

QC findings you can defend.

Flightline reviews mortgage loan files before funding and after closing, and issues findings that carry their evidence and the requirement behind them.

THE EXPOSURE

A defect an investor, insurer or auditor finds first becomes a repurchase demand, an indemnification or a finding against the QC program.

Review time is finite, so the long tests are the ones most often left out, and a finding without its evidence is hard to hold when it is challenged.

Prefunding QC

Before capital is committed.

Post-closing QC

Before an investor, insurer or auditor finds it.

WHAT CHANGES

Breadth

Hundreds of tests across 12 review areas, run on each file they apply to. The program, the property and the transaction set which apply.

Depth

The long tests stay in the review: bank statements footed, income recomputed from each paystub, tradelines matched to the application.

Defensibility

Evidence by page and the requirement cited to the section. Each finding is tested against the explanations that would clear it before it is published.

WHAT LEADERSHIP RECEIVES

Loan audit reports

Sealed at issuance; anyone you share one with can verify it. Responses and rebuttals are recorded against each finding.

Monthly QC report

Findings trended by program, channel, region, review area and test, ready for senior management.

Corrective action plans

Drafted from repeat findings, with a root cause, an owning team, a deadline and a follow-up review.

Open finding

Assets · Funds to close

Statement does not foot to its own transactions.

Printed ending balance	\$34,091.29
Footed from its transactions	\$31,391.29
Shortfall against required funds	\$2,108.71

Ruled out: a missing page, a pending item, an internal transfer.

In the monthly report: Wholesale channel, 6 of 24 loans reviewed.
Corrective action owner: Wholesale operations.

Illustrative file. Amounts are fictional.

READY FOR DILIGENCE

 **SOC 2 Type I and Type II.** Reports available for your vendor review through the trust portal.

 **Model governance mapped to SR 26-2 and the NIST AI RMF.** Mappings for your review, not certifications.

THE NEXT STEP

Send us files your team has already closed.

We review them with Flightline, and you compare our findings with your own.

Review a file with us

flightlinehq.com/get-started

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