mindee

Loan Requests — from application to funding

From the financing request to disbursement, then loan servicing

Where Mindee fits
Mindee extracts and structures the documents; the underwriting and scoring tool decides.
Pitch: drop-off, time to decision, cost per file, risk quality.

PHASE 1 · APPLICATION & FILE

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1 Request & simulation
Amount, term, purpose; estimated payment on self-declared data, nothing verified

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2 Building the file
Up to twenty documents; incomplete files are the top cause of delay

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File complete?
received vs expected

Yes

No

Docs received

Missing documents
Follow-up with the borrower or broker

Typical documents
Individual: ID, proof of address, 3 payslips, 2 tax notices, 3 bank statements, bank details, sale agreement or quote
Business: registration, articles, tax returns, financials, forecast

Mindee · steps 1 & 2

Simulation — An uploaded payslip or statement pre-fills and firms up the estimate.

File — Split of large PDFs, classification of every document, crop of multi-document scans. Missing documents are detected and flagged right away, not days later during underwriting. A big time saver for brokers.

PHASE 2 · UNDERWRITING

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3 Extraction & verification
Net income, contract, reference tax income, expenses, existing loans, savings — often rekeyed

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4 Creditworthiness
Debt-to-income ≤ 35%, 25 years max (HCSF), disposable income, account conduct; business: profitability, cash

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5 Document fraud detection
A major risk, made worse by how easy fake documents are to produce

Red flags
Inflated payslips, edited bank statements, fake tax notices, identity theft

Mindee · steps 3–5

Extraction — Off-the-shelf models (IDs, bank statements) and custom models: net salary, tax income, revenue, net profit, property price. Confidence scores: only uncertain fields get a human review.

Creditworthiness — Extracted transactions: real income, recurring expenses, overdraft days, other loans. Debt-to-income on verified data.

Fraud — Not a tampering detector, but cross-checks: payslip vs transfers, income vs tax notice, same name everywhere, balances that add up.

PHASE 3 · DECISION & DISBURSEMENT

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6 · Decision
scoring, analyst or committee

Approve

Decline

Declined
File not financed

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Loan offer
10-day cooling-off (mortgage); borrower insurance and collateral

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7 Disbursement
In one go (notary, borrower) or in tranches

Off-plan & renovation
Tranches released on developer calls for funds or contractor invoices

Mindee · steps 6 & 7

Decision — A complete, sorted, pre-analyzed file: an answer in hours instead of days. Delegated insurance and guarantee deeds extracted too.

Disbursement — Invoice API on contractor invoices: amount, issuer and purpose checked against the quote and funding plan before each tranche.

PHASE 4 · SERVICING & PERFORMANCE

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8 Loan servicing
Repayments, incidents, early repayment; business: covenants on annual accounts

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9 Performance tracking
From response time to risk quality

Key metrics
Time to decision, to funding
Conversion · drop-off
Cost per file · default · fraud

Takeaway
The most document-heavy process: every decision rests on reading the file.

Mindee · steps 8 & 9
Tax returns and financials extracted: ratios and covenants computed automatically.
Refinancing: amortization schedules and existing offers.
Metrics moved: drop-off, time to decision, cost per file, risk quality.