

i-flex BPO's Mortgage Center of Excellence

i-flex BPO, a leader in financial services outsourcing, is currently offshoring more mortgage processes than any other organization in the industry. Our Mortgage Center of Excellence (CoE) has been **rated as the No.1 Outsourcing Services Provider to the mortgage banking industry by The Black Book of Outsourcing (2006)**.

Our service offerings span across acquisition and origination, post-closing and servicing functions. The servicing function

includes back-office and call center facilities. i-flex BPO's specialized default management services comprise a broad and comprehensive set of capabilities to enhance the operational effectiveness of residential mortgage servicers in areas such as:

- Early and late stage collections
- Assistance and recommendations for loss mitigation options
- Skip tracing
- Foreclosure sale and legal actions

i-flex BPO's comprehensive offering in the mortgage banking domain covers:

Origination and Post Closing - Back-Office
<ul style="list-style-type: none"> • 1003/Loan Application Processing • Ordering Vendor Services (Credit, Title, Deed) • Verification of Employment • Property Verification • Appraisal Review • Initial Disclosures • Underwriting - Review and Full Decisioning • Conditions Review • Ordering Hazard Insurance • Closing-Drawing Loans Documents • Wiring Review and Finalization • HUD1 Review and Finalization • Pre-funding Review • Funding • Good Bye Letter and Correspondence • Recording Info Update • MERS Registration • Post Fund QA (Post Closing) • Deed of Trust and Title Policy Verification • HMDA Audit • Purchase Clearance (Post Closing) • Shipping Investor Documents and Audit (Post Closing) • Tape Cracking • AVM/BPO
Origination Processes - Voice
<ul style="list-style-type: none"> • Taking 1003/Loan Applications over phone • Lead Screening and Outbound Calling

Servicing Processes - Back-Office
<ul style="list-style-type: none"> • New Loan Audit • Payoffs Processing • Loss Mitigation - Repayment Plan Processing • Foreclosure • Data Integrity Audit • Escrow Processing • Mortgage Recoverable Reconciliation • Loan Document Verification for Investor Review • Junior Lien • Cashiering • Reconveyance/Lien Release • Hazard Insurance Tracking • Customer Service Research • Bankruptcy
Servicing Processes - Voice
<ul style="list-style-type: none"> • Customer Service • Welcome Calls • Premium Obtainment • Early Stage Collections • Late Stage Collections • Loss Mitigation Call Management • Skip Tracing

i-flex BPO offers you the following benefits:

- Platform-based service offerings
- Complex process management capabilities driven by strong mortgage expertise
- Variable cost model, minimizing upfront investments by customers
- 30 to 50 percent cost savings
- Best shores global delivery model
- Capability to deliver out of multiple jurisdictions and operate near shore centers
- Fully hosted, globally deployed, integrated workflow
- Manufacturing like work center and task visibility

The one-stop shop for outsourcing in banking, financial services and insurance domain

Connect with us: USA

Arin Brahma

17682 Mitchell North, Suite 201 Irvine, CA 92614
 Phone: 949-250-1445 (ext 230) Mobile: 949-302-1030
 Email: arinb@iflexbpo.com

Connect with us: Europe

Sumit Sapra

Level 25, 40 Bank Street, Canary Wharf, London, United Kingdom
 Direct: +44(0) 207 531 0985 Mobile: +44(0) 791 277 1336
 Email: sumit.sapra@iflexbpo.com