MICHIGAN STATE
U N I V E R S I T Y
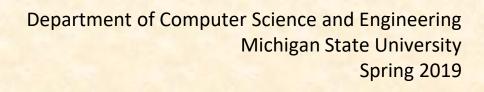
Alpha Presentation
Surge xOS: Visualization of Automated Underwriting

The Capstone Experience

Team Surge Solutions

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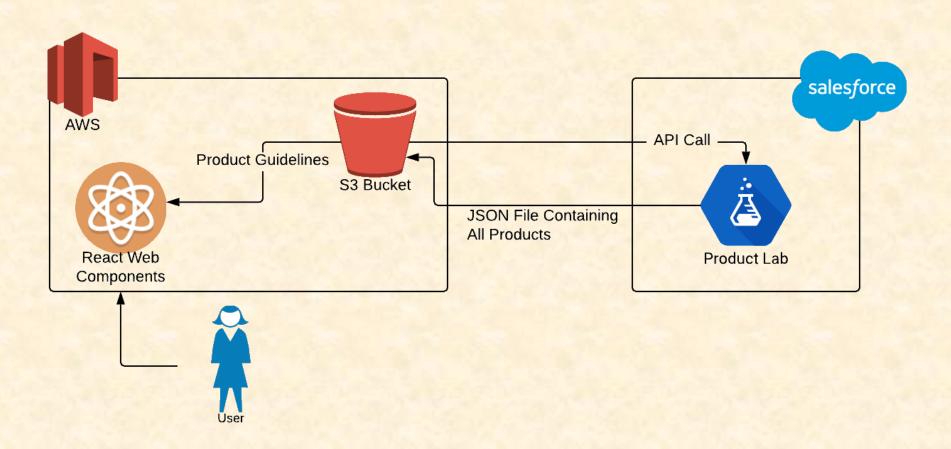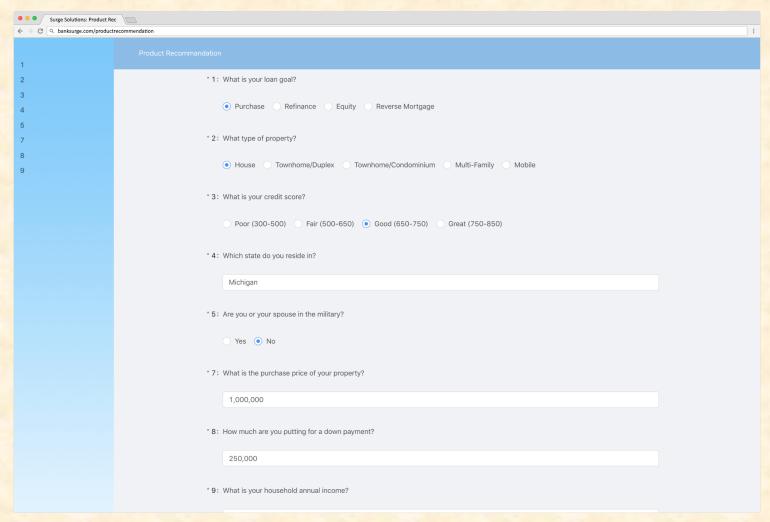Michigan State University
Spring 2019

Project Overview

- Make Loan Underwriting Process Fast and Accurate

    - Recommend products directly to customers
    - Allow loan officers to easily view eligible products

- Enable Lenders to Visualize and Adjust Financial Products

    - How the risk and net benefit of a financial product changes as the product policy changes
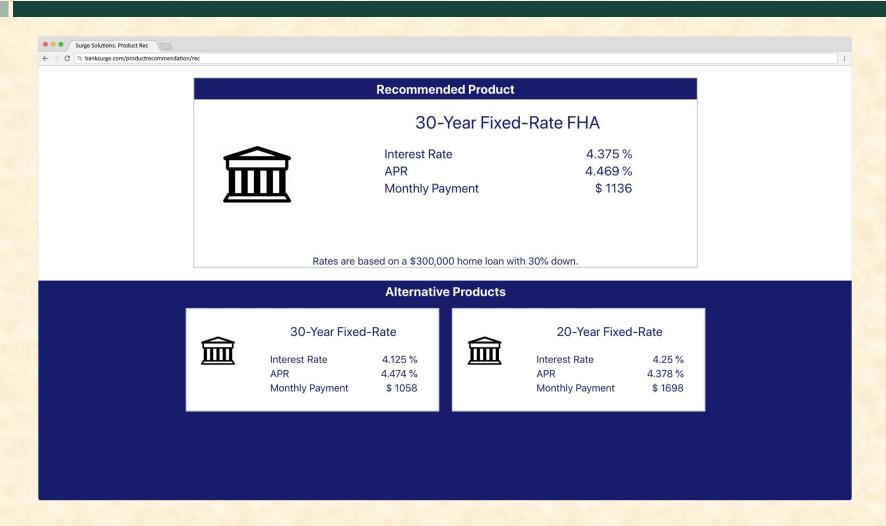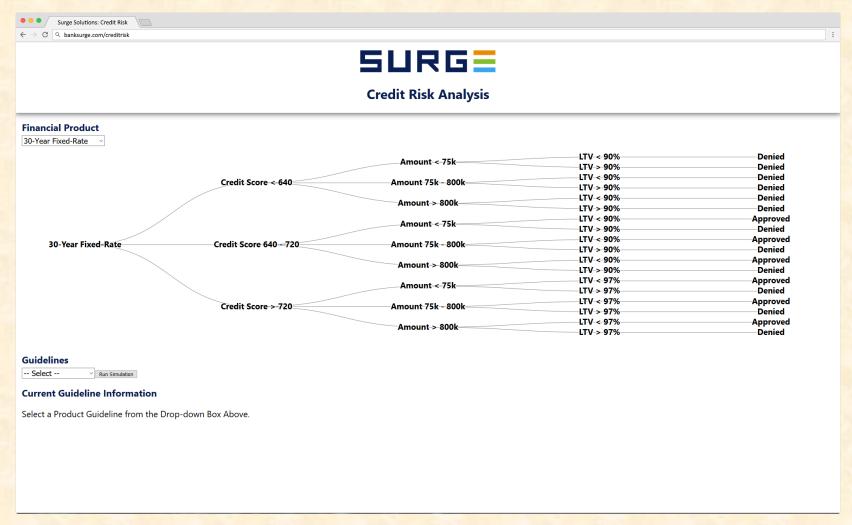
System Architecture
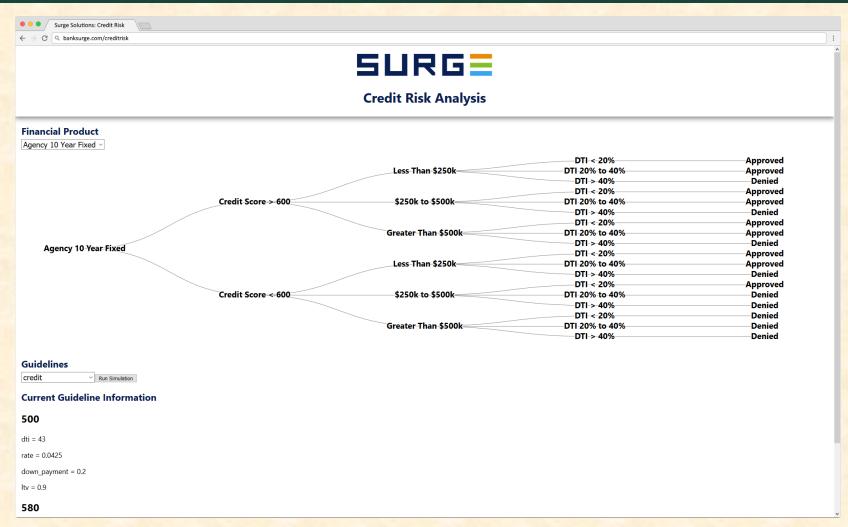
Data Entry

Product Display

Credit Risk Visualization

Credit Risk Analysis

What's left to do?

- Monte Carlo Simulation
- Choose Risk Metrics
- Develop algorithm to recommend eligible products
- Add Implementation for Two Other Loan Types
- Integrate AWS Backend into App

Questions?