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Ocrolus expands Inspect with mortgage conditions to strengthen lending quality control

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New capabilities close the loop between data discrepancies and underwriting action

NEW YORK, July 2, 2025 /PRNewswire/ -- Ocrolus, the AI-driven data and analytics platform trusted by mortgage lenders, today announced a new condition creation interface and Encompass integration in Inspect, marking its evolution into a conditioning solution.

Ocrolus Inspect now empowers lenders to detect discrepancies and take immediate action by creating and managing mortgage conditions directly within the platform. Users can name conditions, link them to specific discrepancies and seamlessly sync them back to the Encompass Form 1003, ensuring clear documentation and efficient issue resolution. With built-in tracking for condition status, Inspect enables teams to stay ahead of underwriting tasks and reduce pipeline friction.

Launched to automate time-consuming and error-prone manual verification tasks, Inspect surfaces critical gaps between borrower-stated information and supporting documentation. These insights help underwriters and processors flag issues impacting borrower eligibility, regulatory compliance or potential fraud. By identifying missing documents, mismatched data and undisclosed information early in the process and now enabling proactive conditioning, Inspect gives lenders greater control over loan quality, helping them move files forward with speed, accuracy and confidence.



"The ability to create, sync and track conditions within Inspect gives mortgage lenders a core decisioning engine to underwrite applications faster and with greater accuracy," said Vik Dua, President of Ocrolus.

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"We've heard from lenders in our early rollout that with these enhancements, they expect to reduce underwriter touches by up to 75% while doubling the number of loans they can process with the same staff."

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With these enhanced capabilities, the solution streamlines discrepancy management by enabling users to manage conditions directly within the platform, closing the loop between insight and action to improve workflows and drive operational efficiency.

"Inspect has made a big difference for our business," said Paola Patino, regional processing manager at Neighborhood Loans. "Our opening team uses Inspect at the very beginning of the file to catch discrepancies, like misspelled borrower names, incorrect dates of birth or mismatches between the property address and the purchase contract, that we wouldn't have caught otherwise. It's fantastic."

Inspect is currently offered to Encompass® by ICE Mortgage Technology users as a new capability for mortgage customers and is now available to Ocrolus' network of over 130 mortgage lending partners.

To learn more about Ocrolus' AI-powered data and analytics for mortgage lenders, or to schedule a demo, visit www.ocrolus.com/mortgage/inspect/.

About Ocrolus

Ocrolus is an AI-powered data and analytics platform that enables financial institutions to make faster, more accurate decisions. The company analyzes documents with over 99% accuracy regardless of format or quality, supporting a wide variety of document types including bank statements, pay stubs and tax forms. Ocrolus provides over 400 customers with a trusted solution to classify documents, analyze cash flows and income and detect fraud. To learn more visit Ocrolus.com.

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