

Income Analysis

Income Calculation and Analysis Made Easy

Calculating a borrower's income has traditionally been a manual, time-consuming task characterized by inefficient processes, inconsistent results and the absence of supporting documentation. Now, there is a better way.

Income Analysis from CoreLogic® is the industry's first complete income calculation and analysis solution. Built by underwriters, Income Analysis is designed to automate, streamline and standardize your existing processes to yield more consistent results in a fraction of the time. Income Analysis will help you turn your entire origination and underwriting teams into income analysis experts.

How Income Analysis Helps You

Loan Officers

Unlike traditional processes that can result in a lengthy wait for an initial income analysis, Income Analysis provides Loan Officers with a tailored income experience enabling faster prequalification.

Processors

Income Analysis provides a complete document management solution, orchestrating the tracking and storage of all required borrower documents.

Underwriters

Income Analysis quickly and accurately calculates income for even the most complicated income profiles by automating and standardizing the process.

This ensures that you are evaluating income the same way every time, according to a fixed set of rules, in an auditable way.

QA / QC

Income Analysis allows you to update calculations, document exceptions, and provide decision rationales through its intuitive and intelligent web portal.

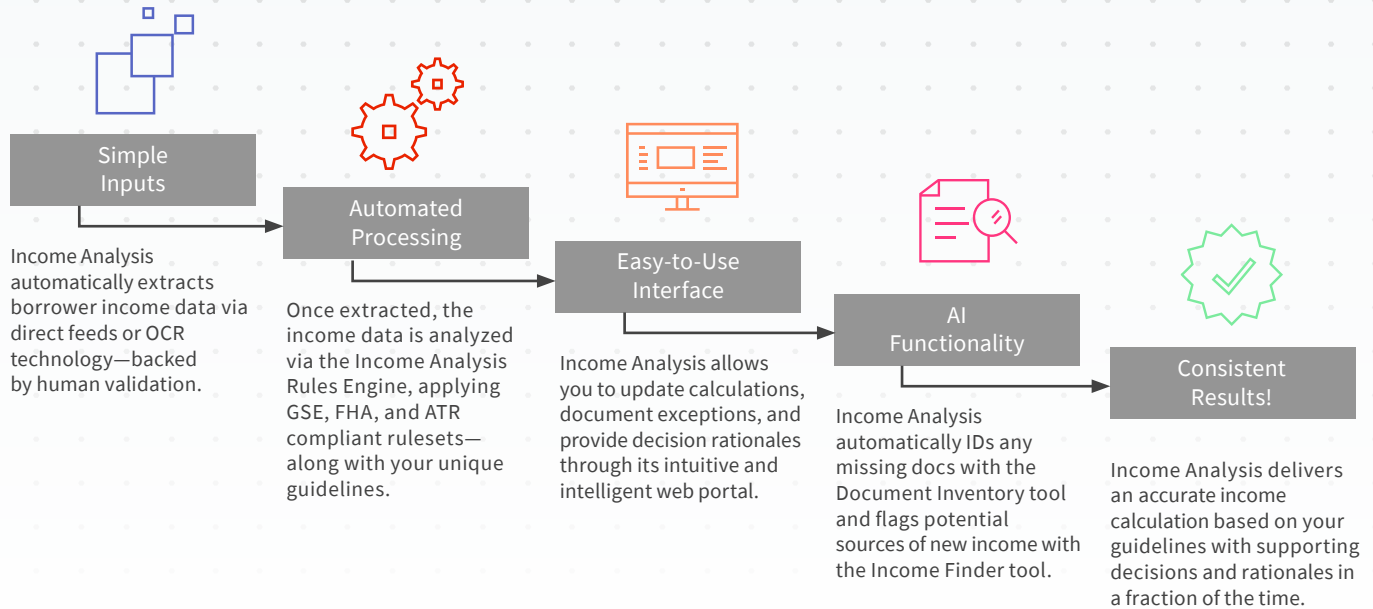
Risk Managers / Operations Managers / Executives

The Income Analysis Rules Engine provides a consistent framework that applies GSE, FHA, and ATR compliant rulesets—along with your unique guidelines to help ensure reliability. By eliminating manual document review and calculations, Income Analysis delivers accurate and consistent results in a fraction of the time.

Automated Income Calculation & Analysis

- **Save Time**
Reduces processing times from hours to just minutes
- **Reduce Complexity**
Eliminates manual calculations and document review
- **Decrease Risk**
Provides standard loan documentation including detailed figures from every income source
- **Improve Processes**
Automatically identifies new potential income sources with Income Finder
- **Easy Implementation**
No IT support required
- **Easy-to-Use Web Interface**
Allows multiple people to work the same file at once
- **PDF Output**
Includes all income sources and is accepted by the GSEs
- **Rep & Warrant Protection Certified for the Freddie Mac**
AIM self-employed borrower program
- **B2B API's**
On demand income calculation data and PDF output.

Here's How It Works



Consistent Results

Using current processes, 10 underwriters looking at the same borrower could come up with 10 different income calculations. No more! Income Analysis eliminates manual document review and calculations. By automating and standardizing the process, Income Analysis delivers accurate and consistent results every time while still allowing the underwriter to easily condition for adjustments.

Transparent Paper Trail

By standardizing the income calculation and analysis process while allowing you to quickly and easily document all exceptions and rationales, Income Analysis can help you avoid repurchase risk and life-of-loan liability—and breeze through your next audit or QC review!

Accelerated Processing

Income Analysis reduces income processing times from hours to just minutes. With its intuitive and intelligent web portal, Income Analysis allows you to adjust income levels with ease while automatically identifying new sources of potential income with the integrated Income Finder tool.

Hassle-Free Implementation

Income Analysis implementation is simple. It requires no IT support. In fact, once you sign-up, your team can be up-and-running the same day. Driven by APIs, Income Analysis can also easily be integrated into your existing systems.

For more information, visit corelogic.com or call 866.774.3282.

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1-IA-0522-04