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**WORKFLOW**

**BPMN 2.0 FORMAT**

## MORTGAGE BANKING

# Loan Risk Assessment

**The OpsDog Financial Services Hierarchy**

- Mortgage Banking
  - Sales & Business Development
  - Retail Network
  - Loan Operations
    - Mortgage Loan Risk Assessment
    - Loan Servicing
    - Secondary/Wholesale
- Banking
- Insurance
- Broker Dealer
- Investment/Asset Management

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**Mortgage Loan Risk Assessment: Workflow**

- A Risk Assessment & Approval
- B Secondary Check & Input

**Workflow Description**

The deaccessioning and risk evaluation process after mortgage loan initiation. Includes the information transfer to the risk assessment department, loan prioritization, approval/denial notification, and final data entry.

**Legend**

- Start Event
- Intermediate Event
- End Event
- Gateway
- Group
- Task
- Expanded Sub-Process
- Pool
- Sequence Flow
- Message Flow

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### Mortgage Banking: Mortgage Loan Risk Assessment Workflow [BPMN 2.0]

**Loan Officer**

**Risk Assessment**

**Risk Assessment & Approval**

```

    graph TD
      Start(( )) --> Task1[Input customer information required to populate a credit report]
      Task1 --> Task2[Credit report generated]
      Task2 --> Task3[Conduct preliminary review of customer credit report]
      Task3 --> Task4[Forward customer information to risk assessment team]
      Task4 --> Gateway1(( ))
      Gateway1 --> Gateway2(( ))
      Gateway2 --> Task5[Mortgage application and customer credit information received]
      Task5 --> Task6[Sort incoming applications based on customer urgency]
      Task6 --> Task7[Application review and approval/denial mark back to loan officer]
  
```

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