

ISmile

Technologies

Underwriting, Loan Memo & Impact Preparation

Underwriting Preparation: Key Activities

Analysts spend time:

Reviewing PDFs

Spreading
financials

Collecting
evidence

Verifying
calculations

Drafting memos

Organizing impact
information

Before AI Assistance

Manual document review



Financial spreading



Policy lookups



Manual memo drafting



Manual impact documentation

AI-Assisted Preparation

Extracts financial
data

Organizes
supporting
evidence

Identifies
exceptions

Retrieves policies

Drafts loan memo

Structures impact
evidence

Human Review Remains Central

Human reviewers:

Review



Modify



Approve



Decide

Expected Business Outcomes



Faster underwriting
preparation



Better consistency



Improved auditability



More analyst capacity



Improved review
quality

Accelerators Already Available

Financial
document
extraction

Credit-analysis
workflows

Policy retrieval

Evidence citation

Memo generation

Human approval
routing

Best Practice: Automation with Human Ownership

Modern lending organizations are automating preparation and analysis while preserving human ownership of credit and risk decisions.

Underwriting, Loan Memo & Impact Preparation

Questions & Discussion

Extracts financial data

Organizes supporting evidence

Identifies exceptions

Retrieves policies

Drafts loan memo

Structures impact evidence

Human reviewers: Review · Modify · Approve · Decide