



**45% reduced operating cost**  
**30% improved efficiency**

**Over 99% accuracy**  
**20X faster QC processes**

Maximize resources with intelligent staffing & automation  
to reduce cost per loan & increase compliance in  
Mortgage Origination & Servicing

# Mortgage Solutions

At Coforge, we combine intelligent staffing, deep mortgage origination and servicing expertise and seamless automation solutions to help you:

 Reduce cost per loan

 Gain operating efficiencies

 Become more compliant

We have 20+ years of industry experience and 2,700+ professionals supporting Mortgage and related activities operating out of the U.S., India and Philippines.

Our solutions, are driven by Copasys®, an automated quality control and compliance platform, RETS™, a real-estate tax servicing platform, LoanAccel™ for underwriting support combined with optimized onshore and offshore staffing for processing and call center support.

## Intelligent staffing and seamless automation-ready processes

### Servicing (Copasys & RETS)

- RCSA Adherence Review
- Servicing Ownership Transfer QC
- ~1950 CFPB, GSE and State Rules Integrated
- QC Process Automation
- Tax Services

### Risk and Audit (Copasys)

- RCSAs
- SOX
- Operational Risk Reviews
- Secondary Market
- Installation ready GRC

### Origination

- LoanAccel**
- Pre-underwriting Processing
- Third Party Orders & Follow-up
- Document Indexing
- Initial Document Review
- HELOCs & HE

### Copasys - Ideal for Pre

- Underwriting
- Funding
- Closing
- Purchase
- Portfolio/Pool Purchase
- Onboarding Portfolio Review

## Our mortgage professionals annually support:

**175,000**  
origination transactions

**1M**  
loan servicing customer requests

**8.2M**  
boarding and indexing of documents

**5.1M**  
outbound and inbound calls for default



# Mortgage Platforms



Quality Control platform integrated with Intelligent Document Processing | 20X faster Quality Control

- Servicing Compliance
- ~1950 CFPB, GSE, & State rules
- HMDA QC
- Servicing Ownership Transfer QC
- Payment Processing Review
- Originations Compliance
- Pre-Funding & Closing QC
- Post Close Review
- Pre-Purchase QC
- Initial File Quality Review



Property Tax Servicing Platform | 99.999% accuracy in payment processing

- Search and Set Up
- Escrow Tax Reporting
- Non Escrow Tax Reporting
- Tax Payment Process
- RETS Web



A processing and underwriting support solution | 65% improved UW efficiency

- Data Validation
- Third Party Ordering
- Asset Review
- Collateral Review
- Credit Review
- Data Review
- Income Analysis
- Risk Mitigation Report Analysis
- Disclosure Review
- Ratio Calculation and AUS
- Data and Analytics

**HELOC Ready**



# Mortgage Services

Supporting the complete mortgage value-chain | 45% reduced cost | 20% better pull-through  
20% lower servicing request cost

- Servicing - Boarding, account maintenance, payment, escrow management, lien release, loss mitigation and default
- Origination Services - Processing administrative and pre-underwriting support, closing and funding, post closing and compliance
- Intelligent Staffing - Reduce staffing costs, gain staff flexibility high skilled onshore and offshore team

# Case Study

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

[Read Case Study](#)



Copasys automation for 20X quicker review of payments at 50% lower cost in mortgage servicing

[Read Case Study](#)



Achieving 99.999% accuracy in commercial tax payment processing at 20% lower cost using RETS

[Read Case Study](#)



14% improvement in underwriting quality while reducing costs

[Read Case Study](#)



60% lower operating cost and 25% quicker clear to close using LoanAccel for mortgage underwriting support

[Read Case Study](#)



# About Coforge Business Process Solutions

Coforge is a global digital services and solutions provider, that enables its clients to transform at the intersect of domain expertise and emerging technologies to achieve real-world business impact. Coforge leads with its product engineering approach and leverages Cloud, Data, Integration and Automation technologies to transform client businesses into intelligent, high growth enterprises.

Coforge Business Process Solutions (Coforge BPS) offers services as well as digital platform solutions to its clients in 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.

We help organizations deliver:

### Transformation

- 12 digital platform solutions
- 600+ business processes

### Cost reduction & efficiency

- Seamless automation
- Intelligent staffing

### Strong compliance

- 100% adherence to regulatory and business requirements
- 100% coverage with faster QC

### Scalability

- 21,000 professionals
- 7,000+ dedicated to BPS
- 0.5B transactions annually

### Business Growth

- Deep domain expertise with over 20+ years of industry experience

### Flawless execution

- 100% commitment to SLAs
- 99% transaction accuracy

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 & Financial Services

 Mortgage, Title Insurance & Property Tax

 Insurance

 Travel, Transport & Hospitality

  
An enterprise-wide automated platform for QC and Regulatory Compliance

  
Pre-Underwriting Support Solution

  
Real Estate Tax Servicing Platform

  
Property Title Search platform

  
Property Tax Platform



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