

Title (en)  
METHOD AND SYSTEM FOR PROCESSING A MORTGAGE APPLICATION

Title (de)  
VERFAHREN UND SYSTEM FÜR DIE VERARBEITUNG EINES KREDITANSUCHENS

Title (fr)  
METHODE ET SYSTEME DE TRAITEMENT D'UNE DEMANDE D'HYPOTHEQUES

Publication  
**EP 1259914 A2 20021127 (EN)**

Application  
**EP 00982339 A 20001201**

Priority  
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• US 45442599 A 19991203

Abstract (en)  
[origin: WO0141019A2] A system and method for processing a mortgage application is disclosed. The system comprises a database comprising a plurality of records wherein information related to properties are stored. The records have property attributes stored therein. A computer program is adopted to provide a selection screen for selecting a property record from the database. The computer program is further adopted to present a loan application data entry screen having at least one data entry field. The computer program is further adopted to automatically enter one of the property attributes as an initial entry into one of the data entry fields. The computer program is further adopted to receive loan application data and credit data related to processing a loan from the data entry screen. The computer program is further adopted to process the loan application data, thereby creating a pre-approval status. The computer program is further adopted to forward the pre-approval status to at least one lender, who may then contact the applicant. The computer program may utilize an automated underwriting program to perform the underwriting function for loan application processing for pre-approval.

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