

## Digital Risk Mortgage Services®

Digital Risk Mortgage Services® provides seamless solutions to help reduce the cost to originate, improve loan performance, and expand operational capacity. Full or component-based turnkey services include processing, underwriting, and closing functions structured to create efficiencies, cement customer relationships, and deliver compliant, quality loans to the market.

Flexible processes allow work to be conducted within our client's Loan Operating Systems (LOS), wrapped and enhanced by our proprietary LUSY 3.0 platform, which incorporates client-specified guidelines, rules, workflow and tracking functionality. In addition to customized reporting, we provide complete loan insight, transparency and communication throughout the entire process.

## End-To-End Solutions



### SETUP

- Document management (data entry, scanning, indexing)
- 3rd party ordering and follow-up (VOE, 4506-T, evidence of insurance, appraisal and title vendors)
- Compliance validation

#### Call Center

- Provide customer assistance (questions, application status during client business hours)
- Foster customer perception of one contact/one team



### PROCESSING

- Main point of contact for the customer and MLO
- Handle income verification, approval conditions, clears appraisal and title issues
- Gather supporting documentation required to prepare the request for underwriting

#### With a focus on...

Exceeding Service Levels

Exceptional Borrower Experience

Actionable Business Intelligence

Rigorous Compliance

Continuous Process Improvement



### UNDERWRITING

- Understand and review customer's credit, collateral and ability to repay
- Underwrite conforming/non-complex, non-conforming, complex income such as self employed
- Handle exceptions/waivers



### CLOSING

- Schedule closings, reviews final terms and conditions and confirms fund transfers
- Obtain internal and external contingency payoff amounts for liens, installment loans and credit cards
- Handle pay-offs and disbursement of funds

## Advantages

- In-house Licensing Experts
- SAFE licensed and able to globally fulfill loans
- Customer Contact Analytics & Customer Experience Management
- Consultative, Innovative & Redesign Training Partnership
- Reduce cost to originate, improve loan performance, & expand operational capacity immediately
- Differentiated Service & Delivery Partnering Models
- Work-flow Accelerator
- Comprehensive, customized business intelligence