final disbursement of loan

**RISK**

-Perform credit search for properties using CAM

-Perform property valuation and give remark in each case

-consent disbursement of loan

**LEGAL**

-Perform legal search and upload report

-responsible for upload of loan security document in the pre-disbursement stage

-prepare and upload offer letters.

**GHBDU**

-Reviews loan applications that have passed credit committee approval and give consent for disbursement.

**GHOPS**

-Reviews loan applications that have passed credit committee approval and give consent for disbursement

**Account officer**

-Prepare CAM from details provided by loan applicant.

-Relate incomplete documents status to loan applicants and ask them to re-upload missing documents or upload on their behalf

-Manage assigned loans by carry out follow up when loan has been disbursed and tracking their repayments as well as credit status of loans if they are performing or not