



## ABOUT THE CLIENT

US-based mortgage company, providing mortgage origination, processing, closing, and servicing for residential loan products.

## CLIENT CHALLENGE

The client needed an unconventional partner to transform and operate their end-to-end management of their mortgage process. Furthermore, the client's mortgage process needed optimization as each stage of loan processing operated as a standalone process, and the client was not able to service or close loans as quickly as necessary, negatively impacting CSAT scores, customer churn, and revenue.

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## THE SUTHERLAND TRANSFORMATION

Sutherland demonstrated exceptional depth and achievement in customer management across a broad range of services and verticals, including technology, retail, banking, and financial services. Most importantly, Sutherland demonstrated a willingness to bring a specific and customized solution to completely transform the client's mortgage process. The client was confident with Sutherland's ability to deliver, given strong domain expertise in mortgage processing.

The engagement involves the following discrete processes:

- Document Review Center: Sutherland handled a complete loan file on the back-end, from the time the customer sent in a signed application package until the mortgage was approved for credit and was ready to be sent to closing. Further, Sutherland consultants contacted third parties such as employers, banks, or insurance companies to obtain various documents that are critical to the loan. Agents reviewed all credit, income, asset, and property related documentation obtained from third parties or from the customer to clear conditions required for the loan approval process. This process later evolved to traditional underwriting services.
- Manage requests from client loan processors to edit/alter information in the loan origination system relating to the interest rates and discount points based on certain business decisions or special conditions being offered to the customer.
- Follow-up with property appraisers on appraisals that are due to complete transactions.
- Contact homeowners' association to validate that a project designated to be a condominium meets the guidelines for loan approval.
- Review Truth in Lending documents and preparation of loan documents for closing.
- Multi-channel customer and technical support for customers requiring access to their existing loans through the client's website.
- Deployment of consulting resources and domain experts to design the updated version of each internal client process.
- Deployed service delivery leadership team consisting of individuals with an average of 17 years of experience in the mortgage industry who were readily able to identify, recruit, and train appropriately profiled team managers and consultants.
- Developed advanced middleware applications which were pivotal to the overall success as they allowed the client to continue using their own platforms but enabled Sutherland to use its proprietary tools and methodologies.

## PARTNERSHIP RESULTS

By transforming many critical processes, the client gained:

 **50% cost reduction of the loan origination process**

 **Increased revenue through scalable operations**

 **Improved turnaround times**

 **Enhanced security in a highly regulated business environment**

**End-to-end Mortgage Fulfillment  
Loan Origination  
Customer Experience**

For more information on how we can help you transform your processes, visit us at [www.sutherlandglobal.com](http://www.sutherlandglobal.com), email us at [sales@sutherlandglobal.com](mailto:sales@sutherlandglobal.com), or call 1-800-388-4557 ext. 6123.

As a process transformation company, Sutherland rethinks and rebuilds processes for the digital age by combining the speed and insight of design thinking with the scale and accuracy of data analytics. We have been helping customers across industries from financial services to healthcare, achieve greater agility through transformed and automated customer experiences for over 30 years. Headquartered in Rochester, N.Y., Sutherland employs thousands of professionals spanning 19 countries around the world.

