Astera Transforms Mortgage Application Processing for UK Brokerage with 94 Percent Time Reduction

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The Mortgage People (TMP), a UK-based mortgage brokerage founded in 2005, has reduced its mortgage application review time by up to 94 percent after implementing Astera ReportMiner to automate its document review processes. The Kettering-headquartered firm, which specializes in Shared Ownership schemes and maintains partnerships with more than 80 Registered Providers, now completes application reviews in as little as five minutes compared to the previous 90-minute maximum.

The transformation has enabled a single reviewer to oversee workflows that previously required a 38-person team, while maintaining the company's 4.9 out of 5 service rating and meeting stringent UK compliance requirements including GDPR, FCA rules, and Customer Duty regulations.

Prior to implementing the automated solution, TMP's team processed tens of thousands of pages daily, with each mortgage application requiring 30 to 90 minutes of manual review. Staff members had to classify identification documents, payslips, tax returns, credit reports, and three months of bank statements submitted through Zoho forms and stored in Zoho WorkDrive. UK regulatory requirements mandated manual verification of all documents and line-by-line scanning of every bank statement transaction.

The implementation of Astera ReportMiner has fundamentally changed the brokerage's operational approach. Documents are now automatically classified and extracted, with critical fields such as names, dates of birth, and addresses cross-checked between Zoho forms and uploaded files. Bank statements undergo automated transaction-by-transaction scanning to identify gambling activity or anomalies. The system instantly flags incorrect files, triggers automatic reminders for missing documents, and routes edge cases to staff for manual review. Validated results are written back to Zoho WorkDrive as structured Excel summaries with complete audit records.

"The mortgage industry has long struggled with document-heavy processes that create bottlenecks in customer service," said a spokesperson from Astera. "What TMP has achieved demonstrates how data automation for financial services can transform operations while strengthening compliance. Their ability to reduce manual review effort by 97 percent while achieving 99.5 percent extraction accuracy sets a new standard for the industry."

The measured results extend beyond time savings. TMP has reduced manual review effort by 97 percent and achieved 99.5 percent extraction accuracy. The automated system enables document processing outside business hours, providing greater flexibility in managing workload peaks. Most significantly, 34 of TMP's loan officers have transitioned from paperwork processing to direct client advisory roles, enhancing the firm's ability to provide personalized mortgage guidance.

Astera specializes in AI-powered data platforms that consolidate extraction, integration, preparation, and visualization workflows into unified solutions. The company's ReportMiner product extracts data from PDFs, Excel files, Word documents, scanned images, and EDI files using templates that adapt to document structure. The platform offers full support for scanned and hierarchical documents with customizable rule-based validation steps, making it particularly suited for complex financial services documentation requirements.

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Astera

Astera is an AI-powered data management company offering no-code, drag-and-drop solutions for data integration, *extraction, warehousing, and API management, all in a single unified platform.*

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