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(54) COMPUTER-IMPLEMENTED MORTGAGE PROCESSING SYSTEM AND METHOD FOR FACILITATING A MORTGAGE FULFILLMENT PROCESS

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(73) Assignee: **Sutherland Global Services, Inc.**, Pittsford, NY (US)

(21) Appl. No.: **17/547,638**

(22) Filed: **Dec. 10, 2021**

Related U.S. Application Data

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Publication Classification

(51) **Int. Cl.**

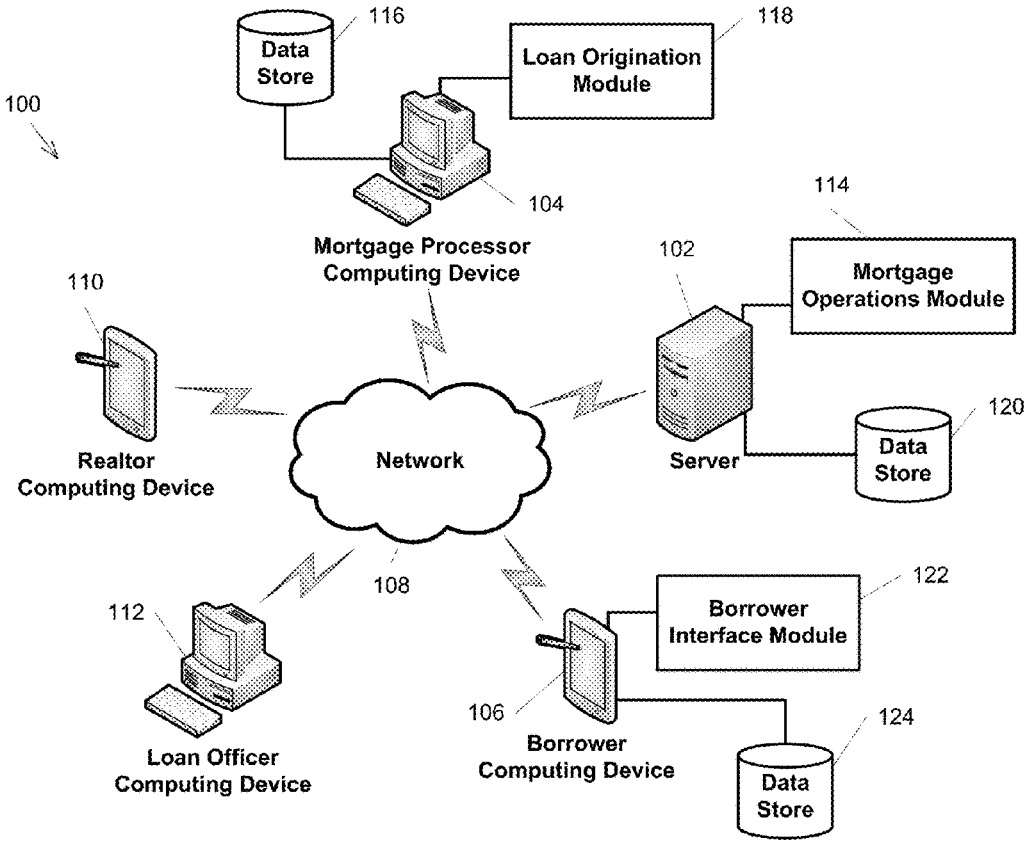
G06Q 40/02	(2006.01)
G06Q 50/16	(2006.01)
H04L 12/58	(2006.01)

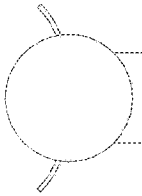
(52) **U.S. Cl.**

CPC ***G06Q 40/025*** (2013.01); *H04L 51/16* (2013.01); ***H04L 51/046*** (2013.01); ***G06Q 50/167*** (2013.01)

(57) **ABSTRACT**

A system for facilitating a mortgage fulfillment process between a mortgage processor computing device and a borrower computing device is provided. The system comprises a mortgage operations module of the server and a borrower interface module of the borrower computing device that are configured to allow for communication and display of an identification of a plurality of required mortgage application documents, association of one or more data files with one or more of the plurality of required mortgage application documents, and communication of the one or more associated data files from the borrower computing device to the server. An indicia that the one or more data files were received by the server may be displayed on the borrower computing device and/or the mortgage processor computing device. A method for implementing the processes described herein is also provided.





TRADITIONAL (CURRENT STATE) CLOSING CALENDAR

TRADITIONAL OPERATIONS CLOSING CALENDAR						
DAY 1	DAY 2	DAY 3	DAY 4	DAY 5	DAY 6	DAY 7
QLR COMPLETE + SUBMITTED TO UW	UNDERWRITING REVIEW	UNDERWRITING REVIEW	LOAN CONDITIONALLY APPROVED	INTRODUCTION CALL + NEEDS LETTER EMAIL	WAITING TIME	WAITING TIME
DAY 8	DAY 9	DAY 10	DAY 11	DAY 12	DAY 13	DAY 14
FOLLOW-UP CALL + FOLLOW UP EMAIL	WAITING TIME	WAITING TIME	FOLLOW-UP CALL + FOLLOW UP EMAIL	WAITING TIME	BORROWER DOCS RECEIVED AND REVIEWED	LOAN SUBMITTED TO UNDERWRITING (FINAL APPROVAL)
DAY 15	DAY 16	DAY 17	DAY 18	DAY 19	DAY 20	DAY 21
UNDERWRITING REVIEW	ADDITIONAL CONDITIONS RECEIVED	FOLLOW-UP FOR ADDITIONAL DOCS CALL + EMAIL	WAITING TIME	WAITING TIME	BORROWER DOCS RECEIVED AND REVIEWED	LOAN SUBMITTED TO UNDERWRITING (FINAL APPROVAL)
DAY 22	DAY 23	DAY 24	DAY 25	DAY 26	DAY 27	DAY 28
UNDERWRITING REVIEW	FINAL APPROVAL RECEIVED	FINAL APPROVAL & LOAN SCHEDULING CALL + EMAIL	LOAN SUBMITTED TO CLOSING	INITAL CLOSING DISCLOSURE ISSUED TO BORROWER	INITAL DISCLOSURE DISCUSSION WITH BORROWER	WAITING TIME
DAY 29	DAY 30	DAY 31	DAY 32	DAY 33	DAY 34	
WAITING TIME	WAITING TIME	WAITING TIME	FINAL CLOSING PACKAGE ISSUED TO TITLE	FINAL CLOSING CONFIRMATION CALL	LOAN CLOSED	

FIG. 1

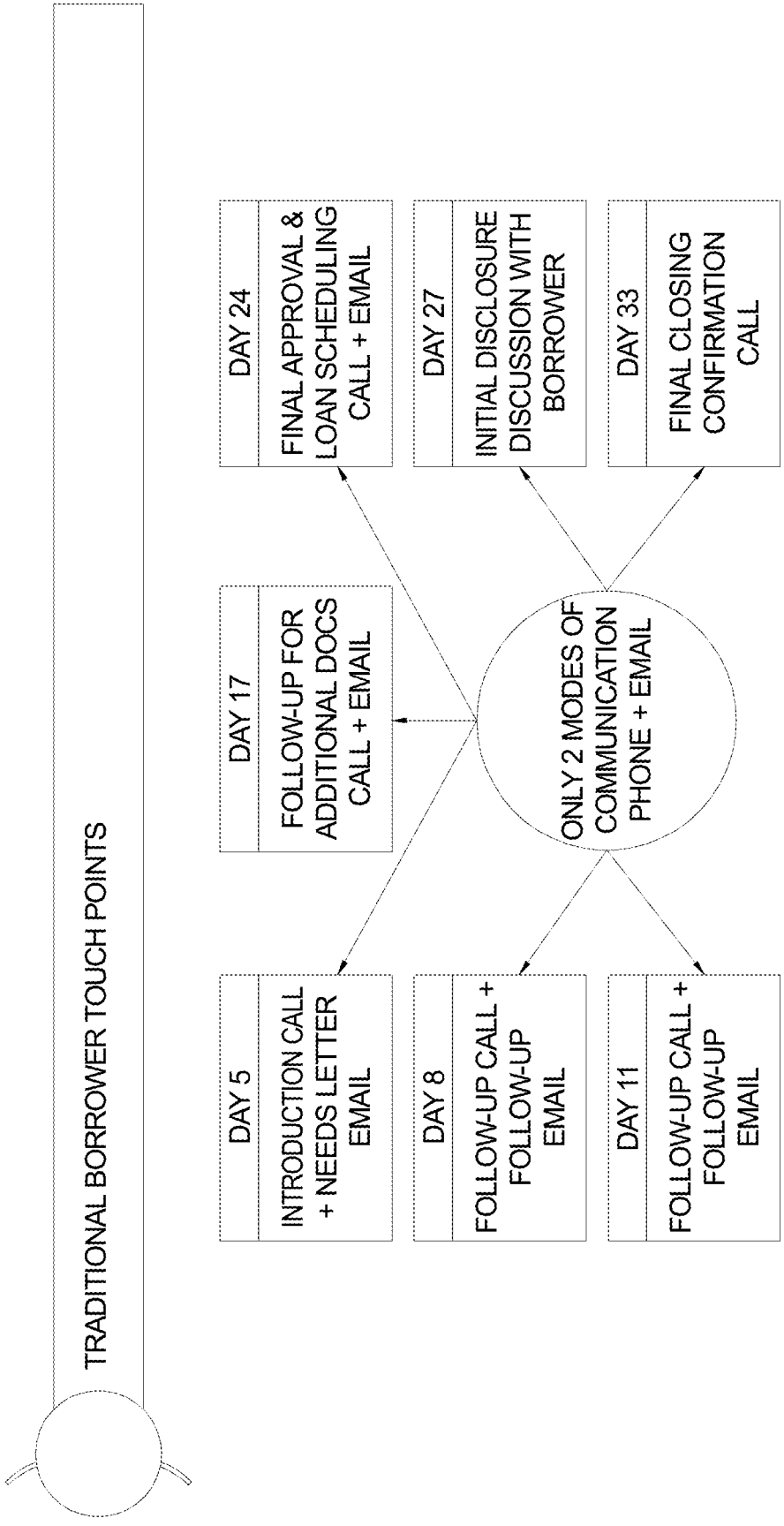

TRADITIONAL BORROWER TOUCH POINTS
DAY 5
INTRODUCTION CALL + NEEDS LETTER EMAIL
DAY 8
FOLLOW-UP CALL + FOLLOW-UP EMAIL
DAY 11
FOLLOW-UP CALL + FOLLOW-UP EMAIL
DAY 17
FOLLOW-UP FOR ADDITIONAL DOCS CALL + EMAIL
DAY 24
FINAL APPROVAL & LOAN SCHEDULING CALL + EMAIL
DAY 27
INITIAL DISCLOSURE DISCUSSION WITH BORROWER
DAY 33
FINAL CLOSING CONFIRMATION CALL
ONLY 2 MODES OF COMMUNICATION PHONE + EMAIL
• 7 OUTBOUND CONTACTS FROM PROCESSOR TO BORROWER DURING BUSINESS HOURS
• CONTACTS DO NOT INCLUDE TOTAL NUMBER OF ATTEMPTS TO GET TO RIGHT PARTY
• CONTACTS DO NOT INCLUDE INBOUND CALLS/QUERIES RECEIVED FROM BORROWER

FIG. 2

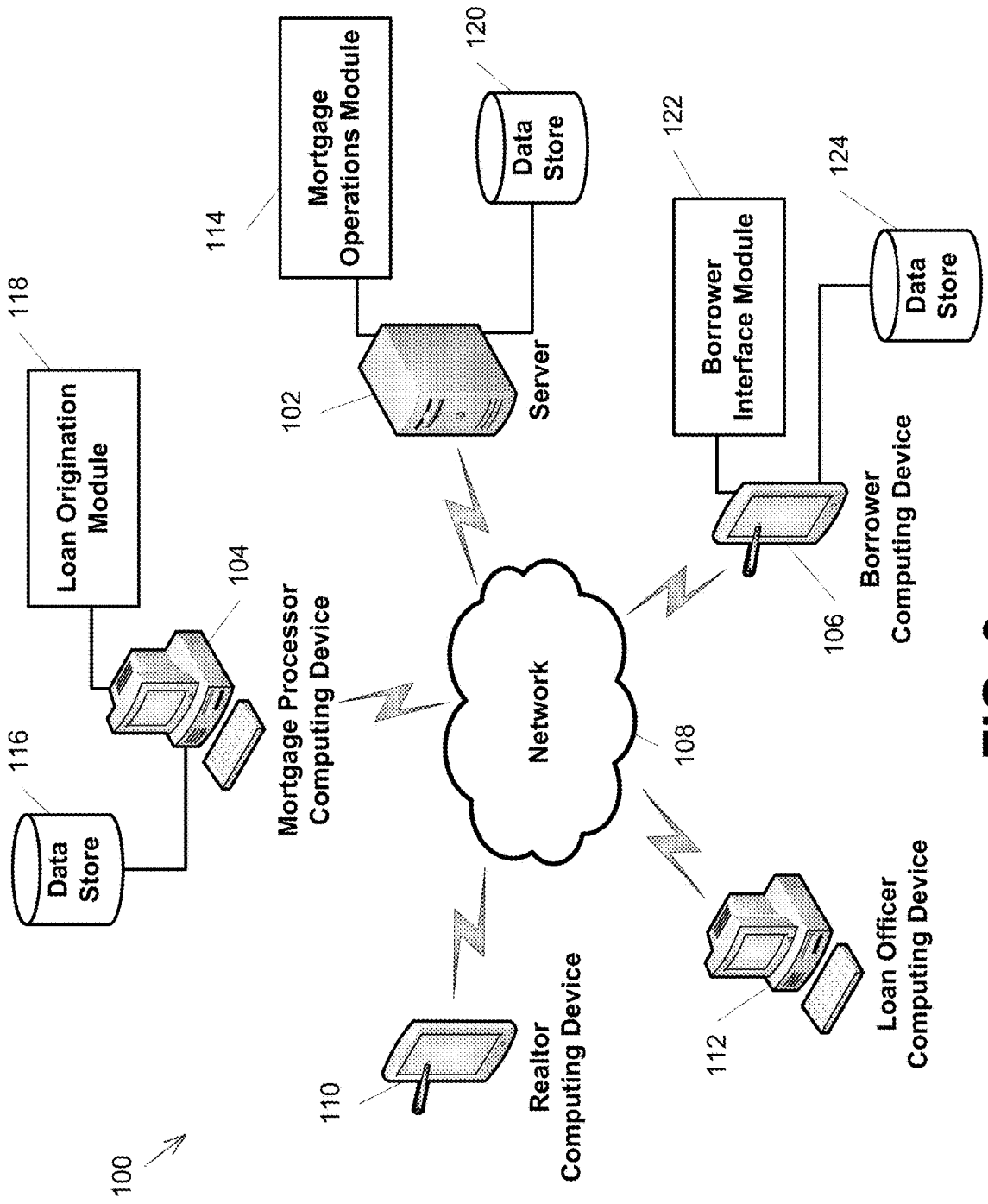

100
Network
108
Mortgage Processor Computing Device
104
Loan Origination Module
118
Data Store
116
Server
102
Mortgage Operations Module
114
Data Store
120
Realtor Computing Device
110
Loan Officer Computing Device
112
Borrower Computing Device
106
Borrower Interface Module
122
Data Store
124

FIG. 3

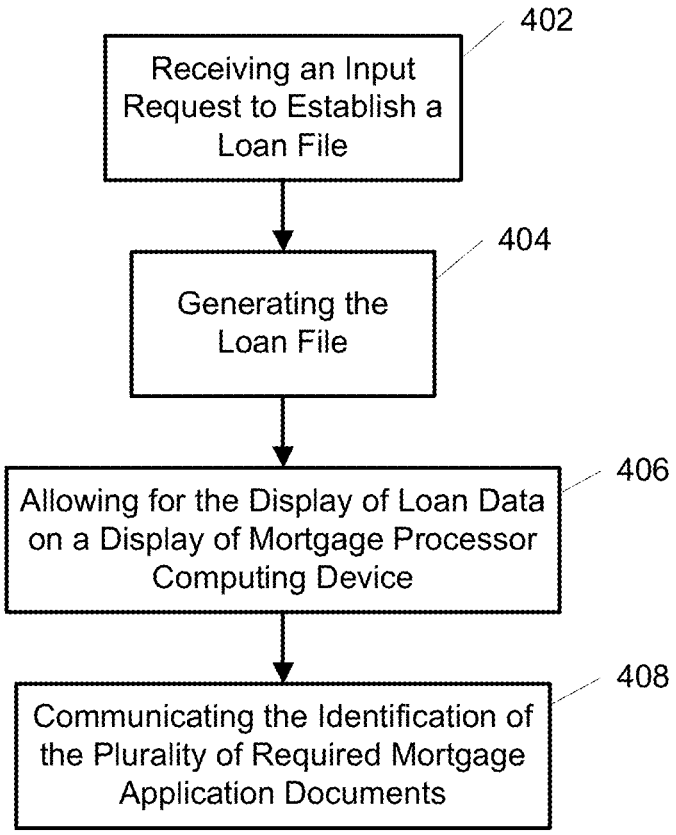

402
Receiving an Input Request to Establish a Loan File
404
Generating the Loan File
406
Allowing for the Display of Loan Data on a Display of Mortgage Processor Computing Device
408
Communicating the Identification of the Plurality of Required Mortgage Application Documents

FIG. 4

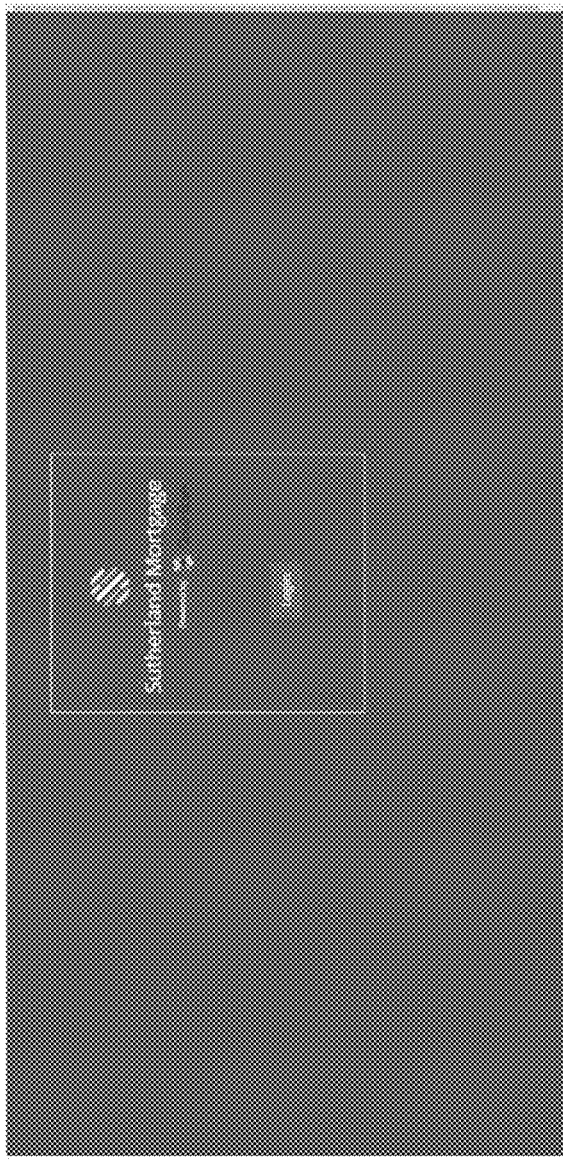


FIG. 5A

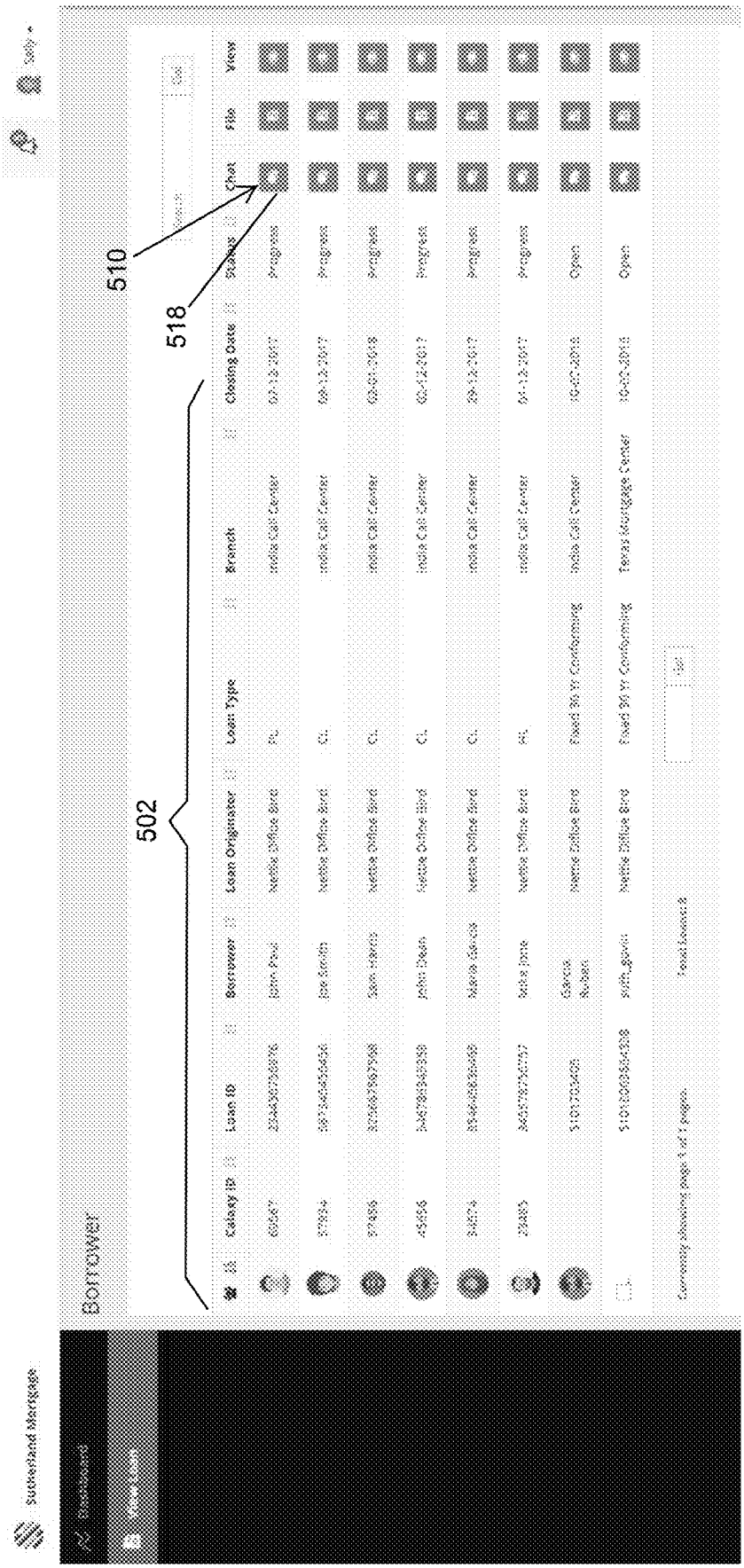


FIG. 5B

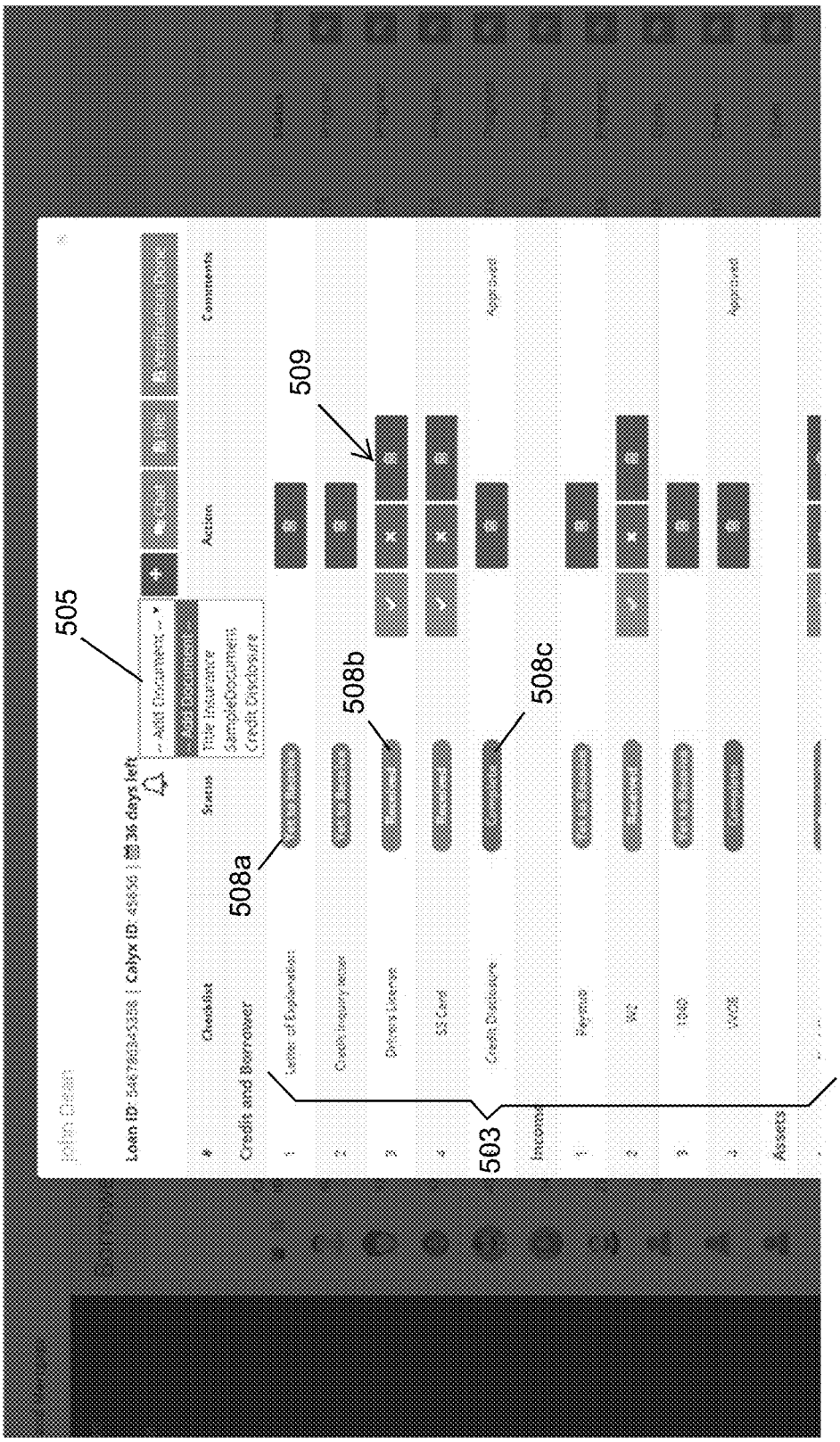


FIG. 5C

FIG. 5D

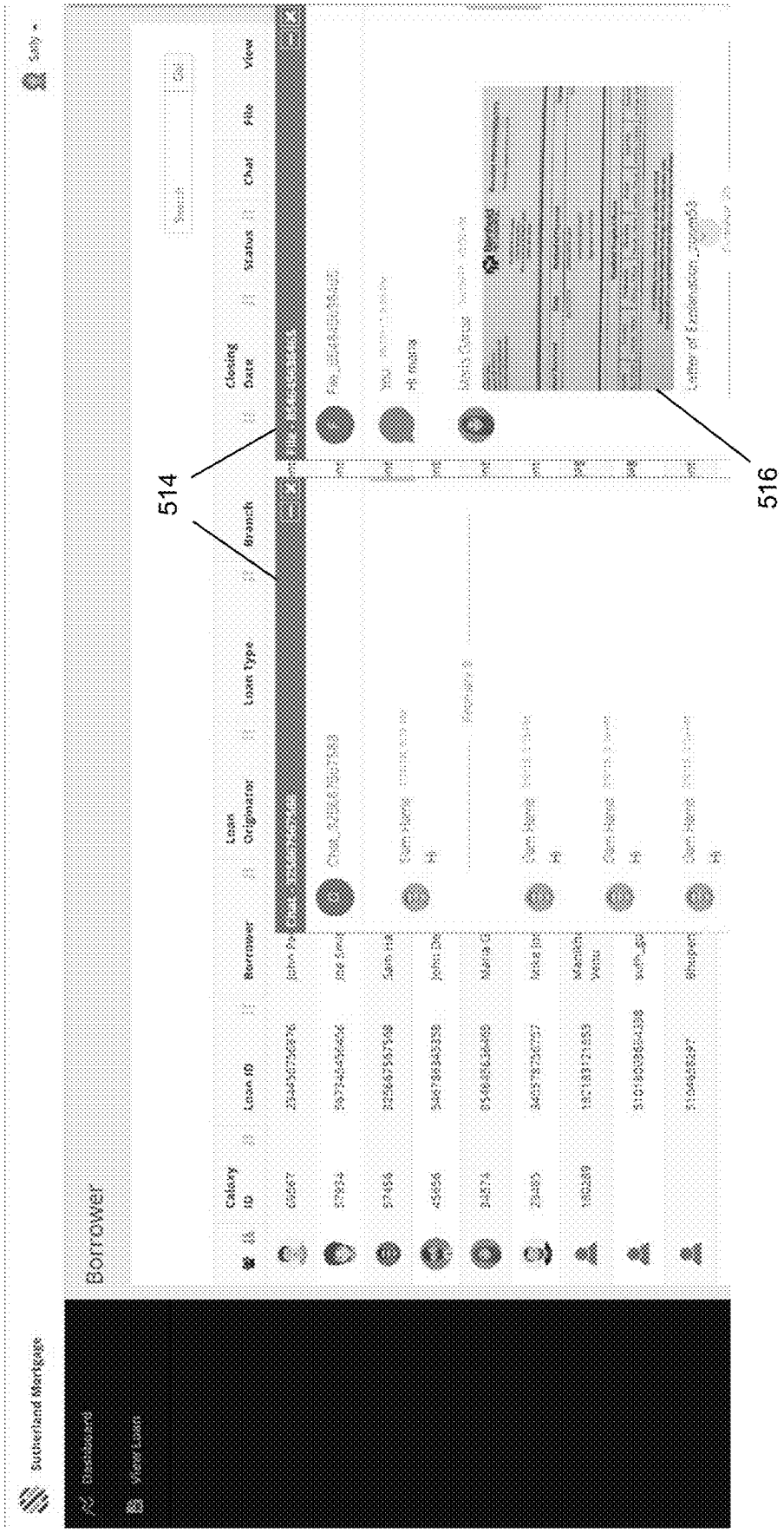


FIG. 5E

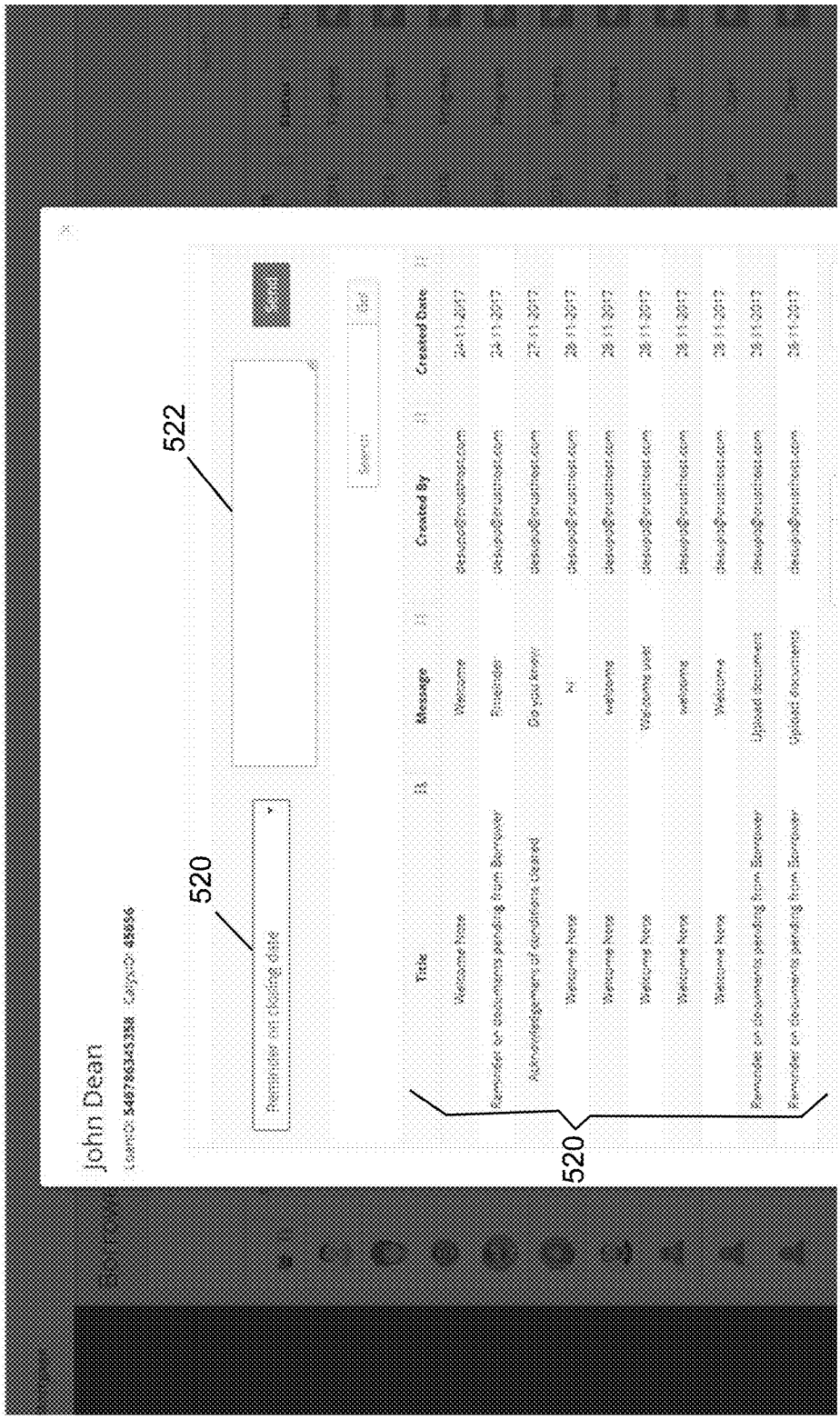


FIG. 5F

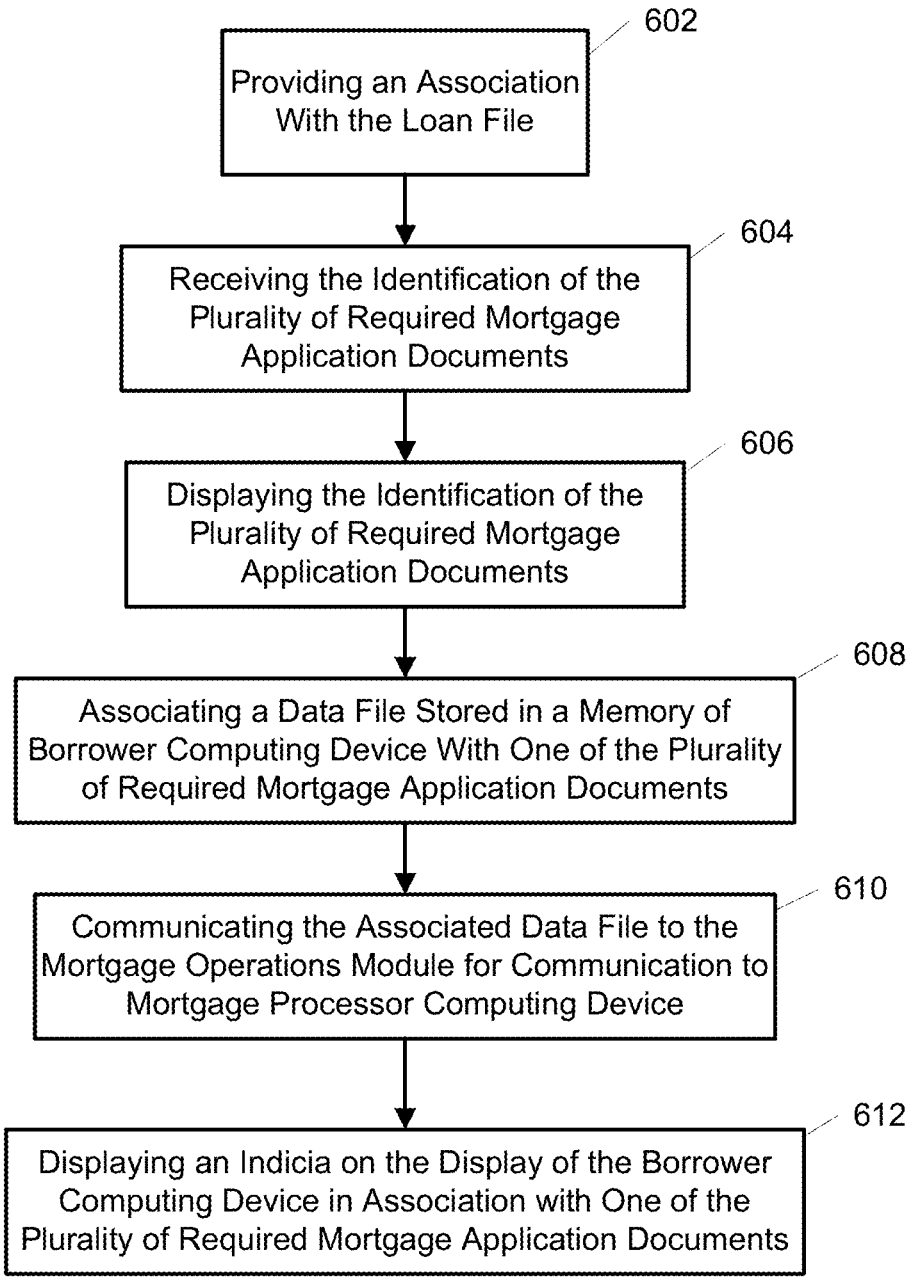

602
Providing an Association With the Loan File
604
Receiving the Identification of the Plurality of Required Mortgage Application Documents
606
Displaying the Identification of the Plurality of Required Mortgage Application Documents
608
Associating a Data File Stored in a Memory of Borrower Computing Device With One of the Plurality of Required Mortgage Application Documents
610
Communicating the Associated Data File to the Mortgage Operations Module for Communication to Mortgage Processor Computing Device
612
Displaying an Indicia on the Display of the Borrower Computing Device in Association with One of the Plurality of Required Mortgage Application Documents

FIG. 6

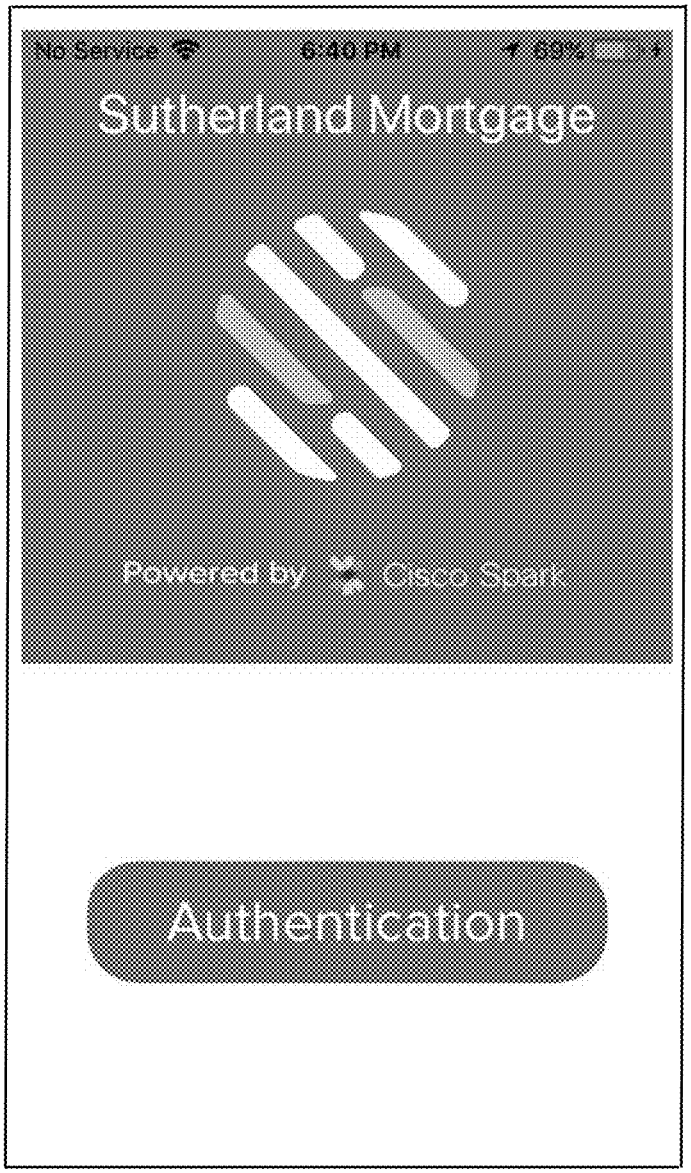

No Service
6:10 PM
69%
Sutherland Mortgage
Powered by Cisco Spark
Authentication

FIG. 7A

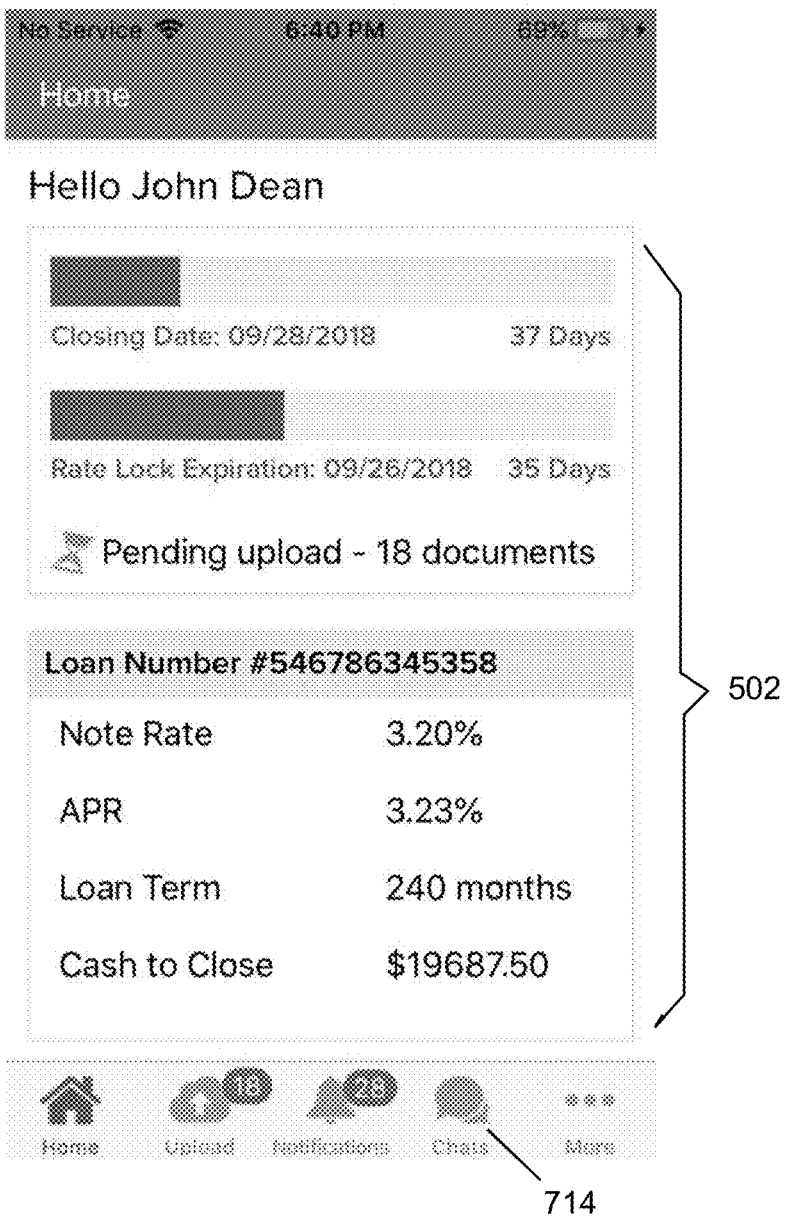

No Service
6:40 PM
89%
Home
Hello John Dean
Closing Date: 09/28/2018
37 Days
Rate Lock Expiration: 09/26/2018
35 Days
Pending upload - 18 documents
Loan Number #546786345358
Note Rate
3.20%
APR
3.23%
Loan Term
240 months
Cash to Close
$19687.50
Home
Upload
Notifications
Chats
More
502
714

FIG. 7B

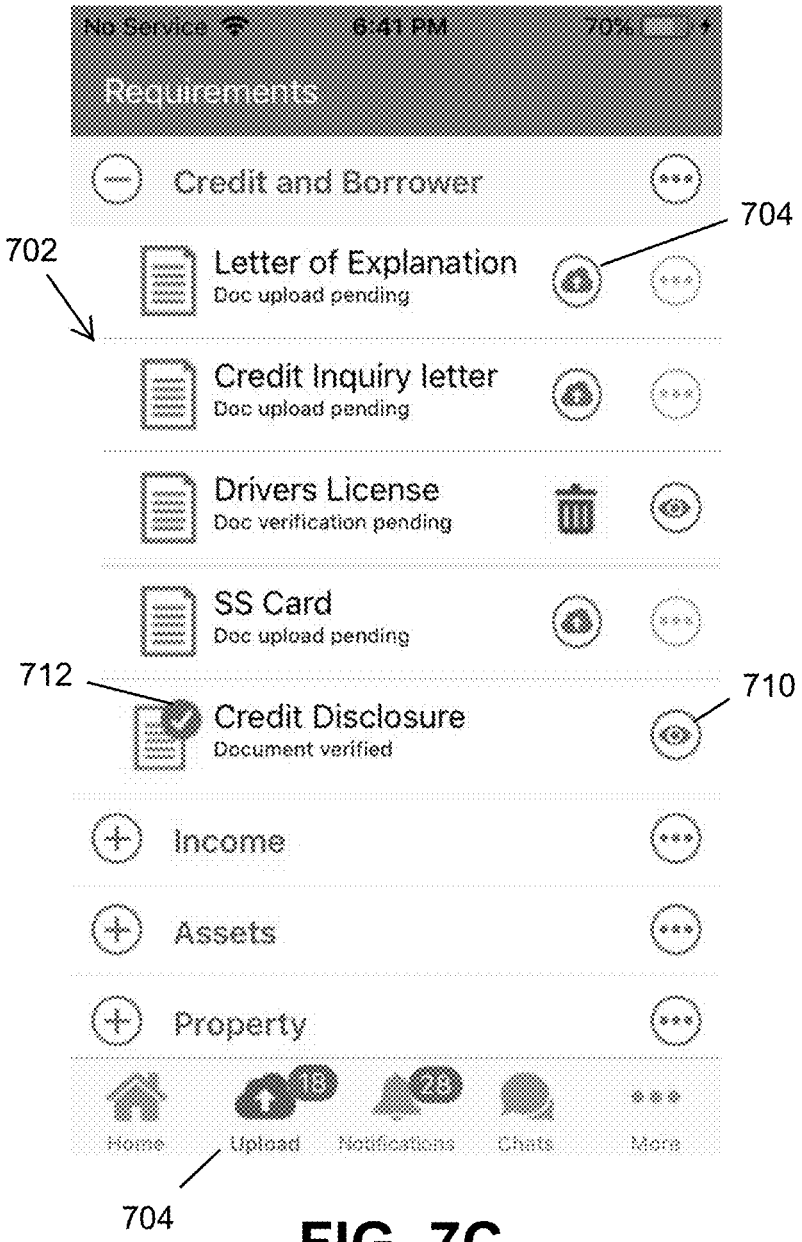

No Service
8:41 PM
20%
Requirements
Credit and Borrower
Letter of Explanation
Doc upload pending
Credit Inquiry letter
Doc upload pending
Drivers License
Doc verification pending
SS Card
Doc upload pending
Credit Disclosure
Document verified
Income
Assets
Property
Home
Upload
Notifications
Chats
More
702
704
712
710
704

FIG. 7C

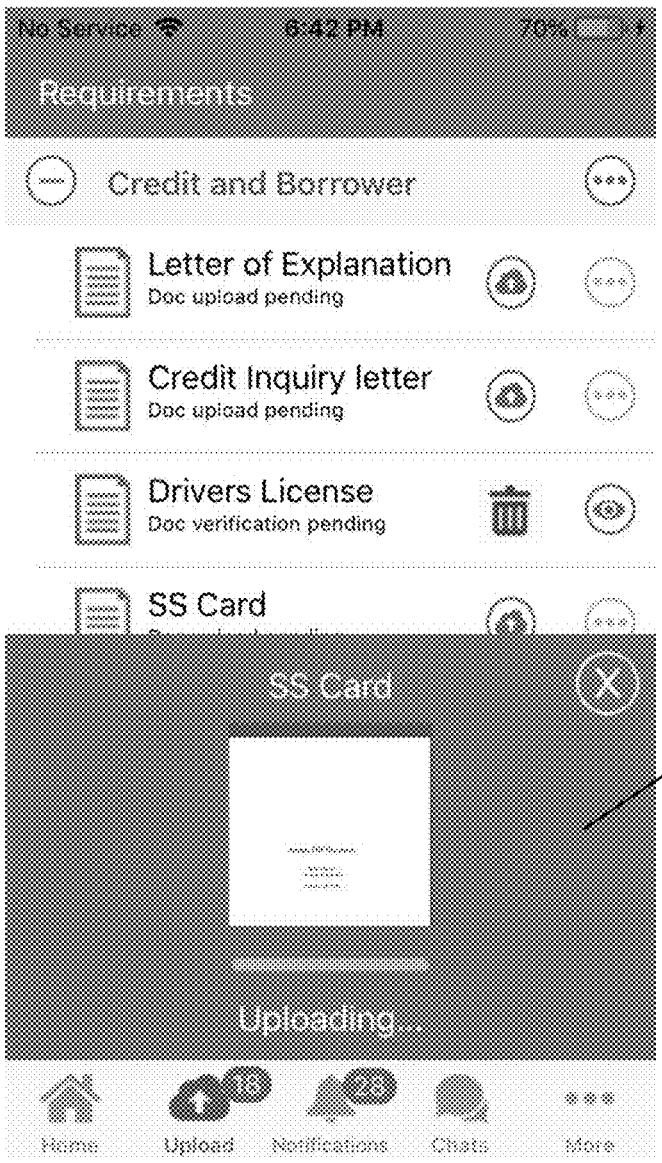

No Service
6:42 PM
70%
Requirements
Credit and Borrower
Letter of Explanation
Doc upload pending
Credit Inquiry letter
Doc upload pending
Drivers License
Doc verification pending
SS Card
SS Card
Uploading...
711
Home
Upload
Notifications
Chats
More

FIG. 7D

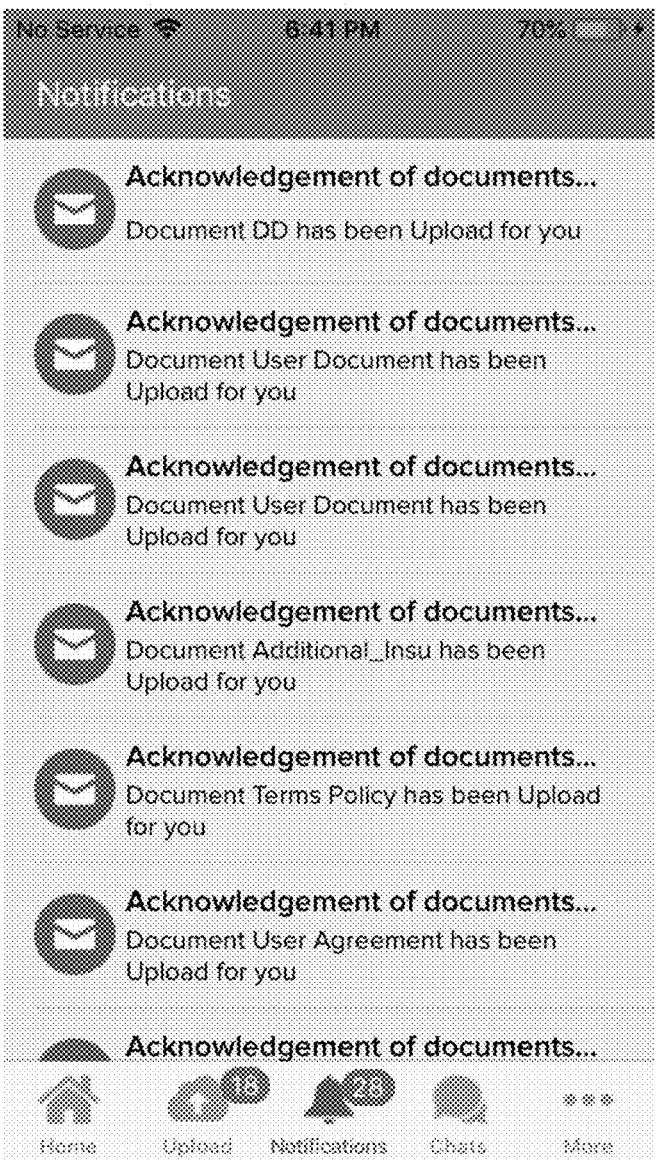

No Service
6:41 PM
70%
Notifications
Acknowledgement of documents...
Document DD has been Upload for you
Acknowledgement of documents...
Document User Document has been Upload for you
Acknowledgement of documents...
Document User Document has been Upload for you
Acknowledgement of documents...
Document Additional_Insu has been Upload for you
Acknowledgement of documents...
Document Terms Policy has been Upload for you
Acknowledgement of documents...
Document User Agreement has been Upload for you
Acknowledgement of documents...
Home
Upload
Notifications
Chats
More

FIG. 7E

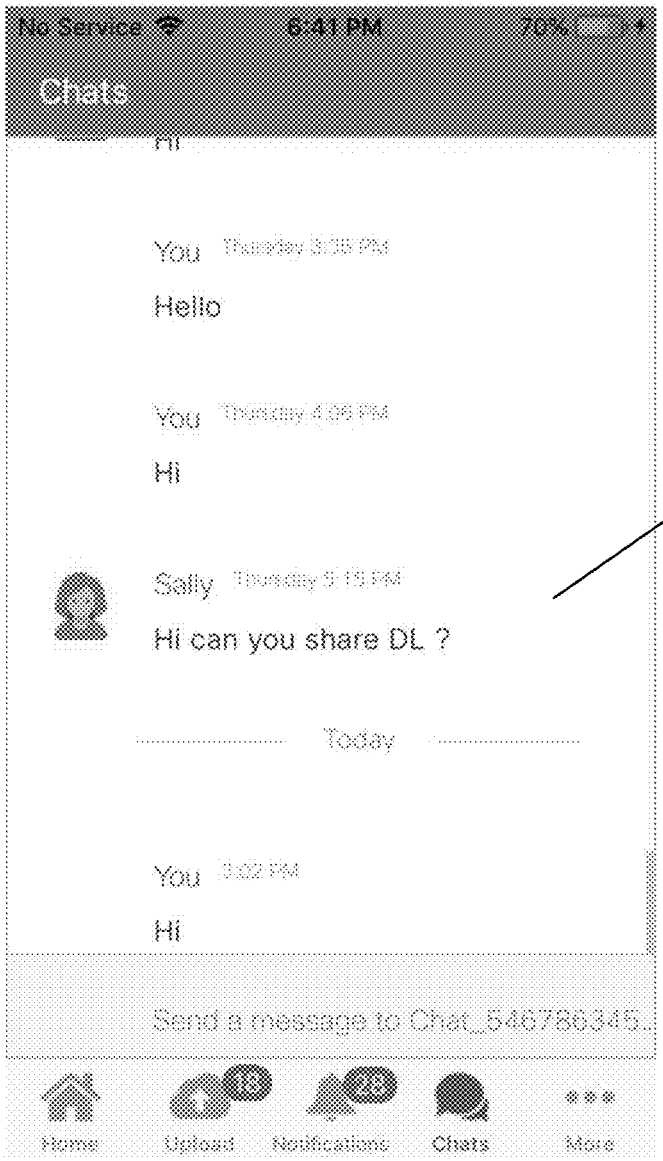
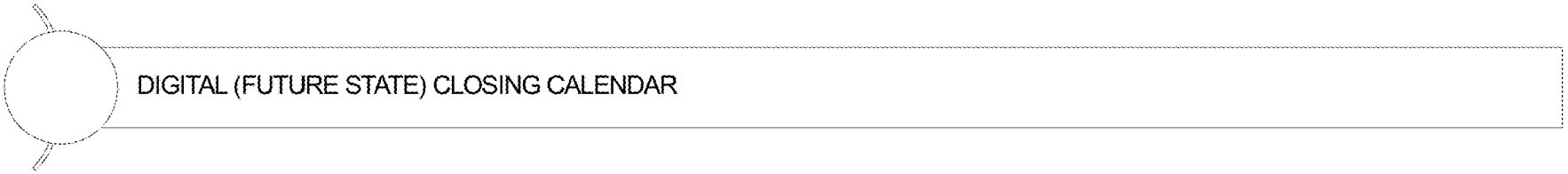

No Service
6:41 PM
70%
Chats
You
Hello
You
Hi
714
Sally
Hi can you share DL ?
Today
You
Hi
Send a message to Chat_546786345...
Home
Upload
Notifications
Chats
More

FIG. 7F



DIGITAL OPERATIONS CLOSING CALENDAR						
DAY 1	DAY 2	DAY 3	DAY 4	DAY 5	DAY 6	DAY 7
QLR COMPLETE + SUBMITTED TO UW	UNDERWRITING REVIEW	UNDERWRITING REVIEW	LOAN CONDITIONALLY APPROVED	INTRODUCTION CALL + NEEDS LETTER EMAIL	MANUAL PUSH NOTIFICATION	MANUAL PUSH NOTIFICATION
DAY 8	DAY 9	DAY 10	DAY 11	DAY 12	DAY 13	DAY 14
MANUAL PUSH NOTIFICATION	BORROWER DOCS RECEIVED AND REVIEWED	LOAN SUBMITTED TO UNDERWRITING (FINAL APPROVAL)	UNDERWRITING REVIEW	ADDITIONAL CONDITIONS RECEIVED	FOLLOW-UP FOR ADDITIONAL DOCS CALL + EMAIL	MANUAL PUSH NOTIFICATION
DAY 15	DAY 16	DAY 17	DAY 18	DAY 19	DAY 20	DAY 21
BORROWER DOCS RECEIVED AND REVIEWED	LOAN SUBMITTED TO UNDERWRITING (FINAL APPROVAL)	UNDERWRITING REVIEW	FINAL APPROVAL RECEIVED	FINAL APPROVAL & LOAN SCHEDULING CALL + EMAIL	LOAN SUBMITTED TO CLOSING	INITAL CLOSING DISCLOSURE ISSUED TO BROWSER
DAY 22	DAY 23	DAY 24	DAY 25	DAY 26	DAY 27	DAY 28
INITAL DISCLOSURE DISCUSSION WITH BORROWER	WAITING TIME	WAITING TIME	WAITING TIME	WAITING TIME	FINAL CLOSING PACKAGE ISSUED TO TITLE	FINAL CLOSING PUSH NOTIFICATION
DAY 29						
LOAN CLOSED						

FIG. 8

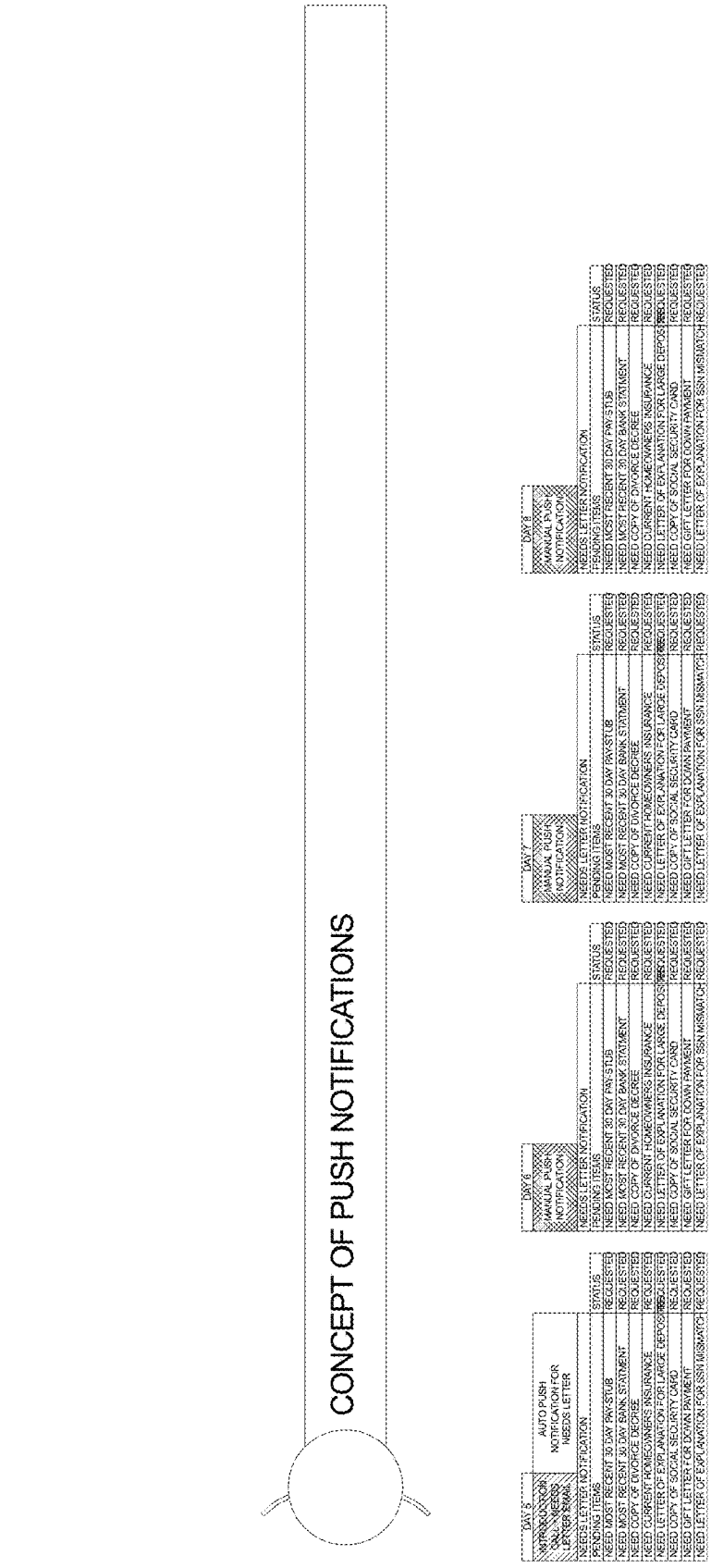

CONCEPT OF PUSH NOTIFICATIONS
DAY 8
INTRODUCTION CALL - NEEDS LETTER EMAIL
AUTO PUSH NOTIFICATION FOR NEEDS LETTER
NEEDS LETTER NOTIFICATION
PENDING ITEMS
NEED MOST RECENT 30 DAY PAY-STUB
NEED MOST RECENT 30 DAY BANK STATEMENT
NEED COPY OF DIVORCE DECREE
NEED CURRENT HOMEOWNERS INSURANCE
NEED LETTER OF EXPLANATION FOR LARGE DEPOSITS
NEED COPY OF SOCIAL SECURITY CARD
NEED GIFT LETTER FOR DOWN PAYMENT
NEED LETTER OF EXPLANATION FOR SSN MISMATCH
STATUS
REQUESTED
DAY 6
MANUAL PUSH NOTIFICATION
DAY 7
MANUAL PUSH NOTIFICATION
DAY 8
MANUAL PUSH NOTIFICATION
DAY 13
FOLLOW-UP FOR ADDITIONAL DOCS CALL - EMAIL
AUTO PUSH NOTIFICATION FOR ADDITIONAL CONDITIONS
NEEDS LETTER NOTIFICATION
PENDING ITEMS
NEED MOST RECENT 30 DAY PAY-STUB
NEED MOST RECENT 30 DAY BANK STATEMENT
NEED COPY OF DIVORCE DECREE
NEED CURRENT HOMEOWNERS INSURANCE
NEED LETTER OF EXPLANATION FOR LARGE DEPOSITS
NEED COPY OF SOCIAL SECURITY CARD
NEED GIFT LETTER FOR DOWN PAYMENT
NEED LETTER OF EXPLANATION FOR SSN MISMATCH
NEED COPY OF INSURANCE FOR INVESTMENT PROPERTY
STATUS
APPROVED
REQUESTED
DAY 14
MANUAL PUSH NOTIFICATION
DAY 16
FINAL APPROVAL - CALL / EMAIL
AUTO PUSH NOTIFICATION FOR FINAL APPROVAL
SELECT YOUR CLOSING DATE
EARLIEST CLOSING DATE AVAILABLE (4 DAYS OUT)
EARLIEST CLOSING DATE AVAILABLE (6 DAYS OUT)
EARLIEST CLOSING DATE AVAILABLE (8 DAYS OUT)
EARLIEST CLOSING DATE AVAILABLE (7 DAYS OUT)
5/7/2017
DAY 22
INITIAL DISCLOSURES SENT - AWAITING BORROWER
AUTO PUSH NOTIFICATION FOR INITIAL CLOSING DISCLOSURE
CLOSING DISCLOSURE SENT DATE
CLOSING DISCLOSURE RECEIVED DATE
CLOSING DISCLOSURE ACKNOWLEDGED DATE
5/7/2017
5/11/2017
5/11/2017
DAY 26
FINAL CLOSING DOCS - PUSH NOTIFICATION - NEEDS LETTER
AUTO PUSH NOTIFICATION FOR FINAL CLOSING PACKAGE AT TITLE
CLOSING DISCLOSURE SENT TO TITLE
5/11/2017
GOOD LUCK WITH YOUR CLOSING

FIG. 9

DAY 5	
INTRODUCTION CALL + NEEDS LETTER EMAIL	AUTO PUSH NOTIFICATION FOR NEEDS LETTER

NEEDS LETTER NOTIFICATION	
PENDING ITEMS	STATUS
NEED MOST RECENT 30 DAY PAY-STUB	REQUESTED
NEED MOST RECENT 30 DAY BANK STATEMENT	REQUESTED
NEED COPY OF DIVORCE DECREE	REQUESTED
NEED CURRENT HOMEOWNERS INSURANCE	REQUESTED
NEED LETTER OF EXPLANATION FOR LARGE DEPOSITES	REQUESTED
NEED COPY OF SOCIAL SECURITY CARD	REQUESTED
NEED GIFT LETTER FOR DOWN PAYMENT	REQUESTED
NEED LETTER OF EXPLANATION FOR SSN MISMATCH	REQUESTED

FIG. 9A

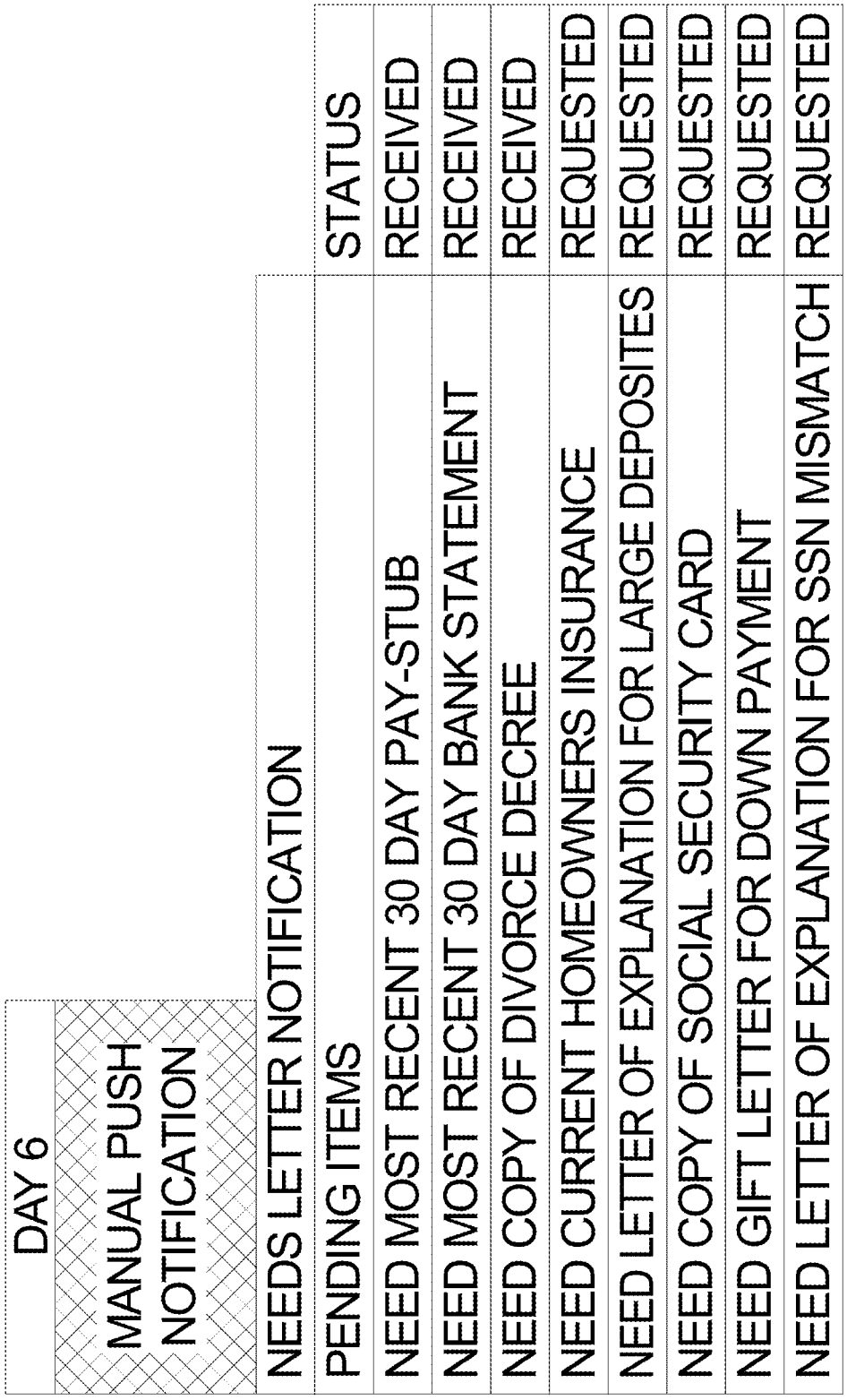

DAY 6
MANUAL PUSH NOTIFICATION
NEEDS LETTER NOTIFICATION
PENDING ITEMS
STATUS
NEED MOST RECENT 30 DAY PAY-STUB
RECEIVED
NEED MOST RECENT 30 DAY BANK STATEMENT
RECEIVED
NEED COPY OF DIVORCE DECREE
RECEIVED
NEED CURRENT HOMEOWNERS INSURANCE
REQUESTED
NEED LETTER OF EXPLANATION FOR LARGE DEPOSITES
REQUESTED
NEED COPY OF SOCIAL SECURITY CARD
REQUESTED
NEED GIFT LETTER FOR DOWN PAYMENT
REQUESTED
NEED LETTER OF EXPLANATION FOR SSN MISMATCH
REQUESTED

FIG. 9B

DAY 7

MANUAL PUSH NOTIFICATION

NEEDS LETTER NOTIFICATION	
PENDING ITEMS	STATUS
NEED MOST RECENT 30 DAY PAY-STUB	RECEIVED
NEED MOST RECENT 30 DAY BANK STATEMENT	RECEIVED
NEED COPY OF DIVORCE DECREE	RECEIVED
NEED CURRENT HOMEOWNERS INSURANCE	RECEIVED
NEED LETTER OF EXPLANATION FOR LARGE DEPOSITES	RECEIVED
NEED COPY OF SOCIAL SECURITY CARD	RECEIVED
NEED GIFT LETTER FOR DOWN PAYMENT	REQUESTED
NEED LETTER OF EXPLANATION FOR SSN MISMATCH	REQUESTED

FIG. 9C

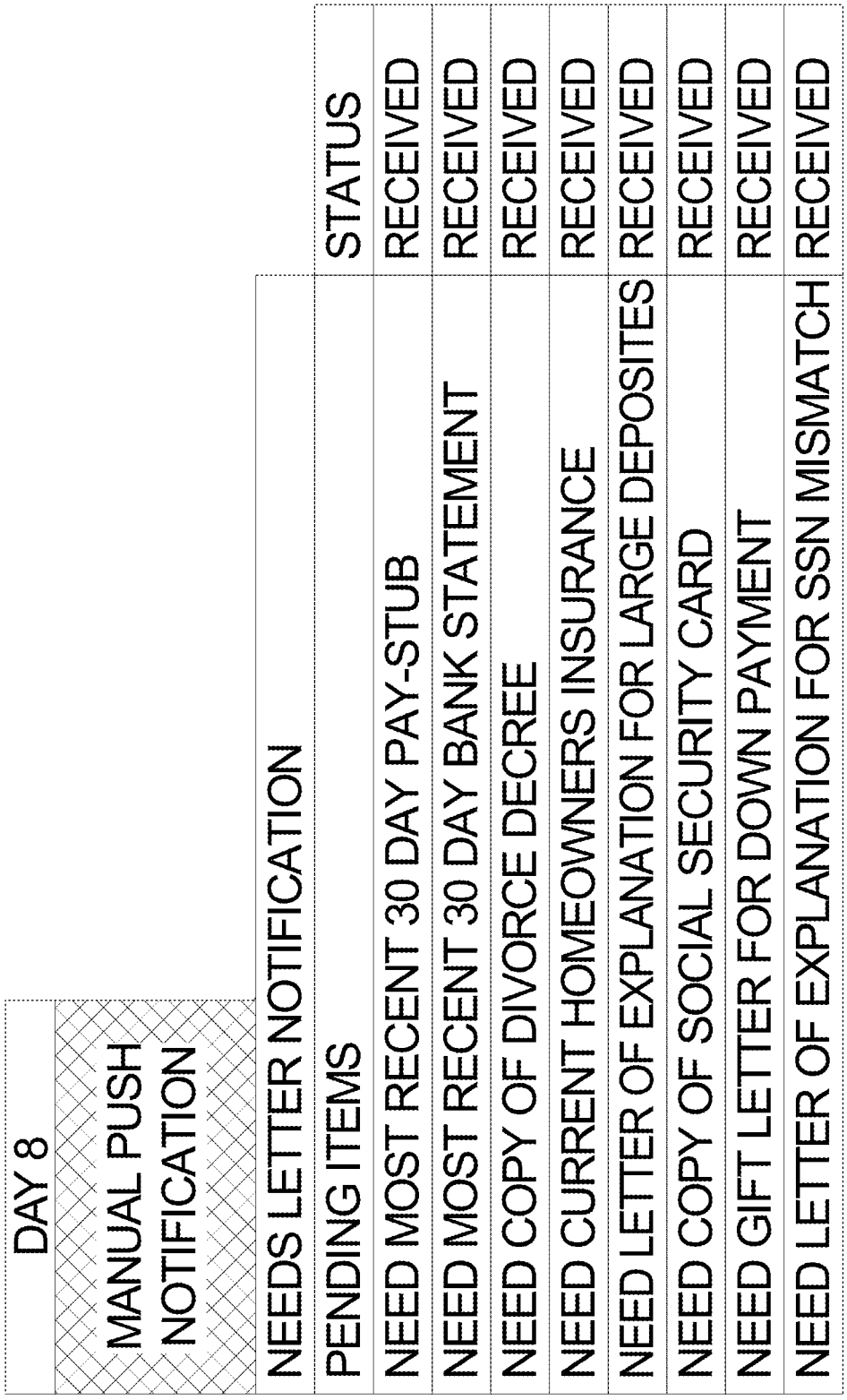

DAY 8
MANUAL PUSH NOTIFICATION
NEEDS LETTER NOTIFICATION
PENDING ITEMS
STATUS
NEED MOST RECENT 30 DAY PAY-STUB
RECEIVED
NEED MOST RECENT 30 DAY BANK STATEMENT
RECEIVED
NEED COPY OF DIVORCE DECREE
RECEIVED
NEED CURRENT HOMEOWNERS INSURANCE
RECEIVED
NEED LETTER OF EXPLANATION FOR LARGE DEPOSITES
RECEIVED
NEED COPY OF SOCIAL SECURITY CARD
RECEIVED
NEED GIFT LETTER FOR DOWN PAYMENT
RECEIVED
NEED LETTER OF EXPLANATION FOR SSN MISMATCH
RECEIVED

FIG. 9D

DAY 13	
FOLLOW-UP FOR ADDITIONAL DOCS CALL + EMAIL	AUTO PUSH NOTIFICATION FOR ADDITIONAL CONDITIONS
NEEDS LETTER NOTIFICATION	

PENDING ITEMS	STATUS
NEED MOST RECENT 30 DAY PAY-STUB	APPROVED
NEED MOST RECENT 30 DAY BANK STATEMENT	APPROVED
NEED COPY OF DIVORCE DECREE	APPROVED
NEED CURRENT HOMEOWNERS INSURANCE	APPROVED
NEED LETTER OF EXPLANATION FOR LARGE DEPOSITES	APPROVED
NEED COPY OF SOCIAL SECURITY CARD	APPROVED
NEED GIFT LETTER FOR DOWN PAYMENT	APPROVED
NEED LETTER OF EXPLANATION FOR SSN MISMATCH	REQUESTED
NEED COPY OF INSURANCE FOR INVESTEMENT PROP	REQUESTED

FIG. 9E

DAY 14

MANUAL PUSH NOTIFICATION

NEEDS LETTER NOTIFICATION	
PENDING ITEMS	STATUS
~~NEED MOST RECENT 30 DAY PAY-STUB~~	APPROVED
~~NEED MOST RECENT 30 DAY BANK STATEMENT~~	APPROVED
~~NEED COPY OF DIVORCE DECREE~~	APPROVED
~~NEED CURRENT HOMEOWNERS INSURANCE~~	APPROVED
~~NEED LETTER OF EXPLANATION FOR LARGE DEPOSITES~~	APPROVED
~~NEED COPY OF SOCIAL SECURITY CARD~~	APPROVED
~~NEED GIFT LETTER FOR DOWN PAYMENT~~	APPROVED
NEED LETTER OF EXPLANATION FOR SSN MISMATCH	RECEIVED
NEED COPY OF INSURANCE FOR INVESTEMENT PROP	RECEIVED

FIG. 9F

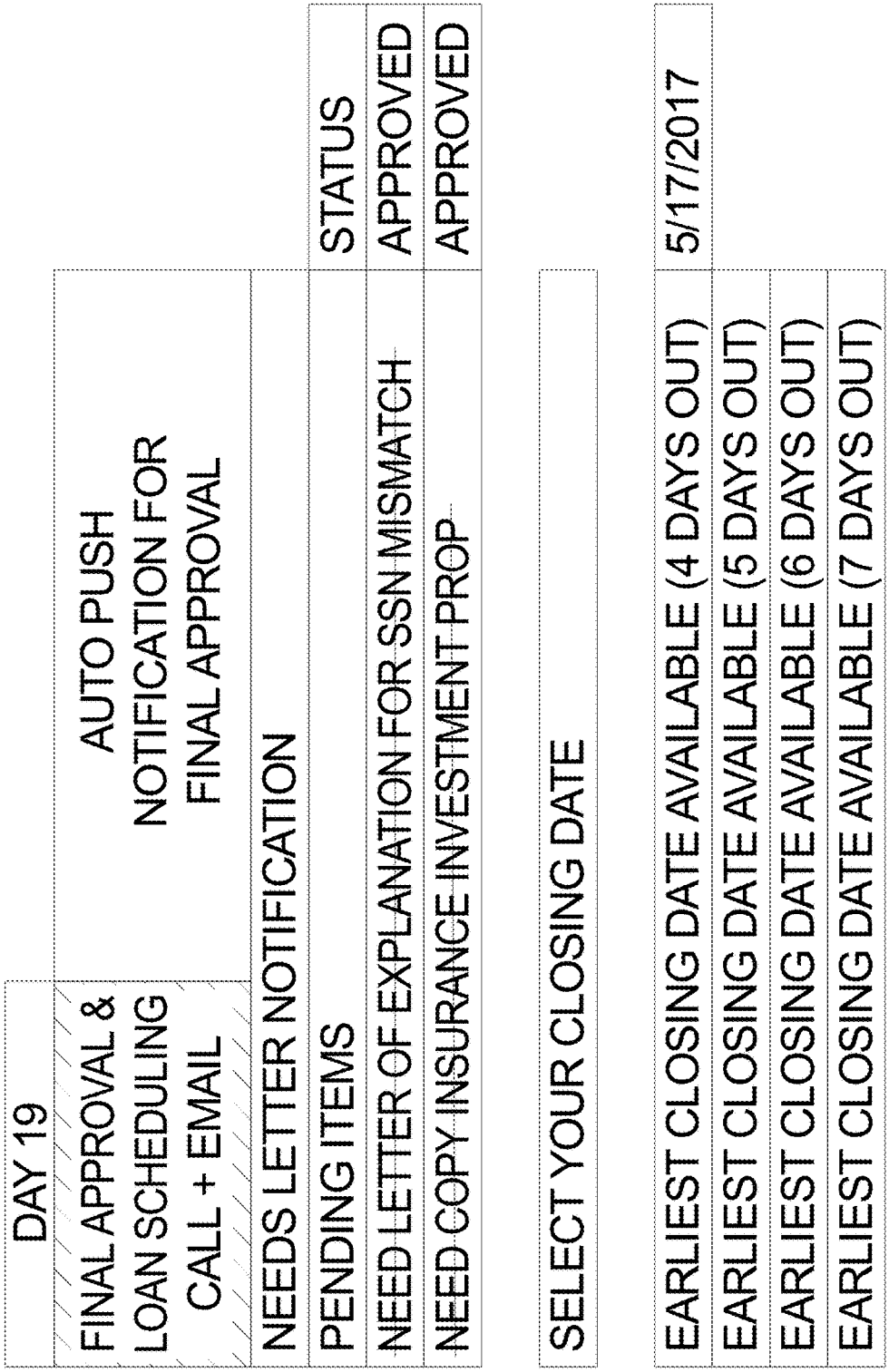

DAY 19
FINAL APPROVAL & LOAN SCHEDULING CALL + EMAIL
AUTO PUSH NOTIFICATION FOR FINAL APPROVAL
NEEDS LETTER NOTIFICATION
PENDING ITEMS
STATUS
NEED LETTER OF EXPLANATION FOR SSN MISMATCH
APPROVED
NEED COPY INSURANCE INVESTMENT PROP
APPROVED
SELECT YOUR CLOSING DATE
EARLIEST CLOSING DATE AVAILABLE (4 DAYS OUT)
5/17/2017
EARLIEST CLOSING DATE AVAILABLE (5 DAYS OUT)
EARLIEST CLOSING DATE AVAILABLE (6 DAYS OUT)
EARLIEST CLOSING DATE AVAILABLE (7 DAYS OUT)

FIG. 9G

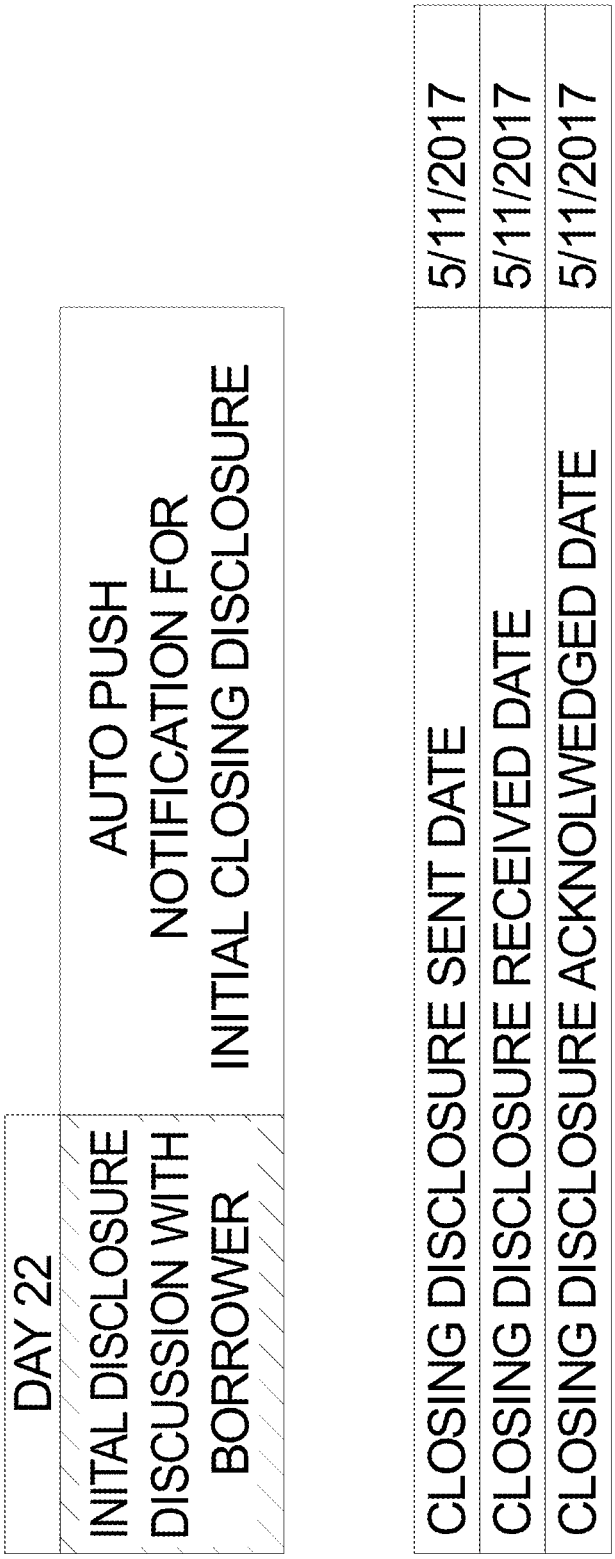

DAY 22
INITAL DISCLOSURE DISCUSSION WITH BORROWER
AUTO PUSH NOTIFICATION FOR INITIAL CLOSING DISCLOSURE
CLOSING DISCLOSURE SENT DATE
5/11/2017
CLOSING DISCLOSURE RECEIVED DATE
5/11/2017
CLOSING DISCLOSURE ACKNOLWEDGED DATE
5/11/2017

FIG. 9H

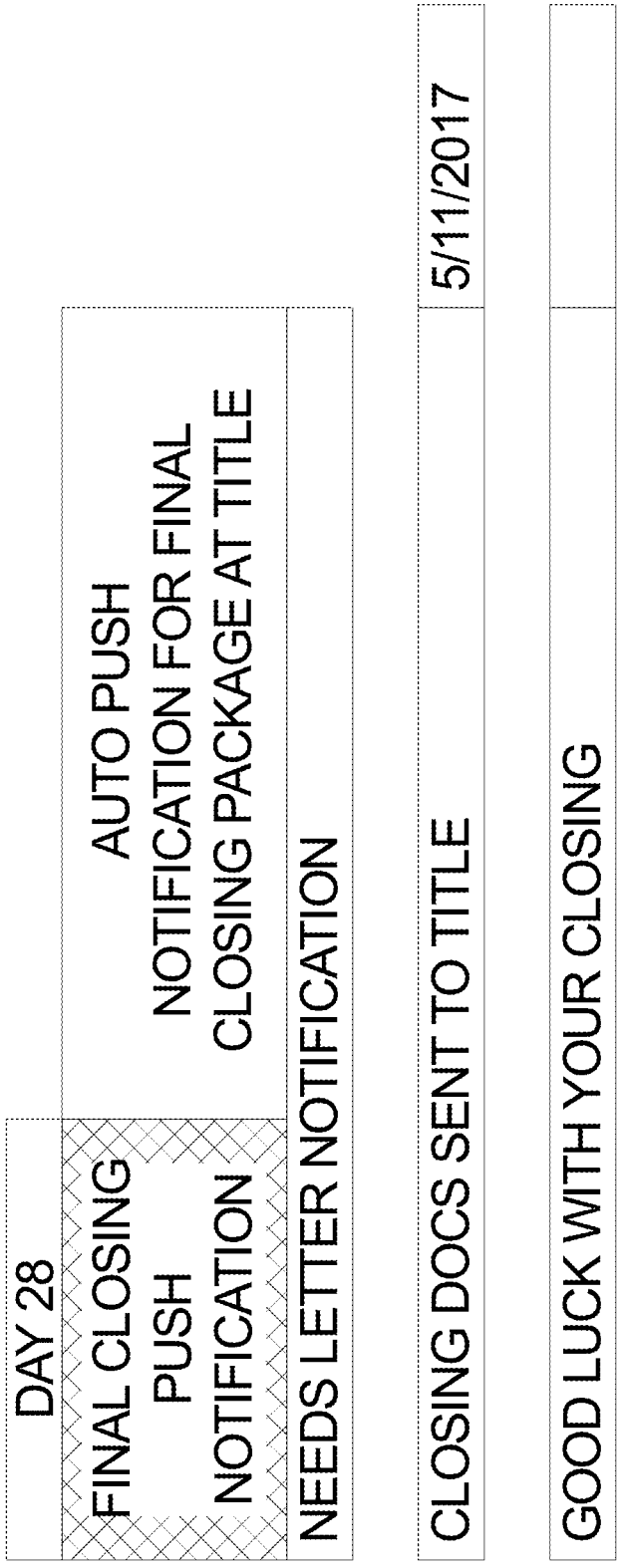

DAY 28
FINAL CLOSING PUSH NOTIFICATION
AUTO PUSH NOTIFICATION FOR FINAL CLOSING PACKAGE AT TITLE
NEEDS LETTER NOTIFICATION
CLOSING DOCS SENT TO TITLE
5/11/2017
GOOD LUCK WITH YOUR CLOSING

FIG. 9I

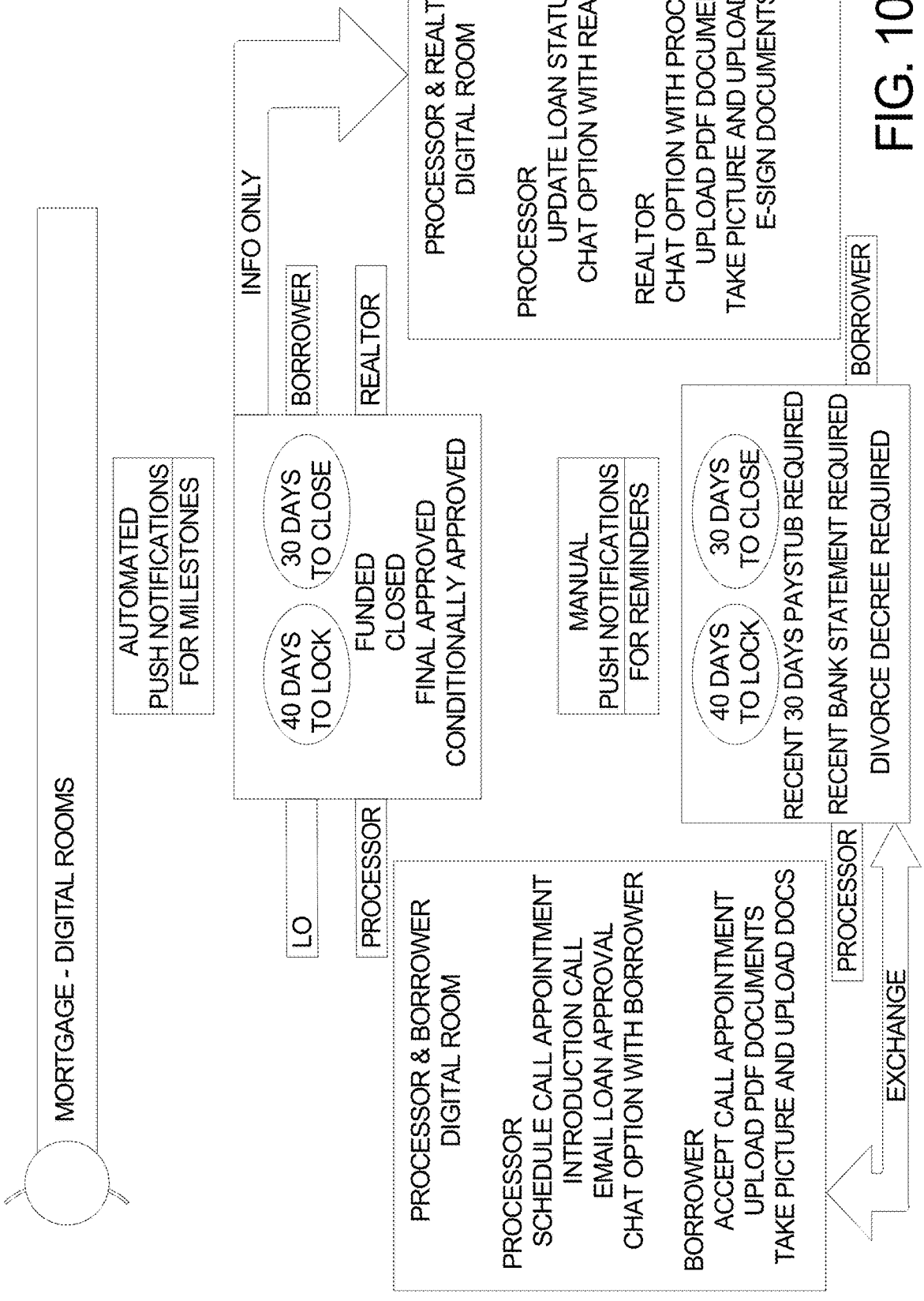

MORTGAGE - DIGITAL ROOMS
AUTOMATED
PUSH NOTIFICATIONS
FOR MILESTONES
LO
PROCESSOR
INFO ONLY
BORROWER
REALTOR
40 DAYS
TO LOCK
30 DAYS
TO CLOSE
FUNDED
CLOSED
FINAL APPROVED
CONDITIONALLY APPROVED
PROCESSOR & BORROWER
DIGITAL ROOM
PROCESSOR
SCHEDULE CALL APPOINTMENT
INTRODUCTION CALL
EMAIL LOAN APPROVAL
CHAT OPTION WITH BORROWER
BORROWER
ACCEPT CALL APPOINTMENT
UPLOAD PDF DOCUMENTS
TAKE PICTURE AND UPLOAD DOCS
PROCESSOR & REALTOR
DIGITAL ROOM
PROCESSOR
UPDATE LOAN STATUS
CHAT OPTION WITH REALTOR
REALTOR
CHAT OPTION WITH PROCESSOR
UPLOAD PDF DOCUMENTS
TAKE PICTURE AND UPLOAD DOCS
E-SIGN DOCUMENTS
MANUAL
PUSH NOTIFICATIONS
FOR REMINDERS
40 DAYS
TO LOCK
30 DAYS
TO CLOSE
RECENT 30 DAYS PAYSTUB REQUIRED
RECENT BANK STATEMENT REQUIRED
DIVORCE DECREE REQUIRED
BORROWER
PROCESSOR
EXCHANGE

FIG. 10

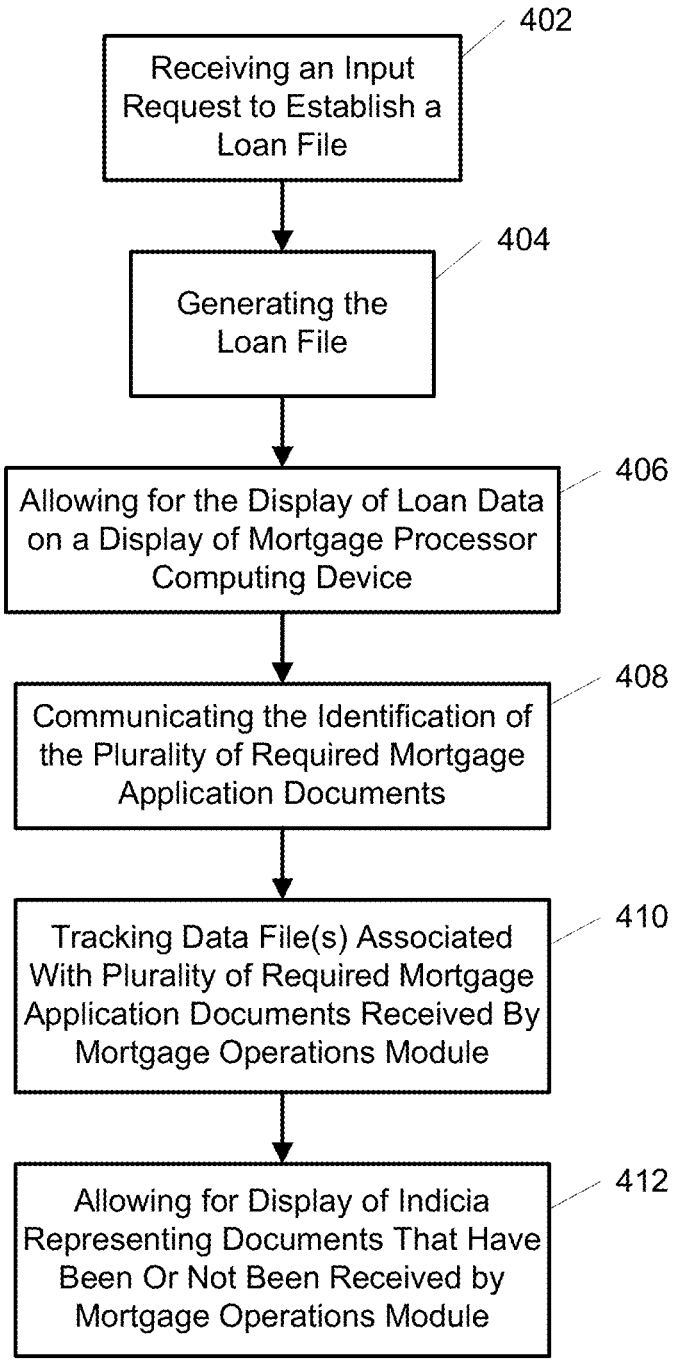

402
Receiving an Input Request to Establish a Loan File
404
Generating the Loan File
406
Allowing for the Display of Loan Data on a Display of Mortgage Processor Computing Device
408
Communicating the Identification of the Plurality of Required Mortgage Application Documents
410
Tracking Data File(s) Associated With Plurality of Required Mortgage Application Documents Received By Mortgage Operations Module
412
Allowing for Display of Indicia Representing Documents That Have Been Or Not Been Received by Mortgage Operations Module

FIG. 11

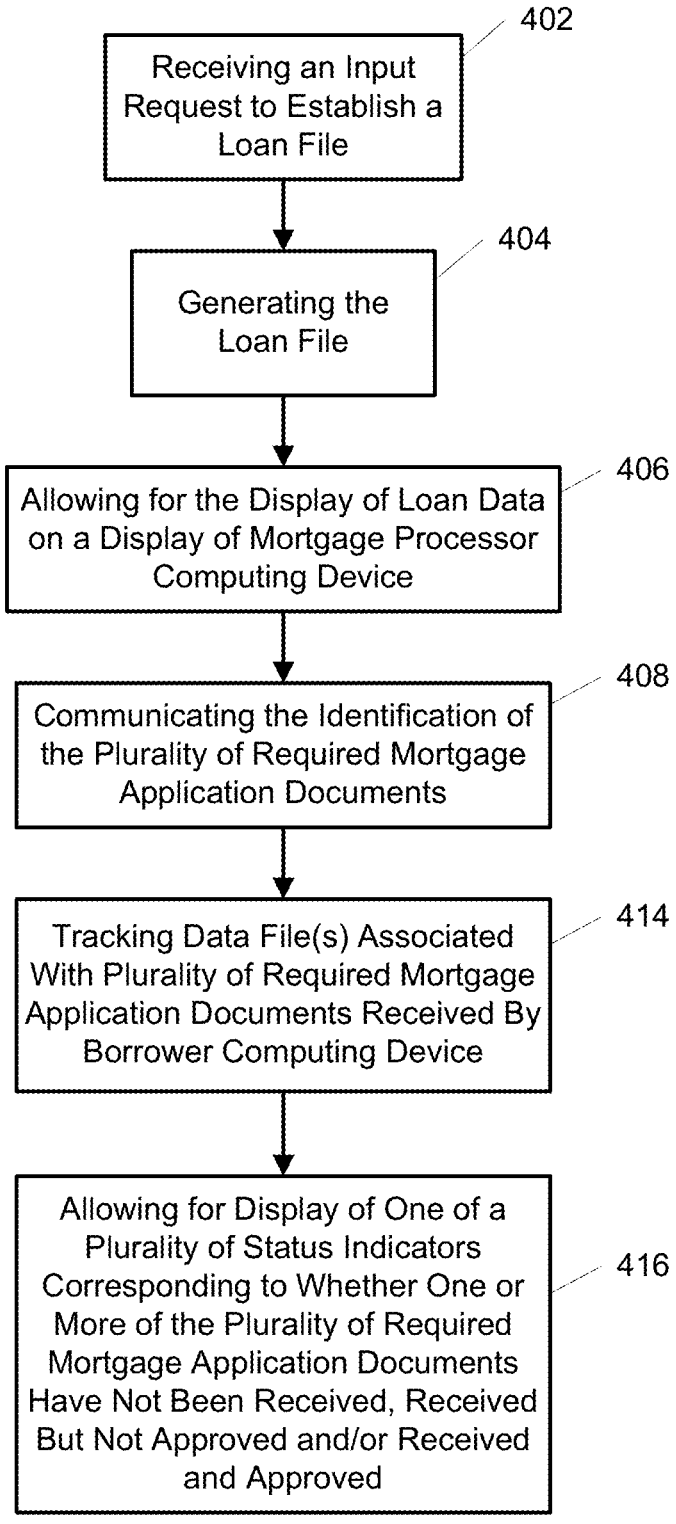

402
Receiving an Input Request to Establish a Loan File
404
Generating the Loan File
406
Allowing for the Display of Loan Data on a Display of Mortgage Processor Computing Device
408
Communicating the Identification of the Plurality of Required Mortgage Application Documents
414
Tracking Data File(s) Associated With Plurality of Required Mortgage Application Documents Received By Borrower Computing Device
416
Allowing for Display of One of a Plurality of Status Indicators Corresponding to Whether One or More of the Plurality of Required Mortgage Application Documents Have Not Been Received, Received But Not Approved and/or Received and Approved

FIG. 12

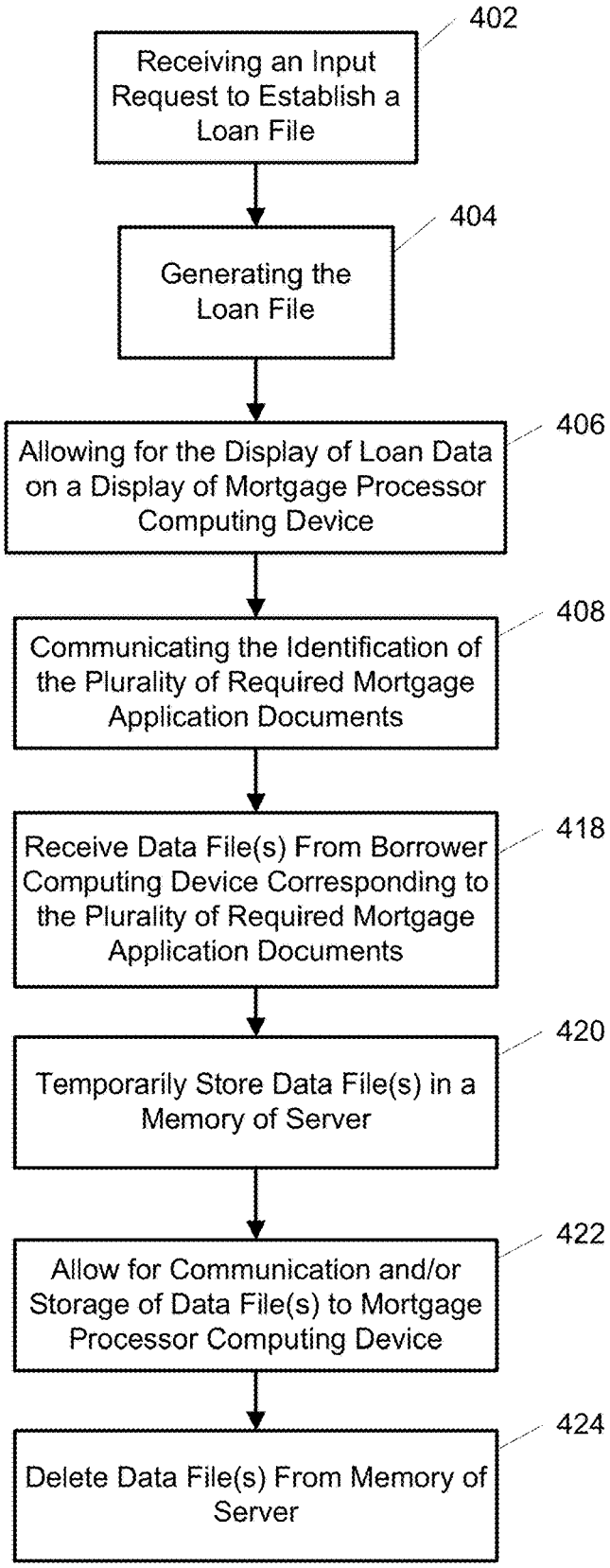

402
Receiving an Input Request to Establish a Loan File
404
Generating the Loan File
406
Allowing for the Display of Loan Data on a Display of Mortgage Processor Computing Device
408
Communicating the Identification of the Plurality of Required Mortgage Application Documents
418
Receive Data File(s) From Borrower Computing Device Corresponding to the Plurality of Required Mortgage Application Documents
420
Temporarily Store Data File(s) in a Memory of Server
422
Allow for Communication and/or Storage of Data File(s) to Mortgage Processor Computing Device
424
Delete Data File(s) From Memory of Server

FIG. 13

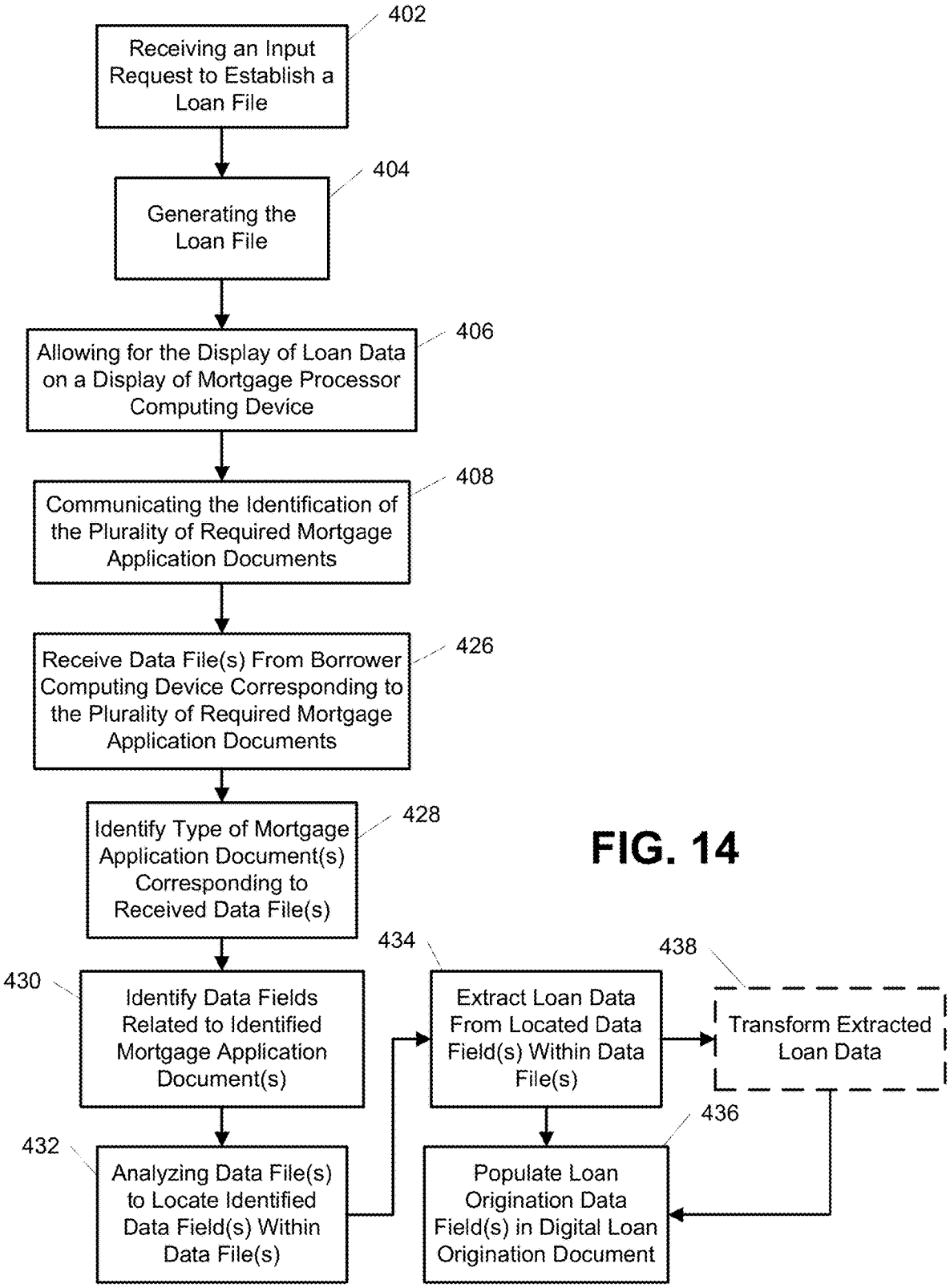

402
Receiving an Input Request to Establish a Loan File
404
Generating the Loan File
406
Allowing for the Display of Loan Data on a Display of Mortgage Processor Computing Device
408
Communicating the Identification of the Plurality of Required Mortgage Application Documents
426
Receive Data File(s) From Borrower Computing Device Corresponding to the Plurality of Required Mortgage Application Documents
428
Identify Type of Mortgage Application Document(s) Corresponding to Received Data File(s)
430
Identify Data Fields Related to Identified Mortgage Application Document(s)
432
Analyzing Data File(s) to Locate Identified Data Field(s) Within Data File(s)
434
Extract Loan Data From Located Data Field(s) Within Data File(s)
436
Populate Loan Origination Data Field(s) in Digital Loan Origination Document
438
Transform Extracted Loan Data

FIG. 14

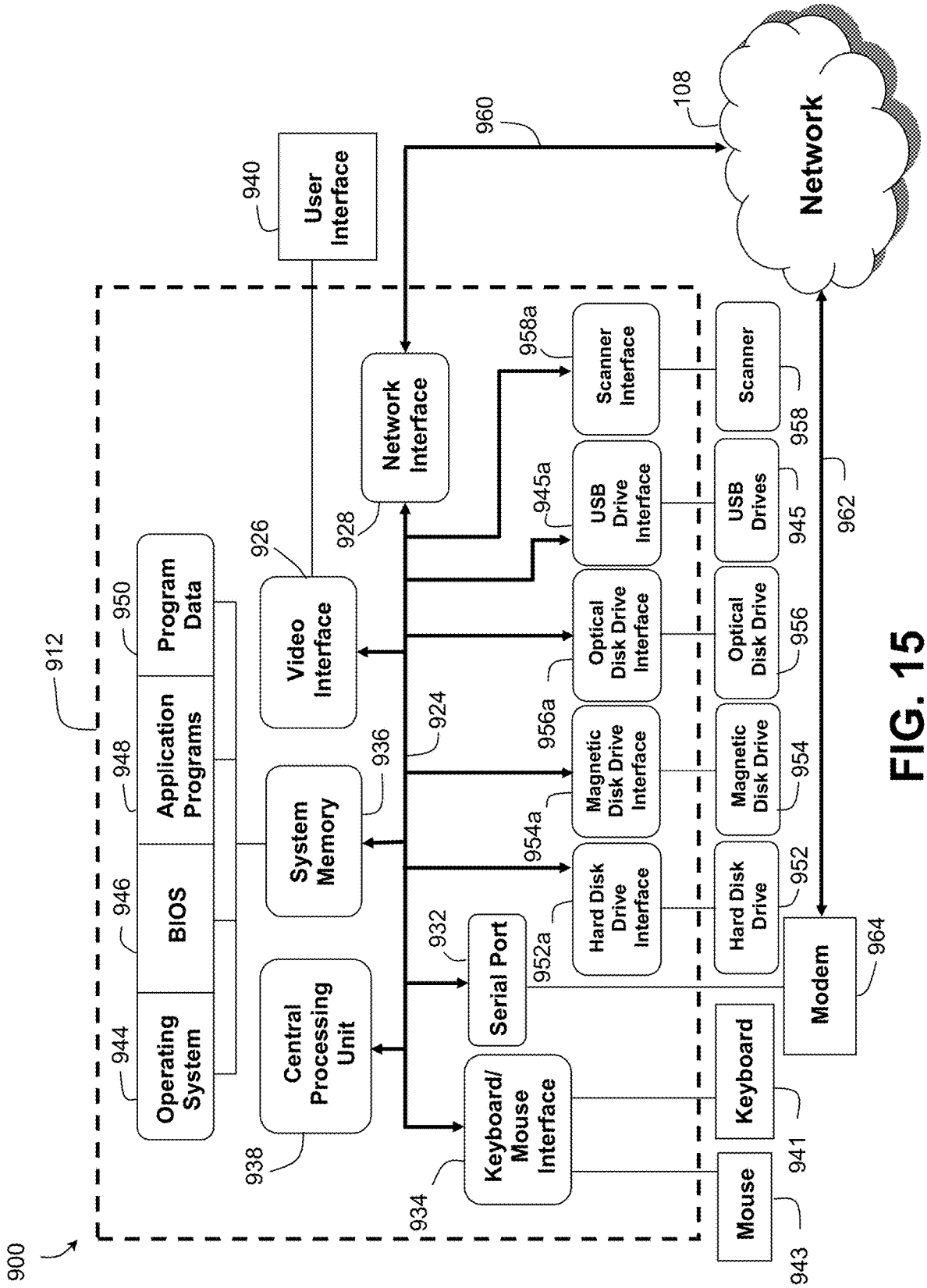

900
912
Operating System
944
BIOS
946
Application Programs
948
Program Data
950
Central Processing Unit
938
System Memory
936
Video Interface
926
User Interface
940
Network Interface
928
924
Keyboard/ Mouse Interface
934
Serial Port
932
Hard Disk Drive Interface
954a
Magnetic Disk Drive Interface
956a
Optical Disk Drive Interface
USB Drive Interface
945a
Scanner Interface
958a
952a
Hard Disk Drive
952
Magnetic Disk Drive
954
Optical Disk Drive
956
USB Drives
945
Scanner
958
962
Modem
964
960
Network
108
Keyboard
941
Mouse
943

FIG. 15

COMPUTER-IMPLEMENTED MORTGAGE PROCESSING SYSTEM AND METHOD FOR FACILITATING A MORTGAGE FULFILLMENT PROCESS

CROSS-REFERENCE TO RELATED APPLICATIONS

[0001] This application is a continuation of U.S. patent application Ser. No. 16/145,556, filed Sep. 28, 2018, which claims the benefit of U.S. Patent Application No. 62/564,423, filed Sep. 28, 2017, which are hereby incorporated by reference in their entirety.

FIELD OF THE INVENTION

[0002] The present invention relates to a computer-implemented mortgage processing system and method for facilitating a mortgage fulfillment process between a mortgage processor computing device and a borrower computing device; in particular, the system and method comprises a mortgage operations module and a borrower interface module that are configured to allow for the communication and display of an identification of a plurality of required mortgage application documents, the association of a data file with one or more of the identified plurality of required mortgage application documents, the communication of the associated data file, displaying an indicia that such data file was communicated, and analyzing the content of the data file and transforming a digital loan origination document by automatically populating the content from the data file. Other aspects of the system and method are also provided.

BACKGROUND OF THE INVENTION

[0003] The current lifecycle for processing a mortgage loan includes four steps—origination, processing, underwriting and closing/funding. The processing of a mortgage loan is typically a time consuming process. The average cycle time for processing a mortgage loan through all four steps is approximately forty-five days, wherein forty-two of those days are spent in the last three steps, which is referred to as the operations cycle. Mortgage processing companies are scored (NPS/CSAT) on the level of service that they provide their customers, which factors in the amount of time it takes to close/fund a loan. Any inefficiencies in the operations cycle due to delays in communications between the loan processor and the borrower cause delays in cycle time and has a direct impact on the customer service scores.

[0004] In a typical loan processing cycle, the loan processor and borrower communicate using regular mail and telephone, and documents requested by the loan officer may be sent by the borrower to the loan processor by mail or through email. FIGS. **1** and **2** provide an exemplary illustration of a traditional loan closing calendar and corresponding contacts that are made by the loan processor to the borrower. During the operations cycle, the borrower may not be aware of the documents that the processor may still need in order to continue to process the loan, and there is no coordinated technical solution for the loan processor to remind the borrower of documents that still may be needed. Further, the borrower may be unaware of how much longer it will take to process the loan, which may cause the borrower to become frustrated during the operations cycle. The current process for processing a loan and providing for communication between the borrower and the loan officer is inefficient. Also, once the loan officer finally receives the loan documents from the borrower, the loan officer will manually review the loan documents and enter the relevant information into the loan origination documents. The manual review and entering of the relevant information into the loan origination documents may result in errors that introduce further inefficiencies into the current loan processing system and unsatisfactory to maintain consumer satisfaction.

[0005] As such, there is a need for a system and method that will address one or more of the above-referenced drawbacks. The present invention addresses these needs as well as other needs.

BRIEF SUMMARY OF THE INVENTION

[0006] As will be described in more detail below, a computer-implemented mortgage processing system for facilitating a mortgage fulfillment process between a mortgage processor computing device and a borrower computing device is provided. In one aspect, the system comprises a server including a memory and a processor, wherein the server is in communication with the mortgage processor computing device and the borrower computing device over a network. The system further includes a first set of computer instructions that when executed by the processor of the server performs the steps of: i) receiving an input request to establish a loan file from the mortgage processor computing device over the network, wherein the input request includes loan data associated with the loan file, wherein the loan data includes an identification of a plurality of required mortgage application documents, ii) generating the loan file and associating the loan data with the generated loan file, iii) allowing for the display of the loan data associated with the loan file on a display of the mortgage processor computing device, and iv) communicating the identification of the plurality of required mortgage application documents to the borrower computing device over the network. The system further includes a second set of computer instructions configured for being stored in a memory of the borrower computing device and executed by a processor of the borrower computing device to perform the steps of: i) receiving the identification of the plurality of required mortgage application documents from the server over the network associated with the loan file, ii) displaying the identification of the plurality of required mortgage application documents on a display of the borrower computing device, iii) associating a data file stored in the memory of the borrower computing device with one of the plurality of required mortgage application documents, iv) communicating the associated data file to the server over the network. The server is configured to receive the associated data file and make the associated data file available to the mortgage processor computing device. An indicia is displayed on the display of at least one of the borrower computing device or the mortgage processor computing device in association with the one of the plurality of required mortgage application documents, wherein the indicia provides an indication as to whether the associated data file was received by the server. For example, the method may provide for the display of one of a plurality of status indicators on the mortgage processor computing device corresponding to the indicia on the display of the mortgage processor computing device, wherein the plurality of status indicators includes a plurality of different colors.

[0007] In another aspect, the first set of computer instructions is further configured for performing the steps of temporarily storing the associated data file in the memory of the server after the server receives the associated data file, and providing for a drag and drop operation to allow for the associated data file to be communicated to the mortgage processor computing device and stored in the memory of the mortgage processor computing device.

[0008] In another aspect, a loan origination document is stored in the memory of the mortgage processor computing device, wherein the loan origination document includes a plurality of loan origination data fields configured for receiving loan data, and wherein the first set of computer instructions is further configured for performing the steps of: after the server receives the associated data file, analyzing the associated data file to extract loan data from the associated data file, and automatically populating at least one of the plurality of loan origination data fields with the extracted loan data. The step of analyzing the associated data file may be performed using at least one of robotics process automation (RPA) or screen-scraping. Also, the loan data extracted from the associated data file may be modified or transformed (used in a calculation) prior to automatically populating the at least one of the plurality of loan origination data fields with the modified or transformed extracted loan data.

[0009] In another aspect, a method programmed for execution in a computing environment for facilitating a mortgage fulfillment process between a mortgage processor computing device and a borrower computing device is provided. The mortgage processor computing device and a borrower computing device are in communication with a server over a network. The server includes a processor and a memory, wherein the processor is configured for executing computer instructions for performing the method comprising: a) receiving an input request to establish a loan file from the mortgage processor computing device over the network, wherein the input request includes loan data associated with the loan file, and wherein the loan data includes an identification of a plurality of required mortgage application documents; b) generating the loan file and associating the loan data with the generated loan file; c) allowing for the display of the loan data associated with the loan file on a display of the mortgage processor computing device; d) communicating the identification of the plurality of required mortgage application documents to the borrower computing device over the network; e) receiving a data file associated with one of the plurality of required mortgage application documents from the borrower computing device over the network; f) making the associated data file available to the mortgage processor computing device over the network; and g) allowing for the display of an indicia on the display of the mortgage processor computing device in association with the one of the plurality of required mortgage application documents, wherein the indicia provides an indication as to whether the associated data file was communicated by the borrower computing device to the server over the network. The additional aspects mentioned above with respect to the system also may be used in the method.

[0010] In another aspect, it should be understood that the methods set forth above may be embodied in computer readable instructions stored on a non-transitory computer readable medium.

[0011] Additional aspects, objects, advantages and novel features of the present invention will be set forth in part in the description which follows, and will in part become apparent to those in the practice of the invention, when considered with the attached figures.

BRIEF DESCRIPTION OF THE DRAWINGS

[0012] The accompanying drawings form a part of this specification and are to be read in conjunction therewith, wherein like reference numerals are employed to indicate like parts in the various views, and wherein:

[0013] FIG. **1** is an illustration of a traditional closing calendar for a mortgage loan;

[0014] FIG. **2** is an illustration of traditional communications that are made between a loan processor and a borrower;

[0015] FIG. **3** is a schematic drawing showing an exemplary system that may be used to implement any of the methods or processing described herein in accordance with one aspect of the present invention;

[0016] FIG. **4** is an algorithmic flow chart showing exemplary operations of a mortgage operations module;

[0017] FIGS. **5**A-**5**F are exemplary screen shots of a user interface provided by the mortgage operations module for display on a mortgage processor computing device over a network;

[0018] FIG. **6** is an algorithmic flow chart showing exemplary operations of a borrower interface module;

[0019] FIGS. **7**A-**7**F are exemplary screen shots of a user interface provided by the borrower interface module;

[0020] FIG. **8** is an exemplary loan closing calendar implementing the present invention;

[0021] FIG. **9** is an exemplary sequence of push notifications that correspond to the loan closing calendar shown in FIG. **8**;

[0022] FIGS. **9**A-**9**I are detailed views of portions of FIG. **9**;

[0023] FIG. **10** is an exemplary schematic drawing showing additional access to a loan officer computing device and/or a realtor computing device;

[0024] FIG. **11** is another algorithmic flow chart showing exemplary operations of the mortgage operations module;

[0025] FIG. **12** is yet another algorithmic flow chart showing exemplary operations of the mortgage operations module;

[0026] FIG. **13** is a further algorithmic flow chart showing exemplary operations of the mortgage operations module;

[0027] FIG. **14** is another algorithmic flow chart showing exemplary operations of the mortgage operations module; and

[0028] FIG. **15** is a block diagram generally illustrating a computing environment in which the invention may be implemented.

DETAILED DESCRIPTION OF THE INVENTION

[0029] Generally, the system, tools and methods described herein for facilitating a mortgage loan fulfillment may be implemented in hardware, software, and combinations thereof. Referring to the drawings in detail, and specifically to FIG. **3**, reference numeral **100** generally designates an exemplary network environment in which a computer-implemented mortgage loan processing system in accordance with one aspect of the invention may be implemented. System **100** utilizes one or more computing devices to facilitate the exchange of information between a borrower

computing device and mortgage processor computing device that is required to process a mortgage loan, allow the mortgage processor computing device to follow up on information that has not been received by borrower computing device, and keep the borrower, realtor, and/or origination loan officer updated on the progress of the loan process. While the discussion herein refers specifically to a mortgage loan processing system, it should be understood that the system may be used in conjunction with other types of loan processing systems.

[0030] For instance, system **100** may include a server **102**, a mortgage processor computing device **104**, and a borrower computing device **106** in communication with each other over a network **108**. In addition, a realtor computing device **110** and a loan officer computing device **112** may also be in communication with server **102** and computing devices **104**, **106** over network **108**. Network **108** may be any type of network, such as a wide area network or local area network that allows for wired and/or wireless communication between server **102** and computing devices **104**, **106**, **110**, **112**. It should be understood that server **102** and computing devices **104**, **106**, **110**, **112** may be a desktop computer, smartphone, tablet, or any other type of mobile computing device that includes a processor configured for implementing computer-executable instructions and methods as described herein.

[0031] In accordance with an aspect of the present invention, server **102** includes a processor and a memory having a mortgage operations module **114** stored therein. Mortgage operations module **114** includes a first set of computer-executable instructions configured for performing, through the use of the processor, a number of algorithmic steps that facilitate the mortgage fulfillment process. In particular, mortgage operations module **114** may be a cloud-based software platform that is accessible by mortgage processor computing device **104** over network **108**. Mortgage processor computing device **104** utilizes mortgage operations module **114** to, among other things, allow for the communication of loan documents from borrower computing device **106** to a data store/memory **116** of mortgage processor computing device **104** so that the content of the communicated loan documents can be used in a loan origination module **118**. Loan origination module **118** may include a set of computer-executable instructions stored in a memory of mortgage processor computing device **104** and configured for processing the mortgage loan with the objective of receiving approval from a lender (e.g., bank) to loan a specified amount of money to the borrower. It should be understood that server **102** may be controlled by the same or different business entity that controls the mortgage processor computing device **104**.

[0032] A series of exemplary screen shots are provided in FIGS. **5**A-**5**F illustrating the functionality that may be provided by mortgage operations module **114**. The description of mortgage operations module **114** provided below will refer to some of these screen shots. As seen in FIG. **5**A, mortgage operations module **114** provides a login interface that provides access to a loan processor if proper authentication is entered. Further, FIGS. **5**B and **5**C display information related to the loan(s), including loan data **502**.

[0033] As seen in FIG. **4**, mortgage operations module **114** is configured for processing an algorithm that comprises the step of receiving an input request at server **102** to establish a loan file from mortgage processor computing device **104** over network **108** at step **402**. The input request may be generated in response to a mortgage application request from an origination loan officer and/or a borrower using loan officer computing device **112** and borrower computing device **106**, respectively. The input request includes loan data received from loan officer computing device **112** and/or borrower computing device **106** that is associated with the loan file, wherein the loan data may include at least one of an identification (e.g., a list) of a plurality of required mortgage application documents, a loan number, borrower information, a loan amount, a loan rate, a loan term, a loan close date, a loan rate lock date, or a countdown to the loan close date or loan rate lock date. The plurality of required mortgage application documents related to the credit, income and assets of a borrower, which may include, but is not limited to, a paystub, a letter of explanation, a W-2 form, income tax forms, a credit report, a driver's license, social security card, or a bank statement. It should be understood that the aforementioned loan data may be stored in data store **116** and/or loan origination module **118**. At step **404**, mortgage operations module **114** is configured further implement the algorithm by generating the loan file, associating the loan data with the generated loan file, and storing the loan file and associated loan data in a data store/memory **120**. At step **406**, mortgage operations module **114** is configured to further implement the algorithm by allowing for the display of the loan data associated with the loan file on a display of mortgage processor computing device **104** over network **108**, including a list of the plurality of required mortgage application documents **503** (FIG. **5**C). As seen in FIG. **5**B, loan data **502** is displayed for a plurality of different borrowers that are in different stages of the mortgage fulfillment process. Mortgage operations module **114** is further configured to implement the algorithm by communicating the identification of the plurality of required mortgage application documents to borrower computing device **106** over network **108** at step **408**. Mortgage operations module **114** may also allow for the deletion or addition **505** of required mortgage application documents **503** from the list displayed on mortgage processor computing device **104**. As such, mortgage operations module **114** allows mortgage processor computing device **104** to communicate with borrower computing device **106** over network **108** to identify the required plurality of required mortgage application documents, and keep track of the receipt of such documents to make the mortgage approval process more transparent and efficient.

[0034] In a further aspect, as best seen in FIG. **3**, the present invention includes a borrower interface module **122** including a second set of computer executable instructions stored in a memory of borrower computing device **106**. Borrower interface module **122** includes computer executable instructions configured for performing, through the use of the processor of borrower computing device **106**, a number of algorithmic steps that facilitate the mortgage fulfillment process when used in conjunction with mortgage operations module **114**. Borrower interface module **122** may be in the form of a mobile software application (i.e., mobile app) or any other type of software program that can be easily downloaded and used by a borrower to interact with mortgage processor computing device **104**, provide the information necessary to complete the mortgage fulfillment process, and keep apprised of the status of the mortgage fulfillment process. A series of exemplary screen shots are provided in FIGS. **7**A-**7**E illustrating the functionality that may be

provided by borrower interface module **122**. The description of borrower interface module **122** provided below will refer to some of these screen shots. As seen in FIG. **7**A, borrower interface module **122** provides a login interface that provides access to a borrower if proper authentication is entered. Further, FIG. **7**B displays information related to the loan, including loan data **502**.

[0035] As seen in FIG. **6**, borrower interface module **122** may be configured for processing an algorithm that comprises the steps of associating borrower interface module **122** with the loan file at step **602**, and receiving the identification of the plurality of required mortgage application documents from server **102** over network **108** at step **604**. At step **606**, borrower interface module **122** is further configured to implement the algorithm by displaying the identification of the plurality of required mortgage application documents on a display of borrower computing device **106**. For example, as seen in FIG. **7**C, borrower interface module **122** is operating to display a list **702** of required documents on borrower computing device **106**, including, but not limited to, a paystub, a letter of explanation, a W-2 form, a credit report, a driver's license, a bank statement, credit inquiry letter, social security card, and credit disclosure.

[0036] At step **608**, borrower interface module **122** is configured to further implement the algorithm by associating a data file stored in data store/memory **124** of borrower computing device **106** with one of the plurality of required mortgage application documents. Data file may be any type of document in digital form, including, but not limited to, a pdf document or a digital photograph, for example. As best seen in FIG. **7**C, the data file, utilizing an upload function **704**, may be uploaded and stored into the memory of borrower computing device **106** from an external source, or borrower interface module **122** may allow for the capture or utilization of a digital image using a digital camera of borrower computing device **106**, wherein the digital image represents data file. A view function **710** may also be used to display a data file that has already been communicated to server **102**. It should be understood that the process of associating different data files with each of the listed required mortgage application documents may continue in a single session or different sessions until all of the listed required mortgage application documents are accounted for.

[0037] At step **610**, borrower interface module **122** is further configured to implement the algorithm by communicating the associated data file to mortgage operations module **114** over network **108**, wherein mortgage operations module **114** receives the associated data file and communicates **711** the associated data file to mortgage processor computing device **104** (FIG. **7**D) so that the associated data file is stored in memory **116** of mortgage processor computing device **104**. The content of the associated data file may be stored in memory **120** of server **102**, but also may just be communicated to mortgage processor computing device **104**. However, the fact that the associated data file was received by the server **102** is stored so that it can be indicated to borrower computing device **106** (FIG. **7**E) and mortgage processor device **104** that the corresponding required mortgage application document is no longer required to be provided by borrower computing device **106**.

[0038] At step **612**, as best seen in FIGS. **6** and **7**C, borrower interface module **122** is further configured implement the algorithm by displaying an indicia **712** on the display of borrower computing device **106** in association with the one of the plurality of required mortgage application documents **702**, wherein indicia **712** represents that the associated data file was communicated to mortgage operations module **114**. Indicia **712** may be any type of symbol (e.g., check mark), color (e.g., green), character, text, number, or combination thereof, indicating to a borrower using borrower computing device **106** that the one of the plurality of required mortgage application documents **702** was communicated from borrower computing device **106** to mortgage operations module **114**. The associated data file that has been communicated may thereafter be and stored in memory **116** and used in loan origination module **118** to process the subject mortgage application. As such, borrower interface module **122** allows borrower computing device **106** to receive a list of required mortgage application documents from mortgage processor computing device **104** over network **108**, efficiently communicate the required documents to server **102** and/or mortgage processor computing device **104**, and keep track of the documents that are still required to make the mortgage approval process more transparent and efficient.

[0039] In accordance with another aspect of the present invention, as best seen in FIG. **11**, mortgage operations module **114**, utilizing the processor of server **102**, is further configured for tracking the associated data file(s) that have been received from borrower computing device **106** at step **410**, and allowing for the display of an indicia on the display of mortgage processor computing device **104** representing the required mortgage application documents that have not been received and/or received by mortgage operations module **114** from the respective associated borrower computing device **106** at step **412**. For example, the indicia may take the form of a numerical value, wherein if the numerical value is "2", then this is an indication that the borrower still needs to communicate "2" of the required mortgage application documents. Further, mortgage operations module **114** may be configured for allowing for the display of one of a plurality of status indicators on the mortgage processor computing device **104** corresponding to the indicia on the display of the mortgage processor computing device. For instance, plurality of status indicators may be text and/or a plurality of different colors (e.g., red, dark green, light green), wherein each of the colors correspond to the number of required mortgage application documents that still need to be communicated form borrower computing device **106**. In one example, if no documents have been communicated from borrower computing device **106** then the status indicator may be red; if all of the documents have been communicated from borrower computing device **106** then the status indicator may be dark green; if some of the documents have been communicated from borrower computing device **106**, then the status indicator may be light green. It should be understood that this same methodology may be implemented using different symbols.

[0040] In accordance with another aspect of the present invention, as best seen in FIGS. **5**C and **12**, mortgage operations module **114**, utilizing the processor of server **102**, is further configured for tracking that the associated data file(s) that have been received from borrower computing device **106** that correspond to the plurality of required mortgage application documents **503** at step **414**, and allowing for the display of first and second lists **508***a*, **508***b* on the display of one of a plurality of status indicators **508***a*, **508***b*, **508***c* on the mortgage processor computing device **104**

corresponding to whether the required mortgage application document has not been received (**508***a*) by mortgage operations module **104**, has been received by mortgage operations module **104** but has not yet been reviewed and approved (**508***b*), or has been received and approved (**508***c*) by mortgage operations module **104** from borrower computing device **106**. For example, the plurality of status indicators may be text and/or a plurality of different colors (e.g., red, dark green, light green), wherein each of the colors correspond to the status of the required mortgage application documents within he mortgage application process. In the instance that a required mortgage application document has been received by mortgage operations module **104** but has not yet been reviewed and approved (**508***b*), mortgage operations module **104** is configured for allowing the received document to be approved, rejected or deleted using the respective function **509**. The aspects described above provide a visual indicator to the mortgage processor using mortgage processor computing device **104** that will facilitate follow-up communications with borrower computing device **106** if mortgage application documents are still required to complete the process.

[0041] In accordance with another aspect of the present invention, mortgage operations module **114** is configured to facilitate communication between the borrower and mortgage processor computing device **104**. For example, as best seen in FIG. **5**B, mortgage operations module **114**, utilizing the processor of server **102**, is further configured for allowing for real-time text chat communication **510** or e-mail communication between mortgage processor computing device **104** and borrower computing device **106** over network **108**. As best seen in FIG. **5**D, mortgage operations module **114** provides a pop-up window **514** to allow for real-time text chat communication **510**, and may also store a record of the last time a chat session was conducted and allow for the display of the chat history when a user interface selection device is hovered above an icon **518** for real-time text chat communication **510**. Similar functionality can be provided for e-mail communication as well. As best seen in FIGS. **7**B and **7**F, borrower interface module **122** is configured to allow for real-time text chat communication **714** that operates in conjunction with real-time text chat communication **510** to provide for a two way line of communication between the borrower and the mortgage processor computing devices **106**, **104**. As best seen in FIG. **5**E, real-time text chat communication **510** may also provide for the communication **516** of data files from borrower computing device **106** to server **102** over network **108**.

[0042] In another aspect of facilitating communication between the borrower computing device **106** and mortgage processor computing device **104**, as seen in FIG. **5**F, mortgage operations module **114**, utilizing the processor of server **102**, is further configured for performing the step of allowing for a push notification **520** associated with the loan file to be sent by server **102** and/or mortgage processor computing device **104** to borrower computing device **106** over network **108** so that push notification **520** can be displayed by borrower interface module **122** on borrower computing device **106**. It should be understood that push notification **520** may be communicated manually using mortgage processor computing device **104**, or automatically generated on a pre-determined specified date or upon occurrence of a milestone of the mortgage fulfillment process. For example, push notification **520** may include a reminder that one or more of the plurality of required mortgage application documents still need to be communicated to mortgage operations module **114**, an acknowledgement that one of the plurality of required mortgage application documents has been received by mortgage operations module **114**, an acknowledgement that a condition of mortgage approval has cleared, a reminder of a loan closing date, a confirmation related to a closing schedule, and/or an acknowledgement that one or more milestones of the mortgage fulfillment process has been completed. The one or more milestones of the mortgage fulfillment process may include at least one of application completed, submitted for underwriting, conditional approval, final approved, initial closing disclosure issued, or final closing documents issued. Mortgage operations module **114** also provides for a custom notification **522** to be sent to borrower interface module **122**. Mortgage operations module **114** is also configured for storing in memory **120** of server **102** an instance (e.g., day and/or time) of the push notification **520** being sent to borrower computing device **106**, and allowing for the display of instance on mortgage processor computing device **104**.

[0043] The ability to provide push notifications to follow up with a borrower, along with one or more of the other functions described herein, may significantly shorten mortgage fulfillment processing times. FIGS. **8**, **9**, and **9**A-**9**I, show an exemplary loan closing calendar along with a series of corresponding push notifications, and indicators where digital files were received from the borrower computing device. This illustrates a case where the time to closing the loan was reduced to 29 days compared to the 34 days shown in the closing calendar in FIG. **1**.

[0044] Mortgage operations module **114** may include further aspects computer-implemented operations to facilitate the mortgage fulfillment process as seen in FIG. **13**. After the associated data file has been received by server **102** from borrower computing device **106** at step **418**, mortgage operations module **114** may be configured to allow for the associated data file to be temporarily stored in a secure memory location in server **102** at step **420**, and provide for a drag and drop operation to allow mortgage processor computing device **104** to move and store the associated data file in memory **116** of mortgage processor computing device **104** at step **422**. This will allow the associated data file to be displayed, analyzed and/or otherwise used by mortgage processor computing device **104** in conjunction with loan origination module **118** to process the subject mortgage application, without retaining a copy of the associated data file in the memory of server **102**. For example, the copy of the associated data file in the memory of server **102** may be deleted at step **424** after the drag and drop function has been completed. This process may be advantageous given that sensitive personal identifiable information or other sensitive information may be included in the data files provided by borrower computing device **106**. It is therefore desirable to minimize the number of copies of such data files retained during the mortgage approval process, while at the same time allowing for the easy transfer of such data files from borrower computing device **106** to mortgage processor computing device **104**. Allowing for the temporary storage of the data files in the member of server **102** and facilitating the transfer of such file to mortgage processor computing device **104** using a drag and drop operation addresses these needs.

[0045] In another aspect, as best seen in FIG. **14**, mortgage operations module **114** may also provide for an automated feature that is configured for automatically populating data into a digital loan origination document that is stored in memory **116** of mortgage processor computing device **104**, made available in loan origination module **118**, or made available to mortgage operations module **114**. The digital loan origination document is a document that needs to be completed during the mortgage fulfillment process, for example, using loan origination module **118**. After server **102** receives the associated data file from borrower computing device **106** at step **426**, mortgage operations module **114** using processor of server **102** is configured for determining the type of mortgage application document that the received data file is associated with at step **428**. The determination can be made based on a receipt of a communication (e.g., a tag) that is manually or automatically generated and associated with the data file by borrower interface module **122** before the data file is sent by borrower computing device **106** to server **102**. Alternatively, or in addition, mortgage operations module **114** may be configured for automatically analyzing the received data file to identify the type of mortgage application document that corresponds to the data file, regardless of whether any tagging was provided by borrower interface module **122**. After the relevant mortgage application document is determined or otherwise identified, one or more data fields related to the mortgage application document are identified by mortgage operations module **114** at step **430**. Mortgage operations module **114**, using processor of server **102**, is further configured for automatically analyzing the associated data file received from the borrower computing device **106** to locate the identified data fields within the data file relevant to the mortgage application document at step **432**. Further, at step **434**, mortgage operations module **114** is configured for automatically extracting loan data from the data fields located within the data file. The analyzing and/or extracting of the data file may be performed using at least one of robotics process automation (RPA), screen-scraping, or other tools. The extracted data may be stored in memory **116** and/or memory **120**. At step **436**, mortgage operations module **114** is further configured for automatically populating at least one of a plurality of loan origination data fields identified in the digital loan origination document with the extracted loan data.

[0046] In an example, server **102** may receive a data file from borrower computing device **106** through the use of borrower interface module **122**. The data file may be sent to mortgage operations module **114** along with a tag or identifier indicating that the data file represents a W-2 form. This tag or identifier could be, for instance, generated by borrower interface module **122** when the digital file is uploaded using the upload, capture, or utilization functions **704**, **706**, **708** in association with one of the plurality of required mortgage application documents on list **702**. Thus, if borrower interface module **122** tags a data file as a W-2 form prior to sending the data file to the server **102**, and server **102** receives the tagged data file, mortgage operations module **114** is configured for determining that the digital file is a W-2 form. In the alternative, borrower interface module **122** may be used to automatically analyze the received data file to determine that it is a W-2 form through image and/or text recognition. Thereafter, one or more data fields related to W-2 forms are provided, determined, or identified by mortgage operations module **114**, such as, employee name, employee address, wages earned, etc. Mortgage operations module **114** would then automatically analyze the data file to identify and/or locate the relevant data fields on the data file, and automatically extract loan data from the relevant data fields in the data file. The extracted data may be stored in memory **116** and/or memory **120**, and then be used to automatically populate at least one of a plurality of loan origination data fields identified in the digital loan origination document with the extracted loan data.

[0047] In addition, at step **438**, mortgage operations module **114** is also optionally configured to perform basic calculations using the extracted loan data prior to populating the at least one of the plurality of loan origination data fields in the digital loan origination document to transform the loan data into a form that is required in the digital loan origination document. In an example, if the data file is identified as a bi-weekly pay stub, then mortgage operations module **114** may be configured to perform an automated transformation of data (i.e., calculation), whereby the wage data extracted from the digital file representing the pay stub would be multiplied by 26 to arrive at the annual wages, which is thereafter populated into the digital loan origination document. Extracting information from the data file and auto-populating information into the loan origination document results in the efficient completion of the digital loan origination document using the extracted loan data, and may reduce the number of errors that may have occurred if the information was manually inputted into the loan origination document.

[0048] In yet another aspect, as best seen in FIG. **3**, at least one of realtor computing device **110** or loan officer computing device **112** is in communication with mortgage operations module **114** over network **108**. Realtor computing device **110** or loan officer computing device **112** may be in communication with mortgage operations module **114** through the use of a mobile software application or by logging on to mortgage operations module **114** remotely through the Internet. Mortgage operations module **114**, utilizing the processor of server **102**, may be further configured for communicating a push notification to at least one of loan officer computing device **112** or realtor computing device **110** over network **108** for displaying on the respective computing device the push notification is associated with the loan file. The push notification may include an acknowledgement that one or more milestones **524** (FIG. **5**G) of the mortgage fulfillment process has been completed. Mortgage operations module **114** is further configured for tracking at least one of a loan closing date or a rate lock expiration date, and wherein the push notification may further include at least one of the loan closing date or the rate lock expiration date. Mortgage operations module **114** is also configured for communicating at least one of the loan closing date or the rate lock expiration date to borrower computing device **106** over the network, and allowing the at least one of the loan closing date or the rate lock expiration date to be displayed on the display of borrower computing device **106** using borrower interface module **122**.

[0049] FIG. **10** is an exemplary illustration showing the ability of mortgage operations module **114** and borrower interface module **122** to exchange communications, data, push notifications, and status updates on the progress of the mortgage fulfillment process, while realtor computing device **110** or loan officer computing device **112** are only

permitted to view the progress of the mortgage fulfillment process. This aspect keeps the loan officer and realtor informed of the progress of the loan and may increase satisfaction with the mortgage processor. As can be seen in FIG. **10**, mortgage operations module **114** may also be configured to provide realtor computing device **110** one or more of the same functions that are provided to borrower through borrower interface module, as described above.

[0050] In another aspect, it should be understood that the methods set forth above may be embodied in computer readable instructions stored on a non-transitory computer readable medium.

[0051] Having described embodiment number of aspects of the mortgage loan processing system and associated methods, an exemplary computer environment for implementing the mortgage loan processing system is presented next.

[0052] FIG. **15** shows an exemplary computing environment **900** that may be used to implement any of the processing of computer-executable instructions thus far described. Computing environment **900** may be a computer **912** that is representative of server **102**, mortgage processor computing device **104**, borrower computing device **106**, realtor computing device **110**, or loan officer computing device **112**. For example, computer **912** may include a system bus **924** that couples a video interface **926**, network interface **928**, one or more serial ports **932**, a keyboard/mouse interface **934**, and a system memory **936** to a Central Processing Unit (CPU) **938**. A monitor or display **940** is connected to bus **924** by video interface **926** and provides the user with a graphical user interface to perform all of the relevant functionality described above. The graphical user interface allows the user to enter commands and information into computer **912** using a keyboard **941** and a user interface selection device **943**, such as a mouse, touch screen or other pointing device. Keyboard **941** and user interface selection device are connected to bus **924** through keyboard/mouse interface **934**. Display **940** and user interface selection device **943** are used in combination to form the graphical user interface which may allow the user to implement at least a portion of the processes described above with respect to mortgage operations module **114** and/or borrower interface module **122**. Other peripheral devices may be connected to computer through serial port **932** or universal serial bus (USB) drives **945** to transfer information to and from computer **912**.

[0053] The system memory **936** is also connected to bus **924** and may include read only memory (ROM), random access memory (RAM), an operating system **944**, a basic input/output system (BIOS) **946**, application programs **948** and program data **950**. The computer **912** may further include a hard disk drive **952** for reading from and writing to a hard disk, a magnetic disk drive **954** for reading from and writing to a removable magnetic disk (e.g., floppy disk), and an optical disk drive **956** for reading from and writing to a removable optical disk (e.g., CD ROM or other optical media). The computer **912** may also include USB drives **945** and other types of drives for reading from and writing to flash memory devices (e.g., compact flash, memory stick/PRO and DUO, SD card, multimedia card, smart media xD card), and a scanner **958**. A hard disk interface **952***a*, magnetic disk drive interface **954***a*, an optical drive interface **956***a*, a USB drive interface **945***a*, and a scanner interface **958***a* operate to connect bus **924** to hard disk drive **952**, magnetic disk drive **954**, optical disk drive **956**, USB drive **945** and a scanner **958**, respectively. Each of these drive components and their associated computer-readable media may provide computer **912** with non-volatile storage of computer-readable instruction, program modules, data structures, application programs, an operating system, and other data for the computer **912**. In addition, it will be understood that computer **912** may also utilize other types of computer-readable media in addition to those types set forth herein, such as digital video disks, random access memory, read only memory, other types of flash memory cards, magnetic cassettes, and the like.

[0054] As mentioned above, mortgage operations module **114** may be implemented in a networked environment using logical connections to establish communication between server **102**, mortgage processor computing device **104**, borrower computing device **106**, realtor computing device **110** and/or loan officer computing device **112**, as previously described. Network interface **928** provides a communication path **960** between bus **924** and network **108**, which allows the instructions, modules, data, sequences, files, designations, notifications, or information described above to be communicated through network **108** between server **102**, mortgage processor computing device **104**, borrower computing device **106**, realtor computing device **110** and/or loan officer computing device **112** using computer **912**, as described above. This type of logical network connection is commonly used in conjunction with a local area network (LAN). The instructions, modules, data, sequences, files, designations, notifications, or information may also be communicated from bus **924** through a communication path **962** to network **108** using serial port **932** and a modem **964**. Using a modem connection is commonly used in conjunction with a wide area network (WAN). It will be appreciated that the network connections shown herein are merely exemplary, and it is within the scope of the present invention to use other types of network connections between server **102**, mortgage processor computing device **104**, borrower computing device **106**, realtor computing device **110** and/or loan officer computing device **112** including both wired and wireless connections.

[0055] As can be appreciated, the system and methods described above overcomes the previously mentioned drawbacks and deficiencies that currently exist in this field by providing a cloud-based mortgage processing platform that provides for all of the functionality set forth above. While the system and methods have been described with reference to a mortgage application process, it should be understood that it is contemplated that the system and methods be used with any type of loan process that requires interaction between a mortgage processor and a borrower.

[0056] From the foregoing, it will be seen that this invention is one well adapted to attain all the ends and objects hereinabove set forth together with other advantages which are obvious and which are inherent to the system and method. It will be understood that certain features and sub combinations are of utility and may be employed without reference to other features and sub combinations. This is contemplated by and is within the scope of the claims. Since many possible embodiments of the invention may be made without departing from the scope thereof, it is also to be understood that all matters herein set forth or shown in the accompanying drawings are to be interpreted as illustrative and not limiting.

[0057] The constructions described above and illustrated in the drawings are presented by way of example only and are not intended to limit the concepts and principles of the present invention. As used herein, the terms "having" and/or "including" and other terms of inclusion are terms indicative of inclusion rather than requirement.

[0058] While the invention has been described with reference to preferred embodiments, it will be understood by those skilled in the art that various changes may be made and equivalents may be substituted for elements thereof to adapt to particular situations without departing from the scope of the invention. Therefore, it is intended that the invention not be limited to the particular embodiments disclosed as the best mode contemplated for carrying out this invention, but that the invention will include all embodiments falling within the scope and spirit of the appended claims.

What is claimed is:

1. A computer-implemented mortgage processing system for facilitating a mortgage fulfillment process between a mortgage processor computing device and a borrower computing device, the system comprising:

a server including a memory and a processor, wherein the server is in communication with the mortgage processor computing device and the borrower computing device over a network;

a first set of computer instructions configured for being stored in the memory of the server and executed by the processor of the server to perform the steps of:

receiving an input request to establish a loan file from the mortgage processor computing device over the network, wherein the input request includes loan data associated with the loan file, wherein the loan data includes an identification of a plurality of required mortgage application documents,

generating the loan file and associating the loan data with the generated loan file,

allowing for the display of the loan data associated with the loan file on a display of the mortgage processor computing device, and

communicating the identification of the plurality of required mortgage application documents to the borrower computing device over the network; and

a second set of computer instructions configured for being stored in a memory of the borrower computing device and executed by a processor of the borrower computing device to perform the steps of:

receiving the identification of the plurality of required mortgage application documents from the server over the network associated with the loan file;

displaying the identification of the plurality of required mortgage application documents on a display of the borrower computing device;

associating one or more data files stored in the memory of the borrower computing device with one or more of the plurality of required mortgage application documents, respectively; and

communicating the one or more associated data files to the server over the network,

wherein the server receives the one or more associated data files from the borrower computing device and makes the one or more associated data files available to the mortgage processor computing device, and

wherein, after the server receives the one or more associated data files, the first set of computer instructions is further configured for performing the steps of:

temporarily storing the one or more associated data files received by the server from the borrower computing device in a secure location of the memory of the server;

receiving input from the mortgage processor computing device to perform a drag and drop operation that allows for the one or more associated data files to be transferred from the server to the mortgage processor computing device;

communicating the one or more associated data files from the memory of the server to the mortgage processor computing device in response to the received input associated with the drag and drop operation so that the one or more associated data files are stored in a memory of the mortgage processor computing device; and

automatically deleting the one or more associated data files from the secure location in the memory of the server after completion of the transfer to the mortgage processor computing device via the drag and drop operation.

2. A system in accordance with claim **1**, wherein the second set of computer instructions is further configured for performing the step of:

displaying an indicia on the display of the borrower computing device in association with the one or more of the plurality of required mortgage application documents,

wherein the indicia represents that the one or more associated data files were communicated from the borrower computing device to the server.

3. A system in accordance with claim **1**, wherein the first set of computer instructions is further configured for performing the steps of:

tracking data files associated with the plurality of required mortgage application documents that have been received by the server from the borrower computing device; and

allowing for the display of an indicia and a plurality of status indicators corresponding to the indicia on the display of the mortgage processor computing device in association with the plurality of required mortgage application documents,

wherein the indicia represents associated data files that have been received and/or have not been received by the server from the borrower computing device, and

wherein the status indicators correspond to a number of associated data files that have been communicated and/or still need to be communicated from the borrower computing device to the server.

4. A system in accordance with claim **1**, wherein the first set of computer instructions is further configured for performing the steps of:

tracking data files associated with the plurality of required mortgage application documents that have been received by the server from the borrower computing device; and

allowing for the display of a plurality of status indicators corresponding to a status of the plurality of required mortgage application documents within the mortgage

application process on the display of the mortgage processor computing device,

wherein the status indicators correspond to whether the associated data file has not been received, has been received but not yet approved, and/or has been both received and approved, respectively.

5. A system in accordance with claim **1**, wherein the second set of computer instructions is further configured for performing one or more of the steps of:

allowing for real-time text chat communication between the mortgage processor computing device and the borrower computing device over the network;

allowing for the display of the one or more associated data files communicated from the borrower computing device to the server over the network; and

allowing for the display of the loan data associated with the loan file on the display of the borrower computing device.

6. A system in accordance with claim **1**, wherein the first set of computer instructions is further configured for performing the steps of:

allowing for a push notification associated with the loan file to be sent to the borrower computing device over the network for display on the display of the borrower computing device, wherein the push notification includes at least one of:

a reminder that one or more of the plurality of required mortgage application documents still need to be communicated to the server,

an acknowledgement that one or more of the plurality of required mortgage application documents have been received by the server,

an acknowledgement that a condition of mortgage approval has cleared,

a reminder of a loan closing date,

a confirmation related to a closing schedule, and/or

an acknowledgement that one or more milestones of the mortgage fulfillment process has been completed;

storing in the memory of the server an instance of the push notification being sent to the borrower computing device; and

allowing for the display of the instance on the mortgage processor computing device, wherein the instance indicates a day and/or time that the push notification was sent to the borrower computing device.

7. A system in accordance with claim **1**, wherein a loan origination document is stored in a memory of the mortgage processor computing device, wherein the loan origination document includes a plurality of loan origination data fields configured for receiving loan data, and wherein, after the server receives the one or more associated data files from the borrower computing device, and wherein the first set of computer instructions is further configured for performing the steps of:

identifying a type of mortgage application document corresponding to each of the one or more associated data files received by the server;

identifying one or more data fields related to the identified type of mortgage application document;

analyzing the one or more associated data files to locate the one or more identified data fields within the one or more associated data files;

analyzing the one or more associated data files, using at least one of robotics process automation (RPA) or screen-scraping, to extract loan data from the one or more identified data fields related to the mortgage application document that are included in the one or more associated data files; and

automatically populating one or more of the plurality of loan origination data fields with the extracted loan data.

8. A system in accordance with claim **7**, wherein the first set of computer instructions is further configured for performing the step of:

modifying or transforming the loan data extracted from the one or more identified data fields in the one or more associated data files prior to automatically populating the one or more of the plurality of loan origination data fields with the extracted loan data.

9. A system in accordance with claim **1**, wherein the first set of computer instructions is further configured for performing the steps of:

tracking at least one of a loan closing date or a rate lock expiration date;

communicating the at least one of the loan closing date or the rate lock expiration date to the borrower computing device over the network; and

allowing for the display of the at least one of the loan closing date or the rate lock expiration date on the display of the borrower computing device.

10. A system in accordance with claim **1**, wherein at least one of a loan officer computing device or a realtor computing device is in communication with the server over the network, and wherein the first set of computer instructions is further configured for performing the step of:

allowing for a push notification associated with the loan file to be sent to at least one of the loan officer computing device or the realtor computing device over the network for display on the respective computing device,

wherein the push notification includes at least one of an acknowledgement that one or more milestones of the mortgage fulfillment process has been completed, a rate lock expiration date and/or a loan closing date.

11. A method programmed for execution in a computing environment for facilitating a mortgage fulfillment process between a mortgage processor computing device and a borrower computing device, wherein the mortgage processor computing device and the borrower computing device are in communication with a server over a network, the server including a processor and a memory having computer instructions stored therein, the processor configured for executing the computer instructions for performing the method comprising:

receiving an input request to establish a loan file from the mortgage processor computing device over the network, wherein the input request includes loan data associated with the loan file, and wherein the loan data includes an identification of a plurality of required mortgage application documents;

generating the loan file and associating the loan data with the generated loan file;

allowing for the display of the loan data associated with the loan file on a display of the mortgage processor computing device;

communicating the identification of the plurality of required mortgage application documents to the borrower computing device over the network;

receiving one or more data files associated with one or more of the plurality of required mortgage application documents, respectively, from the borrower computing device over the network; and

making the one or more associated data files available to the mortgage processor computing device over the network,

wherein, after the server receives the one or more associated data files, the method further comprises:

temporarily storing the one or more associated data files received by the server from the borrower computing device in a secure location of the memory of the server;

receiving input from the mortgage processor computing device to perform a drag and drop operation that allows for the one or more associated data files to be transferred from the server to the mortgage processor computing device;

communicating the one or more associated data files from the memory of the server to the mortgage processor computing device in response to the received input associated with the drag and drop operation so that the one or more associated data files are stored in a memory of the mortgage processor computing device; and

automatically deleting the one or more associated data files from the secure location in the memory of the server after completion of the transfer to the mortgage processor computing device via the drag and drop operation.

12. A method in accordance with claim **11**, further comprising:

allowing for the display of an indicia on the display of the borrower computing device in association with the one or more of the plurality of required mortgage application documents,

wherein the indicia represents that the one or more associated data files were communicated from the borrower computing device to the server.

13. A method in accordance with claim **11**, the method further comprising:

tracking data files associated with the plurality of required mortgage application documents that have been received by the server from the borrower computing device; and

allowing for the display of an indicia and a plurality of status indicators corresponding to the indicia on the display of the mortgage processor computing device in association with the plurality of required mortgage application documents,

wherein the indicia represents associated data files that have been received and/or have not been received by the server from the borrower computing device, and

wherein the status indicators correspond to a number of associated data files that have been communicated and/or still need to be communicated from the borrower computing device to the server.

14. A method in accordance with claim **11**, the method further comprising:

tracking data files associated with the plurality of required mortgage application documents that have been received by the server from the borrower computing device; and

allowing for the display of a plurality of status indicators corresponding to a status of the plurality of required mortgage application documents within the mortgage application process on the display of the mortgage processor computing device,

wherein the status indicators correspond to whether the associated data file has not been received, has been received but not yet approved, and/or has been both received and approved, respectively.

15. A method in accordance with claim **11**, the method further comprising one or more of:

allowing for real-time text chat communication between the mortgage processor computing device and the borrower computing device over the network;

allowing for the display of the one or more associated data files communicated from the borrower computing device to the server over the network; and

allowing for the display of the loan data associated with the loan file on the display of the borrower computing device.

16. A method in accordance with claim **11**, the method further comprising:

allowing for a push notification associated with the loan file to be sent to the borrower computing device over the network for display on the display of the borrower computing device, wherein the push notification includes at least one of:

a reminder that one or more of the plurality of required mortgage application documents still need to be communicated to the server,

an acknowledgement that one or more of the plurality of required mortgage application documents have been received by the server,

an acknowledgement that a condition of mortgage approval has cleared,

a reminder of a loan closing date,

a confirmation related to a closing schedule, and/or

an acknowledgement that one or more milestones of the mortgage fulfillment process has been completed;

storing in the memory of the server an instance of the push notification being sent to the borrower computing device; and

allowing for the display of the instance on the mortgage processor computing device, wherein the instance indicates a day and/or time that the push notification was sent to the borrower computing device.

17. A method in accordance with claim **11**, wherein a loan origination document is stored in a memory of the mortgage processor computing device, wherein the loan origination document includes a plurality of loan origination data fields configured for receiving loan data, and wherein, after the server receives the one or more associated data files from the borrower computing device, the method further comprising:

identifying a type of mortgage application document corresponding to each of the one or more associated data files received by the server;

identifying one or more data fields related to the identified type of mortgage application document;

analyzing the one or more associated data files to locate the one or more identified data fields within the one or more associated data files;

analyzing the one or more associated data files, using at least one of robotics process automation (RPA) or screen-scraping, to extract loan data from the one or

more identified data fields related to the mortgage application document that are included in the one or more associated data files; and

automatically populating one or more of the plurality of loan origination data fields with the extracted loan data.

18. A method in accordance with claim **17**, the method further comprising:

modifying or transforming the loan data extracted from the one or more identified data fields in the one or more associated data files prior to automatically populating the one or more of the plurality of loan origination data fields with the extracted loan data.

19. A method in accordance with claim **11**, the method further comprising:

tracking at least one of a loan closing date or a rate lock expiration date;

communicating the at least one of the loan closing date or the rate lock expiration date to the borrower computing device over the network; and

allowing for the display of the at least one of the loan closing date or the rate lock expiration date on the display of the borrower computing device.

20. A method in accordance with claim **11**, wherein at least one of a loan officer computing device or a realtor computing device is in communication with the server over the network, the method further comprising:

allowing for a push notification associated with the loan file to be sent to at least one of the loan officer computing device or the realtor computing device over the network for display on the respective computing device,

wherein the push notification includes at least one of an acknowledgement that one or more milestones of the mortgage fulfillment process has been completed, a rate lock expiration date and/or a loan closing date.

21. A non-transitory computer-readable storage medium having instructions stored thereon for execution by a processor of a server for implementing a method facilitating a mortgage fulfillment process between a mortgage processor computing device and a borrower computing device, wherein the mortgage processor computing device and a borrower computing device are in communication with the server over a network, the method comprising:

receiving an input request to establish a loan file from the mortgage processor computing device over the network, wherein the input request includes loan data associated with the loan file, and wherein the loan data includes an identification of a plurality of required mortgage application documents;

generating the loan file and associating the loan data with the generated loan file;

allowing for the display of the loan data associated with the loan file on a display of the mortgage processor computing device;

communicating the identification of the plurality of required mortgage application documents to the borrower computing device over the network;

receiving a data file associated with one of the plurality of required mortgage application documents from the borrower computing device over the network; and

making the one or more associated data files available to the mortgage processor computing device over the network,

wherein, after the server receives the one or more associated data files, the method further comprises:

temporarily storing the one or more associated data files received by the server from the borrower computing device in a secure location of the memory of the server;

receiving input from the mortgage processor computing device to perform a drag and drop operation that allows for the one or more associated data files to be transferred from the server to the mortgage processor computing device;

communicating the one or more associated data files from the memory of the server to the mortgage processor computing device in response to the received input associated with the drag and drop operation so that the one or more associated data files are stored in a memory of the mortgage processor computing device; and

automatically deleting the one or more associated data files from the secure location in the memory of the server after completion of the transfer to the mortgage processor computing device via the drag and drop operation.

22. A computer-readable medium in accordance with claim **21**, the method further comprising:

allowing for the display of an indicia on the display of the borrower computing device in association with the one or more of the plurality of required mortgage application documents,

wherein the indicia represents that the one or more associated data files were communicated from the borrower computing device to the server.

23. A computer-readable medium in accordance with claim **21**, the method further comprising:

tracking data files associated with the plurality of required mortgage application documents that have been received by the server from the borrower computing device; and

allowing for the display of an indicia and a plurality of status indicators corresponding to the indicia on the display of the mortgage processor computing device in association with the plurality of required mortgage application documents,

wherein the indicia represents associated data files that have been received and/or have not been received by the server from the borrower computing device, and

wherein the status indicators correspond to a number of associated data files that have been communicated and/or still need to be communicated from the borrower computing device to the server.

24. A computer-readable medium in accordance with claim **21**, the method further comprising:

tracking data files associated with the plurality of required mortgage application documents that have been received by the server from the borrower computing device; and

allowing for the display of a plurality of status indicators corresponding to a status of the plurality of required mortgage application documents within the mortgage application process on the display of the mortgage processor computing device,

wherein the status indicators correspond to whether the associated data file has not been received, has been

received but not yet approved, and/or has been both received and approved, respectively.

25. A computer-readable medium in accordance with claim **21**, the method further comprising at least one of:

allowing for real-time text chat communication between the mortgage processor computing device and the borrower computing device over the network;

allowing for the display of the one or more associated data files communicated from the borrower computing device to the server over the network; and

allowing for the display of the loan data associated with the loan file on the display of the borrower computing device.

26. A computer-readable medium in accordance with claim **21**, the method further comprising:

allowing for a push notification associated with the loan file to be sent to the borrower computing device over the network for display on the display of the borrower computing device, wherein the push notification includes at least one of:

a reminder that one or more of the plurality of required mortgage application documents still need to be communicated to the server,

an acknowledgement that one or more of the plurality of required mortgage application documents have been received by the server,

an acknowledgement that a condition of mortgage approval has cleared,

a reminder of a loan closing date,

a confirmation related to a closing schedule, and/or

an acknowledgement that one or more milestones of the mortgage fulfillment process has been completed;

storing in the memory of the server an instance of the push notification being sent to the borrower computing device; and

allowing for the display of the instance on the mortgage processor computing device, wherein the instance indicates a day and/or time that the push notification was sent to the borrower computing device.

27. A computer-readable medium in accordance with claim **21**, wherein a loan origination document is stored in a memory of the mortgage processor computing device, wherein the loan origination document includes a plurality of loan origination data fields configured for receiving loan data, and wherein, after the server receives the one or more associated data files from the borrower computing device, the method further comprising:

identifying a type of mortgage application document corresponding to each of the one or more associated data files received by the server;

identifying one or more data fields related to the identified type of mortgage application document;

analyzing the one or more associated data files to locate the one or more identified data fields within the one or more associated data files;

analyzing the one or more associated data files, using at least one of robotics process automation (RPA) or screen-scraping, to extract loan data from the one or more identified data fields related to the mortgage application document that are included in the one or more associated data files; and

automatically populating one or more of the plurality of loan origination data fields with the extracted loan data.

28. A computer-readable medium in accordance with claim **27**, the method further comprising:

modifying or transforming the loan data extracted from the one or more identified data fields in the one or more associated data files prior to automatically populating the one or more of the plurality of loan origination data fields with the extracted loan data.

29. A computer-readable medium in accordance with claim **21**, the method further comprising:

tracking at least one of a loan closing date or a rate lock expiration date;

communicating the at least one of the loan closing date or the rate lock expiration date to the borrower computing device over the network; and

allowing for the display of the at least one of the loan closing date or the rate lock expiration date on the display of the borrower computing device.

30. A computer-readable medium in accordance with claim **21**, wherein at least one of a loan officer computing device or a realtor computing device is in communication with the server over the network, the method further comprising:

allowing for a push notification associated with the loan file to be sent to at least one of the loan officer computing device or the realtor computing device over the network for display on the respective computing device,

wherein the push notification includes at least one of an acknowledgement that one or more milestones of the mortgage fulfillment process has been completed, a rate lock expiration date and/or a loan closing date.

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