

AI Prompts for Private Lenders

Built by Mortgage Automator
for real lending work



File Counts & Status Checks



Missing Documents & Checklist Items



Portfolio Risk & Exposure Analysis



Comparative & Trend



Cash Flow & Liquidity Forecasting



Investor & Accounting Summaries



Underwriting & File Review



Investor & Capital Management



Loan Deep-Dive



Servicing & Collections



Business Intelligence



Automation & Operations



Ad-Hoc Reporting & Exports



MORTGAGE
automator

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The most useful AI prompts are often the simplest. One line can replace a report pull, a spreadsheet filter, or a long dig through loan files.

This guide puts those prompts in one place, organized by the work they help with: status checks, investor reporting, risk analysis, underwriting, and more. Use it as a reference, a reminder, or a starting point for your own.

NOTE

If you're on Mortgage Automator or Lendr, the MCP Server connects these prompts directly to your live portfolio data, no exporting or copy-pasting first. Mortgage Automator's is currently read-only, with more capabilities coming.

How to Use This

01

Save this where you'll see it again.

02

Ctrl+F to jump to what you need.

03

Swap in your own loan numbers, investor names, states, and date ranges.

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SECTION 01



File Counts & Status Checks

Quick pulse-checks on where things stand, without pulling a report.

1 Active Pipeline Count

WHEN TO USE IT

You need a quick read on active volume without opening a report.

WHAT YOU'LL GET

A same-day count of loans currently in progress.

 PROMPT

"How many loans are in progress today?"

2 Upcoming Maturities

WHEN TO USE IT

You want to get ahead of renewals or payoffs before they're due.

WHAT YOU'LL GET

A list of loans maturing in the next 30 days.

 PROMPT

"Tell me about loans maturing in the next 30 days."

SECTION 02



Missing Documents & Checklist Items

Catch documentation gaps before they slow down a closing or an audit.

3 Missing Document Check

WHEN TO USE IT

Before a closing or audit, when you need to catch gaps early.

WHAT YOU'LL GET

A list of loans with missing documents or condition fields.

 PROMPT

"Tell me if any of my loans are missing key documents or condition fields."

4 IDV & Appraisal Gaps

WHEN TO USE IT

You want a narrower check focused on identity verification and appraisal docs specifically.

WHAT YOU'LL GET

The loans missing those specific items.

 PROMPT

"Show loans missing required IDV or appraisal reports."

5 Missing Docs, Export-Ready

WHEN TO USE IT

You need the missing-doc list in a format you can hand off or track.

WHAT YOU'LL GET

The same check, delivered as an Excel export with the columns you specify.

PROMPT

"Show me loans missing required documents as of today and export the list to Excel with columns: Loan ID, Borrower, Missing Docs."

6 Single-Loan Document Check

WHEN TO USE IT

You're prepping one file for closing and want a quick check before you move forward.

WHAT YOU'LL GET

The specific documents still missing or pending on that loan.

PROMPT

"What documents are still missing or pending on loan #[number]?"

7 Insurance Coverage Check

WHEN TO USE IT

You want to catch an insurance gap before it becomes a claim problem.

WHAT YOU'LL GET

The loans in your portfolio without proof of insurance on file.

PROMPT

"Which loans don't have proof of insurance on file?"



SECTION 03

Portfolio Risk & Exposure Analysis

See where your fund is concentrated or exposed before it becomes a problem.

8 General Risk Read

WHEN TO USE IT

You want a broad first pass on portfolio risk without specifying the angle yourself.

WHAT YOU'LL GET

An open-ended risk summary based on your live data.

 PROMPT

"Look at my portfolio and tell me about the risk in my portfolio."

9 Risk by Geography

WHEN TO USE IT

Before a risk committee meeting or investor update.

WHAT YOU'LL GET

Exposure broken down by geography.

 PROMPT

"Build me a risk profile by geography and exposure."

10 ARV Stress Test

WHEN TO USE IT

You want to see which loans would be most exposed if after-repair values came in lower than expected.

WHAT YOU'LL GET

The loans that would be highest-risk under that scenario.

 PROMPT

"Identify loans at highest risk under a 10–30% ARV stress test."

11 State-Level Exposure Detail

WHEN TO USE IT

You need a more granular version of the geography risk profile, broken out by state.

WHAT YOU'LL GET

Balance and percent of portfolio per state, plus the top 5 highest-exposure loans in each.

 PROMPT

"Build a risk profile by state showing total outstanding balance and percent of portfolio for each state; include the top 5 highest-exposure loans per state."



SECTION 04

Comparative & Trend Analysis

Track how performance is shifting quarter over quarter.

12 Payoff Speed Trend

WHEN TO USE IT

You want to know if borrowers are paying off faster or slower than last quarter.

WHAT YOU'LL GET

A quarter-over-quarter comparison of payoff speed.

PROMPT

"Compare payoff speeds this quarter vs. last quarter."

13 Funding Time Trend

WHEN TO USE IT

You want to know if your team is funding deals faster or slower over time.

WHAT YOU'LL GET

A quarter-over-quarter comparison of funding times.

PROMPT

"Compare funding times quarter-over-quarter."

14 Portfolio Trend Drivers

WHEN TO USE IT

You want the "why" behind a change, not just the number.

WHAT YOU'LL GET

A summary of what's shifted in the portfolio and what's driving it.

PROMPT

"Show portfolio changes over time and key trend drivers."



SECTION 05

Cash Flow & Liquidity Forecasting

Know what's coming before you need it.

15 90-Day Liquidity Projection

WHEN TO USE IT

You need to know what cash position looks like before committing to new originations.

WHAT YOU'LL GET

A liquidity projection based on what's already scheduled.

PROMPT

"What is my projected liquidity for the next 90 days based on scheduled closings and payoffs?"

16 Monthly Payout Forecast

WHEN TO USE IT

You're planning cash management ahead of investor distributions.

WHAT YOU'LL GET

What you'll owe investors this month, based on current data.

PROMPT

"Forecast upcoming investor payout needs for the month."



SECTION 06

Investor & Accounting Summaries

Turn fund data into something you can hand straight to an investor.

17 One-Page Investor Summary

WHEN TO USE IT

An investor needs an update and you don't have time to build one from scratch.

WHAT YOU'LL GET

A one-page summary of distributions and retained earnings for the fund you specify.

 PROMPT

"Generate a one-page investor summary for Fund A showing distributions and retained earnings."

18 Interest & Fee Income

WHEN TO USE IT

You need a specific income figure for a reporting period.

WHAT YOU'LL GET

Total interest and fee income for the fund and period you specify.

 PROMPT

"Show total interest and fee income for Fund X for the reporting period."

19 Investor Statement Pack

WHEN TO USE IT

You need individual statements ready to send, not just a summary.

WHAT YOU'LL GET

A zipped set of statements for the investor and period you specify.

 PROMPT

"Generate an investor statement pack for Investor X for Q2 2026 and prepare a single zipped Excel with each statement."



SECTION 07

Ad-Hoc Reporting & Exports

Build the one-off report you need without a manual pull.

20 Exportable Risk Profile

WHEN TO USE IT

You need the geography risk profile in a file you can share or work from, not just an answer on screen.

WHAT YOU'LL GET

The same risk-by-geography breakdown, exported to Excel.

 PROMPT

“Create an Excel risk profile by geography and exposure and export it.”

21 Custom Filtered Report

WHEN TO USE IT

None of the standard reports fit and you need something built around your own filter.

WHAT YOU'LL GET

A report filtered by the field you choose, with ledger details included.

 PROMPT

“Generate a custom report with loans filtered by [custom field] and include ledger details.”



SECTION 08

Underwriting & File Review

Get a first pass on a file before you dig in yourself.

22 File Summary

WHEN TO USE IT

You want the key facts on a file before you dig into it yourself.

WHAT YOU'LL GET

A summary of terms, open conditions, and anything worth a second look.

 PROMPT

“Summarize this file (Loan ID #####): key terms, outstanding conditions, and any red flags.”

23 Credit Memo Draft

WHEN TO USE IT

You need a first-draft memo to bring to underwriting or committee.

WHAT YOU'LL GET

A short memo focused on borrower capacity and exit strategy.

 PROMPT

“Draft a short credit memo for Loan ##### highlighting borrower capacity and exit plan.”



SECTION 09

Loan Deep-Dive

Pull the full picture on a single loan, or filter across the portfolio by the terms that matter most.

24 Full Loan Breakdown

WHEN TO USE IT

You need everything on one loan in a single view, borrower, property, terms, and investors included.

WHAT YOU'LL GET

A complete breakdown of that loan: borrower, property, terms, investors, and current status.

 PROMPT

“Pull loan #[number] and give me a full breakdown: borrower, property, terms, investors, and current status.”

25 Highest LTV / ARLTV Loans

WHEN TO USE IT

You want to see which loans are carrying the most leverage relative to value.

WHAT YOU'LL GET

The loans with the highest LTV or after-repair LTV in your portfolio.

 PROMPT

“Which of my loans have the highest LTV or ARLTV?”

26 State-Level Loan-to-Cost List

WHEN TO USE IT

You're reviewing exposure in a specific state and want loan-to-cost detail, not just balances.

WHAT YOU'LL GET

Every loan in the state you specify, with LTC and current balance.

 PROMPT

“List all loans in [state] with their LTC and current balances.”

27 Tagged Loan Performance

WHEN TO USE IT

You use tags to group loans (by strategy, program, or referral source) and want a performance read on one group.

WHAT YOU'LL GET

A summary of how the loans under that tag are performing.

 PROMPT

“Show me loans tagged as [tag name] and summarize their performance.”



SECTION 10

Investor & Capital Management

See where investor capital stands, what's deployed, and what's still sitting on the sidelines.

28 Investor YTD Earnings

WHEN TO USE IT

An investor asks how they're doing year-to-date and you want the answer without pulling their file.

WHAT YOU'LL GET

That investor's YTD earnings and current balance.

PROMPT

"How much has investor [name] earned YTD and what's their current balance?"

29 Undeployed Capital Check

WHEN TO USE IT

You have loans to fund and want to know which investors have capital ready to go.

WHAT YOU'LL GET

The investors sitting on available, undeployed capital.

PROMPT

"Which investors are sitting on available capital that isn't deployed?"

30 Capital Allocation Breakdown

WHEN TO USE IT

You want to see how investor capital is spread across your active loans.

WHAT YOU'LL GET

A breakdown of capital allocation across the active portfolio.

PROMPT

"Give me a breakdown of how capital is allocated across my active loans."

31 Investor's Loan Allocations

WHEN TO USE IT

One investor wants to know exactly which loans their money is in.

WHAT YOU'LL GET

Every loan funded by that investor, with their individual allocation in each.

PROMPT

"Show me all loans funding a specific investor and their individual allocations."

32 Top Deployed Investors

WHEN TO USE IT

You want a quick ranking of who has the most capital at work right now.

WHAT YOU'LL GET

The investors with the most capital currently deployed.

PROMPT

"Which investors have the most capital deployed right now?"

33 Principal & Available Capital Snapshot

WHEN TO USE IT

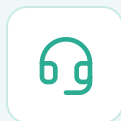
You need the two numbers that matter most for a same-day capital position check.

WHAT YOU'LL GET

Total outstanding principal balance and how much capital is currently available.

PROMPT

"What's my total outstanding principal balance and how much capital is available?"



SECTION 11

Servicing & Collections

Stay ahead of payments before they become a servicing problem.

34 Past Due & Upcoming Payments

WHEN TO USE IT

You want a forward-looking view of payment risk, not just what's already late.

WHAT YOU'LL GET

Loans with payments past due or coming due in the next week.

PROMPT

"Which loans have payments past due or coming due in the next week?"

35 Loans by Borrower

WHEN TO USE IT

A borrower has multiple loans with you and you want the full picture in one place.

WHAT YOU'LL GET

Every loan tied to that borrower, with current status on each.

PROMPT

"Give me a list of loans by borrower [name] and their statuses."

36 Single-Loan Payment Detail

WHEN TO USE IT

A borrower or investor has a question about one specific loan's payment history.

WHAT YOU'LL GET

The outstanding balance, payment schedule, and investor breakdown for that loan.

PROMPT

"What's outstanding on loan #[number]? Show me the payment schedule and investor breakdown."



SECTION 12

Business Intelligence

Step back from individual loans and see the shape of the business.

37 YTD Volume Summary

WHEN TO USE IT

You want a top-line number for how the year is going, for yourself or a partner.

WHAT YOU'LL GET

Total loans funded this year and the total dollar volume.

 PROMPT

"How many loans have I funded this year and what's the total volume?"

38 Volume by State, Region, or Loan Type

WHEN TO USE IT

You want to see where your business is actually concentrated.

WHAT YOU'LL GET

A breakdown of loan volume by the dimension you choose, state, region, or loan type.

 PROMPT

"Break down my loan volume by state/region/loan type."

39 Repeat Borrower Check

WHEN TO USE IT

You want to know how much of your business is coming from borrowers you've already worked with.

WHAT YOU'LL GET

The borrowers who have come back for more than one loan.

 PROMPT

"Which borrowers are repeat customers?"

40 Capital by State Snapshot

WHEN TO USE IT

You want a combined view of activity and capital, not just one or the other.

WHAT YOU'LL GET

A summary of active loans and outstanding capital, broken down by state.

 PROMPT

"Give me a summary of my active loans and outstanding capital by state."

SECTION 13



Automation & Operations

For teams chaining multi-step tasks with Co-Work or other advanced features.

Used with Co-Work / advanced features.

41 Rebuild a Standard Report

WHEN TO USE IT

You need a report you already run regularly, for a different date range.

WHAT YOU'LL GET

The same report, rebuilt for the range you specify, exported to Excel.

PROMPT

"Recreate the 'Monthly Maturing Loans' report for the date range July 1–July 31 and export to Excel."

42 PAD Payout Summary

WHEN TO USE IT

You're prepping for an upcoming payment run.

WHAT YOU'LL GET

A summary of the PAD payout file for that run.

PROMPT

"Generate the PAD payout file summary for next week's payment run."

Prompt Tips That Worked in Practice

- 1 Be specific about the metric, date range, or loan set (e.g., "loans maturing between 2026-07-01 and 2026-09-30" or "loans tagged 'Construction']").
- 2 Ask for output format when you need it machine-ready (e.g., "Export as Excel" or "Provide a CSV-ready table").
- 3 Use clear business-language requests (e.g., "risk profile by geography") rather than low-level variable names.
- 4 For multi-step actions (e.g., building a report then exporting), request them sequentially in one prompt or use Co-Work/advanced features where available.

What This Can and Can't Do

You should expect these prompts to:

- ✓ Speed up first-pass checks on your portfolio, files, and reporting
- ✓ Get you an answer without building a report first
- ✓ Give you a starting draft for investor and internal communication

You should not expect these prompts to:

- ✗ Replace your own review before you rely on a number
- ✗ Know your fund's specific guidelines unless you tell it
- ✗ Take action in your account today on MA — MCP Server v1 is read-only there

See Your Data Answer Back

Connect your MCP Server and start asking the questions you used to have to go dig for.

[Schedule A Walkthrough](#)

