Coforge

30% improved efficiency

....

99% accuracy

....

45% reduced operating cost

Improve processes and governance while lowering cost with our **Mortgage Solutions.**

Mortgage Solutions

By combining deep domain experience, effective workflows and proven platform solution frameworks, we consistently enhance mortgage processes to achieve operational excellence and meet business goals. We help lenders:

Increase operational agility with agile workflows and parallel processing

Improve quality and governance using stringent quality checks and an experienced workforce

Improve bottom-line by proactively identifying inefficiencies and reducing rework

Powered by 18+ years of industry experience, our Mortgage Services are trusted by several lenders including the 4 of the Top 25 U.S banks. We deliver modernized processes, incorporate new operational strategies, save costs, and better integrate the organizations' core systems with:

Dynamic operational models and flexible workforce

Customization basis business needs

Compliance with latest industry regulations and robust security controls

Round the clock support with 99% adherence to SLAs

Multichannel/ omnichannel customer contact services

Business Value

Increase operational agility with 30% improved operational efficiency

Delight borrowers experience with quicker response time

Enhance loan and process quality to improve First Time Right ratio

Improve closing & salability with 99% accuracy

Lower risk with regulatory and business rule compliance

Increase control on bottom-line with 45% reduced operating cost

Services Include:

Processing Administrative Support

- Boarding and indexing
- Loan registration data keying (correspondent)
- Review & quality check of initial disclosure and other documents
- Administrative & verification support for processing
- Review third party doc requirement

Pre - Underwriting Support - LoanAccel

- Data Validation and Review
- Third Party Ordering
- Income Analysis
- Assets, Collateral, Credit and Disclosure Review
- Ratio calculation and AUS
- Risk Mitigation Report Analysis
  Data & Analytics

Servicing Support

- Loan Boarding
- Account maintenance support
- Payment entry & QC, escrow account support
- Lien release initial preparation

Closing, Funding, Post Closing & Compliance Review

- Pre-closing quality check
- Pre-funding quality check
- Closing worksheet initial preparation
- Closing disclosure review
- Post close QC
- RESPA QC review & corrections
- Data entry for HMDA reporting
- Forensic review of the loan package

Default Management Services

- Loss Mitigation
- Loan modification support
- Collections support
- REO back office support
- QA & QC
- Bankruptcy back office support
- Foreclosure back office support

Digital Platforms Include:

Pre-underwriting Support Solution	QC and Compliance Testing Platform	Property Tax Servicing Platform
LoanAccel™	**COPASYS**®	**RETS**™
• 16-day clear to close	• 20X faster audits	• 99.999% accuracy in tax payment processing
• 17.6% higher pull-thru	• 100% sampling coverage	• 99.01% adherence to SLA for timely response
• 67% improved underwriting efficiency	• 100% accurate	• Personalized customer service

Case Study

45% productivity increase and 50% faster turn time in residential mortgage input function

Read Case Study

20% lower costs while delivering same day turn around in loan servicing requests

Read Case Study

Clear to close in 16 days, application to underwriting time in less than 1 hour for 1-touch files

Read Case Study

Quick and comprehensive review of application of payments in servicing using automated QC and Compliance

Read Case Study

Achieving 99.999% accuracy in commercial tax payment processing using RETS©

Read Case Study

About Coforge Business Process Solutions (Coforge BPS)

Coforge BPS offers digital platforms and solutions to multiple industries, including the financial services industry. Coforge BPS customers include 5 of the Top 25 U.S. Banks, Top 10 Lenders, Top 10 Insurance intermediaries and Fortune 500 Companies.

Coforge BPS offers services as well as platform-based solutions like Copasys for enterprise wide automated QC and compliance, LoanAccel for pre-underwriting loan origination support, RETS for real estate tax services, SmartProp for property owner search reports and SmartTrak for reporting property taxes.

We help organizations deliver:

Transformation

using 12 digital platform solutions & 600+ business processes

Effective business outcomes

supported by Digital Platforms, Intelligent Automation, RegTech, Data & Analytics, & Omnichannel Customer Service.

Flawless execution

with a 100% commitment to SLAs and over 99% transaction accuracy.

Scalability

with 21,000 professionals with 7,000+ dedicated to business process solutions supporting 0.5B transactions annually across 5 global centers

Sustainable Business Growth

delivered with over two decades of industry

Strong compliance

with 100% adherence to regulatory and business requirements.

Our optimal blend of people, process, and digital solutions across the business value chain has helped drive tangible outcomes for our clients, their customers and partners.

- Banking
- Cards
- Mortgage Lending
- Title, Tax & Settlement
- Insurance
- Enterprise Wide Services

https://www.coforge.com/bps/
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