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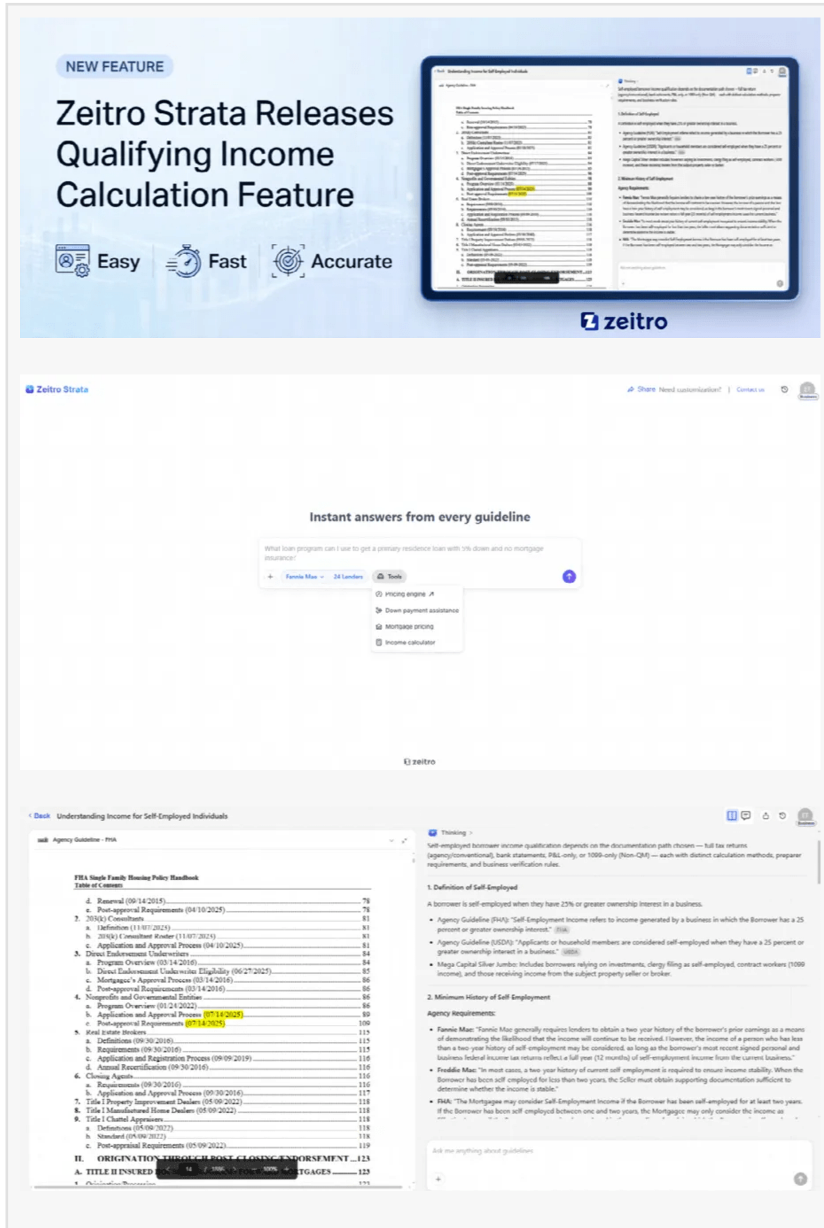
Zeitro Strata Releases Qualifying Income Calculation Feature



SANTA CLARA, CA, UNITED STATES, August 3, 2026 /EINPresswire.com/ -- Processing mortgage applications often hits a standstill when calculating a borrower's qualifying income. Document reviews, tax schedule deductions, and investor overlay checks regularly create bottlenecks in the underwriting pipeline. Addressing this persistent operational drag, Zeitro Strata AI recently released its Automated Qualifying Income Calculation feature.

Built specifically for American mortgage originators, this update converts messy financial documents into verified qualifying income figures in seconds. By automating both mathematical calculations and guideline compliance, the platform helps loan officers resolve processing friction, reduce underwriting conditions, and move files to closing significantly faster.

The Difficulties of Calculating Qualifying Income on Mortgage

Calculating qualifying income involves far more than basic addition. In modern mortgage origination, borrower finances are rarely uniform, leading to frequent delays during document review:

Document Fragmentation: Sifting through multi-year W-2s, 1099s, K-1 schedules, and profit and loss statements requires line-by-line analysis. Misinterpreting tax deductions or non-recurring expenses can ruin an otherwise viable loan.

Dynamic Investor Overlays: Guidelines regarding rental cash flow, self-employment history, or asset depletion vary wildly across wholesale lenders. Tracking these shifting overlays manually invites error.

Underwriting Conditions and Friction: Income miscalculations often trigger back-and-forth stipulations between underwriters and processors. These delays frustrate borrowers and risk missing contracted closing deadlines.

Capacity Loss: Originators spend valuable hours parsing paperwork instead of advising clients, networking with real estate agents, and originating new loan files.

Learn What Zeitro Strata AI is

Zeitro is an AI-native mortgage technology company founded in 2018 by software engineers from Google and Apple alongside veteran mortgage operations executives. Maintaining total neutrality as an independent platform with no lender affiliations, Zeitro serves the broader mortgage ecosystem with strict data governance. The company holds SOC 2 Type II certification, protecting sensitive borrower and client information for over 10,000 active mortgage professionals.

Its flagship solution, Zeitro Strata AI, functions as an intelligent mortgage guideline assistant. The platform indexes over 1,000 continuously updated guidelines from more than 100 top American wholesale lenders—including AAA Lending, A&D Mortgage, AmWest, CMG Financial, First Colony Mortgage, Forward Lending, Freedom Mortgage, Giant Lending, Greenbox, HomeXpress Mortgage Corp, Luxury, Mega Capital, MK Lending, Nations Direct, and Thunderbird.

Standout capabilities of Zeitro Strata AI include:

DeepSearch Precision: Scans over 100 investor handbooks at once, turning a 30-minute manual guideline search into an instant lookup.

Broad Program Support: Covers Agency, Government, and Non-QM loan types, including Asset Utilization, Bank Statement, Conventional, DSCR, FHA, Foreign National, 1099, ITIN, Jumbo, Profit and Loss, VA, and WVOE.

Customizable Filtering: Allows originators to apply specific tags like DSCR, ITIN, or loan program to narrow search results to relevant guidelines immediately.

100% Citation-Backed Answers: Generates answers tied directly to source guideline documents, eliminating AI hallucinations and providing full verification transparency.

Interactive Explain Functionality: Enables users to re-query specific guideline sections for deeper explanations when evaluating edge cases (note: using the Explain option executes a new search query within the selected parameters and consumes one query credit).

Workflow Enhancements: Compares daily mortgage rates against investor rate sheets, checks Area Median Income (AMI) thresholds, matches state-specific Down Payment Assistance (DPA) options, supports multi-language queries, and allows easy sharing via direct link or email.

How Does Zeitro Strata Income Calculation Help?

The new Automatic Income Calculation feature turns complex borrower financial packages into ready-to-use qualifying figures. Loan officers can upload standard borrower files—including W-2s, paystubs, personal tax returns, business filings, 1099s, P&L statements, and written verifications of employment—and let the platform parse the data automatically.

Rather than just generating a single total, the tool categorizes income streams and checks them directly against selected investor guidelines to confirm program eligibility. Supported income categories include:

W-2 Employment Income: Evaluates base salaries, overtime consistency, commissions, and bonus history.

Self-Employed & Business Income: Analyzes Schedule C, Schedule K-1s, 1099 forms, and year-to-date P&L statements while accounting for allowable add-backs.

Rental & Real Estate Income: Calculates Schedule E rental cash flows, adjustments, and vacancy factors across multiple investment properties.

Non-QM & Alternative Income: Handles Asset Utilization calculations, Bank Statement cash flow averages, and Written Verification of Employment (WVOE) documents.

By reaching over 85% accuracy in income calculation, Zeitro Strata AI eliminates mathematical guesswork, helps loan officers set realistic expectations early, and dramatically speeds up pre-qualification workflows.

What Else Can Zeitro Do for Loan Officers?

Beyond income verification and guideline research, Zeitro delivers a complete technology stack engineered to expand loan originations and streamline operations:

GrowthHub: Helps originators build a customized, branded microsite hosted on [Bluerate.ai](). It enhances local SEO discoverability, displays live interest rates, captures borrower leads, and integrates with real estate agent open house schedules.

Digital 1003 (POS): An online point-of-sale system allowing borrowers to complete their loan application in under 5 minutes, achieving a 90%+ completion rate. It calculates real-time Debt-to-Income (DTI) ratios, runs credit checks, and exports data into FNM 3.4 format for direct lender integration.

Pricing Engine: Offers instant rate quotes across conventional and Non-QM programs, allowing originators to apply custom overlay adjustments and deliver accurate quotes in seconds.

Supporting all major loan types—Fannie Mae, Freddie Mac, FHA, USDA, VA, Jumbo, Non-QM, DSCR, Hard Money, and Private Lending—the platform delivers clear quantitative benefits:

Saves 20+ hours per month per loan officer.

Saves 18+ hours per month per account executive and underwriter.

Accelerates pre-qualifications by 2.5x.

Helps originators close 30% more loans and speeds up overall closing times by up to 20%.

Real Use Case After Using Zeitro Strata

The operational value of Zeitro Strata AI is demonstrated by real-world enterprise deployments. A prime example is Mega Capital, a leading mortgage institution that integrated Zeitro Strata to streamline its origination and underwriting communications.

Within the first three months of implementation, Mega Capital achieved measurable financial and operational gains:

$270,935 in value generated on an initial spend of just $2,390.

3,134 hours saved in internal communication time between sales, processing, and underwriting teams.

4,417 hours saved in manual guideline research time.

An astounding 113x Return on Investment (ROI) in the very first quarter.

These metrics prove that automating guideline research and income verification produces immediate cost savings while unlocking massive operational capacity for growing mortgage teams.

Conclusion

Calculating qualifying income no longer needs to be a primary source of delay in loan origination. Zeitro Strata AI's new income calculation feature combines document parsing with automated guideline verification, giving loan officers an accurate, source-backed way to evaluate borrower eligibility in seconds.

From reducing underwriting back-and-forth to driving proven institutional ROI, Zeitro modernizes everyday mortgage workflows. Originators interested in accelerating their loan pipeline can visit zeitro.com to test the platform with 10 free queries per day.

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