MOZAIQ
INTELLIGENT MORTGAGE AUTOMATION. DELIVERED.
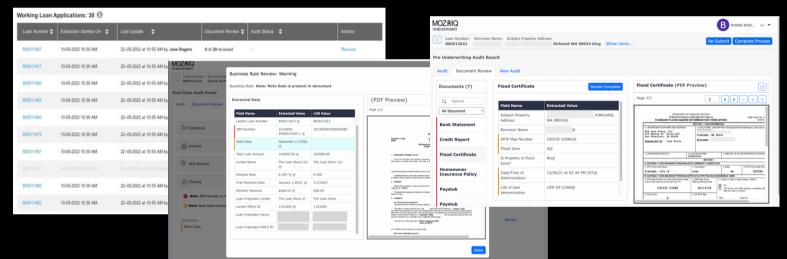
Checkpoint Audit: Make faster, more accurate lending decisions

MOZAIQ's AI-augmented Checkpoint Audit Platform classifies mortgage loan files into discrete loan documents, extracts data with high accuracy, and enables document and data validation by humans-in-the-loop of the final output across multiple checkpoints in the loan fulfillment process, eliminating costly errors, increasing loan quality, and enabling a higher loan throughput, all while letting operations teams be more efficient.

SEAMLESS LOS INTEGRATION

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

FULL ORIGINATION LIFECYCLE SUPPORT

It can be customized and run at multiple loan stages for specific documents and rules e.g., for Initial Underwrite rules, 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 the extracted data values.

INTELLIGENT MORTGAGE AUTOMATION