

# MOZAIQ

INTELLIGENT MORTGAGE AUTOMATION

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## Checkpoint: the AI audit platform for the mortgage industry

Checkpoint classifies mortgage loan files into discrete loan documents, extracts data with high accuracy and enables validation of the final output across multiple checkpoints in the loan fulfillment process, eliminating costly errors, increasing loan quality, and enabling a faster loan throughput, all while letting your operations team be more efficient

The screenshot displays the MOZAIQ Checkpoint interface. On the left, a table lists 'Working Loan Applications' with columns for Loan Number, Extraction Started On, Last Update, Document Review, Audit Status, and Actions. The main area shows a 'Business Rule Review: Warning' for a specific loan, with a table of 'Extracted Data' and a 'PDF Preview' of a document. To the right, the 'Pre Underwriting Audit Result' screen is visible, showing a list of documents (Bank Statement, Credit Report, Flood Certificate, Homeowner Insurance Policy, Paystub) and a 'Flood Certificate (PDF Preview)' with a table of extracted values.

Field Name	Extracted Value	LOS Value
Lender Loan Number	800011013	800011013
MEN Number	1012859	1012859230006389
Note Date	November 17, 2022	
Total Loan Amount	100000.00	100000.00
Lender Name	The Loan Store LLC	The Loan Store LLC
Interest Rate	6.250 %	6.250
First Payment Date	January 1, 2023	1/1/2023
Monthly Payment	6528.03	628.03
Loan Originator Lender	The Loan Store	The Loan Store
Lender NMLS ID	1121659	1121650
Loan Originator Name		
Loan Originator NMLS ID		

Field Name	Extracted Value
Subject Property Address	WA 98034
Borrower Name	
NFIP Map Number	53033C 0358HG
Flood Zone	XG
Is Property in Flood Zone?	NO
Date/Time of Determination	12/06/21 at 02:44 PM CST
Life of loan determination	LIFE-OF-LOAN



### SEAMLESS LOS INTEGRATION

Documents and data are pulled from your system of record and validations run automatically and consistently at the designated point in your loan process. Data and status can be pushed back to the LOS.



### FULL ORIGINATION LIFECYCLE SUPPORT

Can be customized and run at multiple loan stages for specific documents and rules e.g., for Pre-UW, rules for CD and closing documents are not executed; for Post Close, the focus is on the final, signed closing documents.



### CONFIGURABLE & FLEXIBLE

Standard rules validate document availability, check expiration dates, and match extracted data values across documents, and the system of record. Business rules are configurable by client.



### VALIDATE COMPLEX RULES

The rules engine can use calculations (such as income, DTI, TRID rules) to validate complex rules, including income, credit and appraisal analysis.



### INTUITIVE USER INTERFACE

Humans-in-the-loop access the user-friendly interface to validate and audit business rules and extracted data values.

GO LIVE IN 4 WEEKS



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