THOUGHTFOCUS

Scaling Annual Loan Reviews for a CMHC-Regulated Lender

Client Context

The client is a leading Canadian financial institution with CA$25.5 billion in assets under management. Its Mortgage and Lending division is one of the largest contributors to the business, generating CA$5 billion in revenue. The division serves a broad base of borrowers across commercial and consumer segments, with credit oversight responsibilities that span origination, ongoing monitoring, and periodic review. Sustaining its market position depends on a faster, more accurate, and more transparent borrower review process, supported by systems that scale with portfolio growth and meet rising regulatory expectations.

Business Challenge

Annual loan reviews are a regulatory and commercial necessity for the Mortgage and Lending division, but the existing process struggled to keep pace with portfolio growth. Document collection, analysis, and approval steps were spread across multiple touchpoints with no single source of truth. Analysts spent considerable effort coordinating with borrowers and reconciling submissions before they could begin credit evaluation. The result was longer review cycles, inconsistent governance, and growing pressure on Canada Mortgage and Housing Corporation (CMHC) compliance reporting. Four challenges defined the problem:

- Rising volume and complexity of annual loan reviews stretched existing capacity.
- Manual, fragmented processes governed document collection, review, and analysis.
- Analysts relied on manual follow-ups to chase borrowers for required documents.
- Late submissions and manual data processing created persistent review delays.

Solution Overview

ThoughtFocus designed and delivered the Annual Review Portal, a SaaS-based intellectual property solution engineered to process more than 10,000 transactions at competitive unit economics. The solution brings borrower engagement, document intake, credit assessment, and audit reporting into one governed workflow.

01 Borrower self-service portal with secure registration, authentication, loan mapping, and submission of all required documents.

02 AI-enabled document intelligence that automatically extracts and structures key financial data from submitted files.

03 Automated, scheduled email reminders that drive timely borrower submissions and reduce manual follow-ups.

04 Operational flexibility for analysts and administrators to link loans and upload documents on behalf of borrowers when needed.

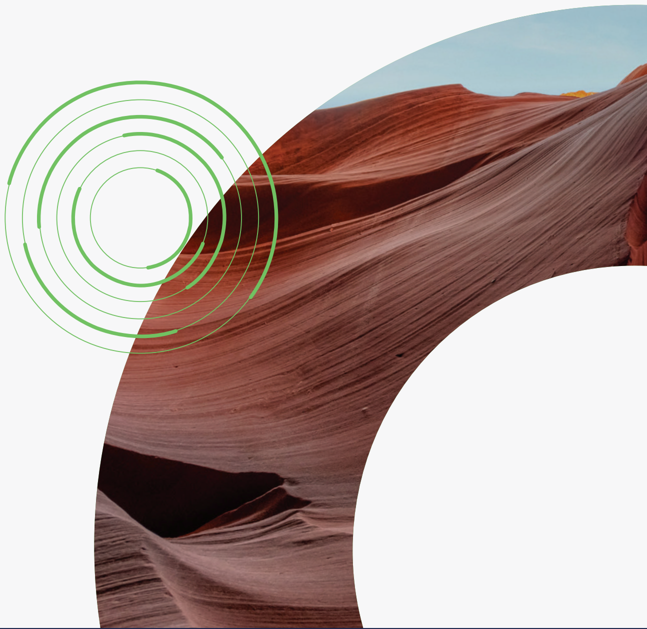
05 Automated computation of loan review metrics, including Debt Service Coverage Ratio and Loan-to-Value, against predefined thresholds.

06 Centralized consolidation of review data to support CMHC compliance, reporting accuracy, and audit readiness.

07 Scalable architecture currently supporting 6,000 to 7,000 loans annually, engineered to grow to more than 10,000.

Business Outcomes

- Stronger credit oversight through continuous, structured assessment of borrower financial health.
- Higher operational efficiency from a single, secure channel for borrower submissions and communication.
- Reduced manual effort for analysts through centralized intake and AI-driven data extraction across document types.
- Faster review cycles, supported by automated reminders and workflow orchestration.
- Regulatory alignment through consolidated, audit-ready reporting for non-satisfactory outcomes.
- Analyst productivity redirected from data collection toward credit judgment and risk assessment.



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