Loan Officer

Tech guy submits list of previously unavailable data resources

* Faster loan approval
  + Loan application reviews
  + Income verification
  + Credit risk assessment
* Mortgage Lending Fairness
  + Rental History
  + Utility Payments
  + Bank Cash Flow
* Mortgage Rate Optimization
  + Track Market Trends
  + Personalized Rate Recommendation
* Customized Loan Options
  + Track Market Trends
  + Personalized Rate Recommendation

**Loan Officers**

Spend extensive amount of time

* Reviewing loan applications
* Reviewing documents to verify incomes
* Performing credit risk assessment (i.e. manual debt-to-income ratio calculations)

Now we that we are automated, it allows them to

* + Focus more on customer service
  + Reduce approval time
  + Offer customized loan recommendations

**Risk Officers**

Now we that we are automated, it allows them to

* + Automatically flag high-risk applications
  + Reduce time spent on risk evaluation
  + Maintain compliance with established lending practices

**Marketing Officers**

Lending Fairness

Speed up access to data already available

How can we transform data to a more usable

* Personalized customer interactions How does he provide personalized service

Risk Officer

* Tech guy enforces data access restrictions and
* Legal Compliance How does he make sure loan complies with local regulations
* Risk Mitigation Identify loans that present unnecessary risks

Marketing Officer

* Tech guy is currently purchasing a home and wants to know about
* Targeted Campaigns Are we executing based on established preferences
* Strategic Planning Can we test concepts