THOUGHTFOCUS BUILD

Force Multipliers, Built at the Agent Factory

AI Digital Workers & AI Agents Capabilities in Mortgage Loan Manufacturing

POS Assistant Role Breakdown: Human required on ~15% - 30% of work

Task Category	Handled by AI Agent	Requires Human Oversight	Notes
1003 Application Guidance	☑	🚫	AI walks borrower through form completion, explains fields
Product Eligibility Q&A	☑	⚠️	AI handles basic questions; edge cases may need a loan officer
Document Upload Assistance	☑	🚫	AI explains requirements and checks for completeness
Real-Time Pre-Qualification Checks	☑	⚠️	AI can run soft credit pull and DTI calcs, but doesn't issue final approval
FAQs (Rates, Loan Types, Timeline)	☑	🚫	NLP-powered AI agents can handle a wide range of standard borrower questions
Chat/Voice Communication	☑	⚠️	AI handles most inquiries; escalates complex or emotional conversations
Borrower Nudges & Follow-Ups	☑	🚫	AI sends reminders for missing docs or signatures
Escalation to Human Loan Officer	☑	☑	AI triages and routes high-touch borrowers to humans

Loan Set Up Role Breakdown: Human required on ~10% of work

Task Category	Handled by AI Digital Worker	Requires Human Oversight	Notes
Document Intake & File Creation	☑	🚫	AI pulls in initial borrower docs and creates file in LOS
Document Classification & Indexing	☑	🚫	Uses OCR/NLP to identify, label, and organize docs (W-2s, IDs, bank stmts)
Data Entry into LOS	☑	⚠️	Extracted data is auto-populated into LOS fields
Service Ordering (Credit, Flood, VOE)	☑	🚫	AI initiates orders based on checklist requirements
Loan Number Assignment & File Stamping	☑	🚫	Standard workflow automation step
Status Update & Task Routing	☑	⚠️	AI sets initial loan milestone and routes tasks to processor/underwriter
Exception or Missing Doc Escalation	☑	☑	AI flags issues, but human may validate if truly missing or misfiled
System & Vendor Integrations	☑	⚠️	AI automates actions once integrations are in place

Loan Processor Role Breakdown: Human required on ~15% of work

Task Category	Handled by AI Digital Worker	Requires Human Oversight	Notes
Document Collection	☑	🚫	AI can request/upload docs via borrower portal or smart email/chat
Document Classification & Indexing	☑	🚫	OCR/NLP can identify W-2s, paystubs, bank statements, etc.
Data Extraction from Docs	☑	🚫	Income, asset, and ID info pulled into LOS fields automatically
Standard Condition Review	☑	🚫	Verifies receipt and validity of typical docs (VOE, bank letters)
Income Calculation (W-2/Salaried)	☑	🚫	Automatable via templates and pre-set logic
Communication with Borrower	☑	⚠️	AI can handle routine follow-ups; edge questions may need humans
Self-Employed Income Analysis	🚫	⚠️	Complex tax returns, add-backs, and interpretation still manual
Conflicting Document Resolution	🚫	☑	When data doesn't match (e.g., deposits vs. stated income)
Exception/Edge Case Escalation	🚫	☑	AI flags unusual items for processor or underwriter
LOS Workflow Management	☑	⚠️	AI can track milestones and statuses, but exceptions need manual adjustment
Investor Overlay Interpretation	⚠️	☑	Requires subjective judgment, varies by investor/product
Final Packaging Before Underwriting	☑	🚫	AI can bundle and prep clean files for underwriter review

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Jr. Underwriter Role Breakdown: Human required on ~15% - 25% of work

Task Category	Handled by AI Digital Worker	Requires Human Oversight	Notes
AUS Submission (DU/LP)	✅	🚫	Automated based on LOS data inputs
Pre-underwriting Checklist	✅	🚫	AI checks completeness and data quality
Income Calculation (W-2)	✅	🚫	Structured income easily calculated via templates
Asset and Reserve Review	✅	🚫	Verifies funds to close, reserve sufficiency
Debt-to-Income (DTI) Calculation	✅	🚫	Real-time DTI from income and liabilities
Investor Guidelines Matching	⚠️	✅	Needs human for nuanced investor overlays
Manual Review of Edge Docs	🚫	✅	Irregular documents (e.g., gift letters, handwritten docs)
Complex Income (Self-employed, 1099)	⚠️	✅	Requires interpretation of tax returns
Escalation/Exception Flagging	✅	⚠️	AI flags files for Senior Underwriter when needed

Sr. Underwriter Role Breakdown: Human required on ~50% - 70% of work

Task Category	Handled by AI Agent	Requires Human Oversight	Notes
Final Risk Decision	🚫	✅	Human makes credit decision
Complex Income Evaluation	⚠️	✅	Requires professional judgment, tax return analysis
Investor/Agency Overlay Judgment	⚠️	✅	AI can flag but not apply nuanced rules
Exceptions & Edge Case Resolution	🚫	✅	Discretion required
Review of AI Flags & Conditions	✅	✅	AI flags; human validates
Compliance and Eligibility Checks	✅	⚠️	AI reviews for QM, TRID, ECOA, etc. — human reviews complex cases
Communication with Loan Officer*	✅	✅	AI can *assist with notes, but humans handle final communication

Closing Prep Role Breakdown: Human required on ~15% - 30% of work

Task Category	Handled by AI Digital Worker	Requires Human Oversight	Notes
Verify All Prior-to-Close Conditions	✅	🚫	Auto-checks completion of outstanding conditions
Closing Disclosure (CD) vs. LE Match	✅	⚠️	AI highlights discrepancies; human confirms if exceptions are valid
Final AUS & Data Sync Check	✅	🚫	AI runs updated AUS and syncs data
Fee Review (Tolerance Check)	✅	⚠️	AI flags tolerance violations
Generate Closing Package	✅	🚫	Automatically pulls docs and assembles packages
Escalation of Out-of-Tolerance Fees	🚫	✅	Human must approve fee cures or revised CD

QC/Post Close Role Breakdown: Human required on ~5% - 15% of work

Task Category	Handled by AI Digital Worker	Requires Human Oversight	Notes
Document Matching (LOS vs. Source)	✅	🚫	AI compares values (income, fees, disclosures)
Compliance Rule Audits	✅	🚫	TRID, ECOA, RESPA checks done programmatically
Fraud & Red Flag Detection	✅	⚠️	AI flags; humans investigate
Audit Report Generation	✅	🚫	Prepares full audit trail for QA, legal, and investor use
Cure Workflow Assignment	✅	🚫	Automatically routes failed checks for remediation
Final Sign-off & Escalation Review	🚫	✅	Auditor signs off and explains any failures