ANONYMIZED OPERATING CAPACITY CASE

Scenario volume was growing faster than senior-review capacity.

A true Constraint Package identifies the binding operating constraint, shows the friction it creates, and builds the smallest system that could relieve it.

BINDING CONSTRAINT

Senior expert time is being consumed reconstructing incomplete scenarios instead of making focused judgment calls.

WHAT IS CREATING THE FRICTION

01 **Incomplete scenarios** — Core borrower, property, liquidity, experience, and document facts reach review before they are sufficiently prepared.

02 **Senior-review bottleneck** — Every file can depend on the senior expert to reconstruct the scenario, determine the route, and teach the next move.

03 **Delegation risk** — Overflow can be reassigned, but evidence, ownership, next actions, and handoff quality are inconsistent.

04 **Wrong-path processing** — Standard investor, enhanced multifamily, commercial, construction, creative, and specialty files enter the same workflow.

05 **Borrower-chase loops** — Indirect or incomplete borrower contact creates repeated follow-up before pricing or meaningful direction is possible.

ILLUSTRATIVE BASELINE SIGNALS

ACTIVE SCENARIOS	NOT REVIEW-READY	REVIEW TIME	CHASE TOUCHES
8	3	24 min	4.0
Current workload	Should be filtered first	Baseline per file	Before complete intake

CONSTRAINT VERDICT

The bottleneck is not deal demand or lender access. It is incomplete preparation and uncontrolled exception flow.

CONSTRAINT RELIEF SYSTEM

The package converts the bottleneck into a lightweight operating path.

The design is not “more spreadsheets.” It is a preparation and routing layer that lets standard files advance and sends only prepared exceptions to senior review.

01

Scenario intake

Capture only the minimum borrower, property, liquidity, experience, and objective facts needed to understand the opportunity.

02

Readiness gate

Mark Received, Partial, Missing, or Not applicable; calculate completeness and expose missing critical fields.

03

Routing rules

Propose standard, enhanced, commercial, construction, creative, or specialist routing before work begins.

04

Owner + handoff

Assign one current owner, one next action, one due date, and a visible delay or escalation path.

05

Exception queue

Require one specific review question, one originator recommendation, and a short evidence note.

06

Capacity check

Measure readiness, review time, rework, chase touches, and handoff discipline before keeping the system.

WHAT A PREPARED EXCEPTION LOOKS LIKE

SPECIFIC REVIEW QUESTION

Can this 5-unit borrower advance without prior 5+ unit ownership, and what experience proof is required?

ORIGINATOR RECOMMENDATION

Proceed only after liquid reserves and comparable management experience are confirmed.

AUTOMATED / STRUCTURED

Readiness %, missing fields, suggested route, senior-review need, timing status, ownership, and next action.

REMAINS HUMAN

Licensed judgment, borrower conversations, pricing, underwriting, compliance, exceptions, and final financing decisions.

DATA BOUNDARY | Use aliases in the operating package. Keep sensitive records in the client’s approved systems.

VALUE CHECK

The package is kept only if it creates measurable capacity.

The intervention is a hypothesis. Test it on a small number of live scenarios, remove fields that duplicate existing systems, and retain only what reduces handling time or risk.

30-DAY PILOT SCORECARD

Metric	Base	Target
Files ready before senior review Higher is better	45%	80%
Average senior-review minutes Lower is better	24	≤18
Avoidable rework loops per file Lower is better	2.0	≤1.0
Borrower chase touches Lower is better	4.0	≤2.5
Files with clear owner + action Higher is better	60%	100%

SMALLEST USEFUL EXPERIMENT

WEEK 1

Record baseline

Use current review time, rework, follow-up, and handoff behavior.

WEEK 2

Run 5–10 scenarios

Use the lightest workflow; do not migrate sensitive data or replace core systems.

WEEK 3

Remove friction

Delete fields that do not improve routing, ownership, or review quality.

WEEK 4

Keep, revise, or stop

Retain only the components that create measurable operating value.

KEEP / STOP RULE

Keep the package only if it reduces total handling time, senior-review minutes, rework, borrower follow-up, or handoff confusion.

Sample output: constraint diagnosis + intervention prototype + measurement plan.

Fictionalized sample. Baselines and targets are illustrative. A real pilot requires client-approved metrics and human review.