

Indecomm Global Services 379 Thornall Street, 2nd Floor, Edison NJ 08837 732-404-0081 www.indecomm.com

FOR IMMEDIATE RELEASE Press Contact: Krista K. Sabol Marketing Director, Indecomm krista.sabol@indecomm.net 540-533-0991

## Indecomm Releases DecisionGenius<sup>™</sup>, An Automated Decision-Making Software for Mortgage Underwriting

Edison, NJ – Monday, March 8, 2021– Indecomm Global Services, a leading provider of automation, outsourcing, compliance services and technology for the U.S. mortgage industry, today announced the release of DecisionGenius<sup>™</sup>, a mortgage automation solution that assesses income, credit, assets, and collateral of a borrower to deliver comprehensive decision-making for mortgage loan applications.

DecisionGenius<sup>™</sup> is the latest release in Indecomm's mortgage automation product suite, which includes two predecessors: AuditGenius<sup>™</sup>, a quality control and risk management software, and IncomeGenius<sup>®</sup>, an automated income calculation software. These successful platforms, already in use by leading mortgage bankers processing over one million mortgage transactions provide the foundation and intelligence for the holistic DecisionGenius<sup>™</sup> automation approach for the mortgage middle office. Users will see all the information needed to make an underwriting decision in one place, comparing application data to sourced data to investor guidelines.

For example, a loan application file is submitted to DecisionGenius<sup>™</sup> as it is submitted to Processing. As a result, the Processor has a clear idea of which items will meet underwriting guidelines and where the focus remains. Underwriting then has a clear roadmap into what will be needed to close the loan quickly and efficiently while providing a consistent risk reducing approach. This automated triangulation delivers the following benefits:

 Average reduction of over 60% of the time spent by underwriters in reviewing conditions, validating data and documents provided by borrowers, and/or third parties backed up by digitized data and system-driven validations.



## Indecomm Global Services

379 Thornall Street, 2nd Floor, Edison NJ 08837 732-404-0081 www.indecomm.com

- Average reduction of over 50% of time spent by processors preparing the file for underwriting in verifying and validating information from 1003 against documents provided by the borrower and information sourced from third parties.
- Average reduction of 50% of the number of times an underwriter touches a file.

"The development of DecisionGenius<sup>™</sup> represents the natural progression of Indecomm's mortgage automation maturity," says Rajan Nair, CEO of Indecomm Global Services. "We combine income calculation and risk management information with data from the loan origination system and underwriting guidelines into the larger automated decision management framework. It is then triangulated to make the data easier to consume for decision-making. It is intelligent automation that is closer to human intelligence, improving our client's middle-office processes and ultimately enhancing the borrower's mortgage banking experience."

With DecisionGenius<sup>™</sup>, mortgage lenders will be able to reduce risk with consistency in underwriting decisions; reduce cycle-time and underwriter touches; increase pull-through rates; and improve processor productivity. To learn more about DecisionGenius<sup>™</sup> and how you can benefit from the automated combination of income, credit, assets, and collateral for cohesive, comprehensive decision-making, visit <a href="https://mortgage.indecomm.net/decisiongenius/">https://mortgage.indecomm.net/decisiongenius/</a> to schedule a demo.

###

## About Indecomm

Founded more than 25 years ago, Indecomm Global Services is a leading provider of business services and technology for the US mortgage industry. The company is headquartered in New Jersey with over 1,200 employees worldwide. Indecomm services and solutions support every stage of the mortgage lifecycle with automation and software, outsourcing and project management, and compliance and education. With a focus on technology solutions first, we partner with large and mid-sized lenders, servicers, mortgage insurers, and title companies to achieve one specific goal-to help them grow. Our longevity in the ever-changing mortgage industry is our strength. We have worked diligently in the outsourcing and consulting spaces to develop tools and resources using extensive feedback from both clients and internal associates. Indecomm is a 2021 HousingWire HW Tech100 Mortgage Award Winner. Visit us at <a href="http://mortgage.indecomm.net">http://mortgage.indecomm.net</a>.