



40% lower cost of servicing
and default functions

.....
20x faster QC to manage
compliance

.....
Exceeding borrower expectations

Enhancing your **servicing and default operations**
with an efficient suite of solutions.



Mortgage Servicing and Default Support Solutions

A suite of solutions that helps mortgage servicers rapidly build operational and risk management readiness to ensure better borrower support.

Servicing Support



Business Value

- Streamline operations and address capacity with Business Process Management solutions**
 - End-to-end servicing and default across front, middle and back office
 - Reduce TCO by 40%
- Enhanced compliance, QC & risk management Digital Platforms**
 - RegTech: An enterprise-wide automated platform for QC and Regulatory Compliance
20X faster testing, 100% sampling coverage
 - Real Estate Tax Service platform
99.999% accuracy in tax payment processing
- Enhanced operational productivity and agility Intelligent Automation**
 - RPA, AI, NLP, Machine Learning, Machine Vision, Automated Data Ingestion and intelligent onboarding systems
- Superior customer experience Omnichannel contact center**
 - 24x7 contact center operations
 - Self-care options and data analytics
- Portfolio risk segmentation and analytics Data & Analytics solutions**
 - Data quality, master data management & governance, predictive analytics, cognitive & analytics blueprinting

Servicing Solutions

- New loan set-up**
 - NLSU
 - Special loans – ARM review and setup
- Payment Processing**
 - Applying payments
 - Payment processing
 - Exception processing
 - Misapplied/ unapplied payments
 - Check return
 - Accounting/ reconciliation
 - Investor reporting
- Pay Off Processing**
 - Pay off quotes
 - Lien release
- Escrow Administration**
 - Escrow line –tax and insurance line set up
 - Escrow analysis
 - Escrow management - tax research, tax payment, insurance management
- Customer Support**
 - Welcome call
 - customer enquiries and research
 - Email / chat support
 - Ancillary activities



Default Solutions

**Loss Mitigation:**

Early intervention & collections | Initial file intake | Processing & Underwriting | Loan modification short sale & deed in lieu | Repayment plans payment monitoring | Call quality monitoring / FCI | Tax & HOA
Valuations: ordering & review of AVM | property condition report & BPO | Borrower – document chase

Loan Modification:

File intake, setup & processing | Borrower – document chase | Loan modification underwriting | Document preparation
Property reports - current owner search, two owner search, full search, foreclosure information report | TSG report
Closing & booking

Collections:

Early to mid-stage collections for all types of mortgage loans auto & instalment loans credit & debit card payments and HELOC | Back Office Support | Skip tracing | Telephone Consumer Protection Act | Collection Strategy Consulting

REO back office support:

Property reservation setup (initial) | Preservation work order reviews (initial & recurring) | Invoice reviews & approval | HOA curative & processing

QA & QC:

Quality review on decision taken for approval denial and closure process for loss mitigation workout requests (short sale, deed in lieu, forbearance and repayment plans)

Bankruptcy back office support:

Bankruptcy setup and referral | POC/MFR/Supps preparation | Review plan and file objections | Monitor CH 13 payments (pre and post-petition payments) | Reviewing affidavits and declarations | Preparation of chapter 7 Reaffirmation agreements | Review notice of default | Monitoring bankruptcy cases for discharge & dismissals
Invoice management

Foreclosure back office support:

Pre-foreclosure checks & FC referral | First legal and follow up monitoring | Reinstatement, payoff, Judgment and bid preparations | Foreclosure pre-sale reviews | FC timeline reviews | Invoice management | Claims preparation and filing

Servicing & Default Support

**Digital Platforms****RegTech & Automated QC Platform**

- Quality checks across all three lines of defense
- Insights to external auditors and regulators
- Data Analytics and reporting

Real Estate Tax Service platform

- Centralized online platform for customer service, reporting & risk analysis for property tax servicing
- Real-time chat & personalized customer contact services

**Omnichannel Contact Center**

- Early & Mid-stage Collections: Outbound & Inbound Call Servicing, Digital Channel Delivery, Chat Servicing, Predictive dialing, Skip Tracing, TCPA Auto & Manual Dialing
- Back Office Support: Collection agency call monitoring
- Collection Strategy Consulting: Assessment & recalibration of existing strategy & implementing the right fit channels

**Intelligent Automation**

Front Office: Digital Onboarding: Smart Onboarding | NLP/Chabot automated workflows
Middle Office: Customer 360-degree view | Rules engine and Data Analytics, Fraud detection
Back Office: Integration | RPA, NLP, Optical Character Recognition, Bar- Codes/QR codes and Intelligent Routing
 Process transformation

**Data and Analytics**

Data Integration | Data Quality | Master Data Management | Data Governance | Business Intelligence
Data Warehousing Implementation | Predictive Analytics solutions | AI based Data Ingestion | Cognitive & Analytics Blueprinting

Case Studies

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

[Read Case Study](#)

100% Adherence to Regulation X in Mortgage Loss Mitigation for a mortgage servicer

[Read Case Study](#)

94% cure rate & 87% collections on 'promise to pay' on mortgage & consumer loans

[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

Effective business outcomes

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

Flawless execution

- 100% commitment to SLAs
- 99% transaction accuracy

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

Strong compliance

- 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 & Financial Services

Mortgage, Title Insurance & Property Tax

Insurance

Travel, Transport & Hospitality

COPASYS
An enterprise-wide automated platform for QC and Regulatory Compliance

LoanAccel
Pre-Underwriting Support Solution

RETS
Real Estate Tax Servicing Platform

SMART PROP
Property Title Search platform

SmartTrak
Property Tax Platform



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