



How to Streamline Income Calculations

Income calculations have become even more manual and time-consuming thanks to the increase in non-traditional borrowers. Use this checklist to find out how you can streamline and automate income calculations and improve your workflows.



An efficient way to gather and store borrower documents of any type with ease.

An advanced debt-to-income (DTI) ratio calculator that allows you to not only calculate front-end and back-end DTI but also the most complex income scenarios.

Access to accurate borrower data, which speeds the application process for loan officers and enables faster processing and underwriting in addition to improving efficiency, increasing customer satisfaction, and reducing costs.

The ability to capture and identify the source of income-related data from borrower documents.

A specialized risk review process to instill lender and investor confidence in self-employed income calculations.

An automation solution that allows multiple income calculations to be done instantly while also automatically extracting data, speeding up the process of verifying borrower income documents.

The ability to quickly generate qualifying income calculations and comprehensive analytics from submitted bank statements, which decreases turnaround time and reduces risk.

The ability to identify large deposits and easily adjust the included/excluded deposits to edit the qualifying income amount.

An income verification solution that supports multiple self-employed borrower profiles.

To find out more about how you can streamline borrower income calculations and accelerate your mortgage processes with automation, [book your demo](#) with Ocrolus.