




Empowering Digital Excellence Across the Mortgage Journey with TRUST


 80+
clients

 8000+
employees

 35%
licensed
associates

 \$45Bn+
loans
originated

 10Mn+
loans
serviced

 Fully complaint to
serve (licensed in
all **52 jurisdiction**
in US, PR and DC)

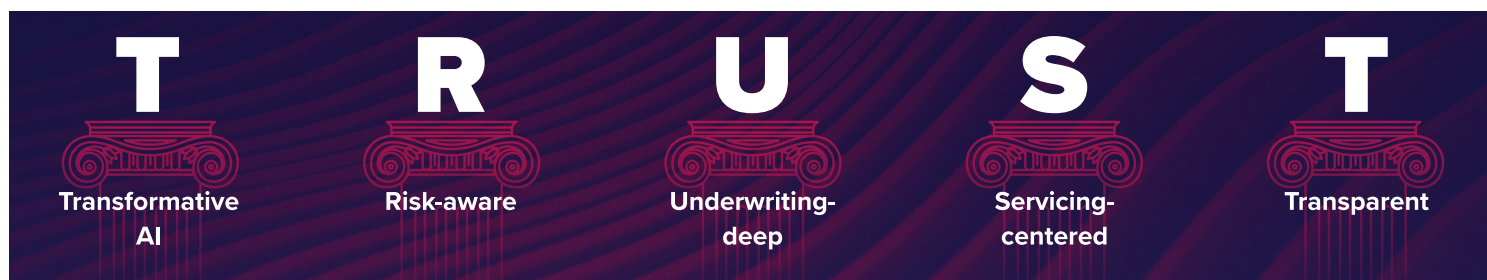
Sutherland is fully licensed, end-to-end mortgage transformation partner for leading banks, lenders, and servicers. With over 20 years of experience across origination, servicing, and capital markets, we enable our clients to achieve control, clarity, and confidence in every transaction—built on T.R.U.S.T.

Our core offerings include:

- AI-Powered Loan Origination
- Digital Mortgage Operations
- Risk & Compliance Advisory
- Borrower Experience Solutions
- Third-Party Review Services
- Next-Gen Operating Models
- Legacy Modernization
- Automated QC & Audits

Built on T.R.U.S.T. – The Five Pillars of a Resilient Digital Mortgage Partnership

At Sutherland, we've reimagined what it means to deliver mortgage operations. Our proprietary T.R.U.S.T. framework is built to help lenders operate with control, clarity, and confidence — across origination, underwriting, servicing, and capital markets.



T.R.U.S.T. is not just our framework — it's our operating system for the modern mortgage enterprise.

Optimization Outcomes Delivered

35%+

Reduction in
Origination Costs

30-50%

Automation
for STP

50-75%

Digitization @ Source
[AI/ML Solution]

30%

Deflected Rate For
Loan Servicing Calls

52%

Reduction in
Handling Time

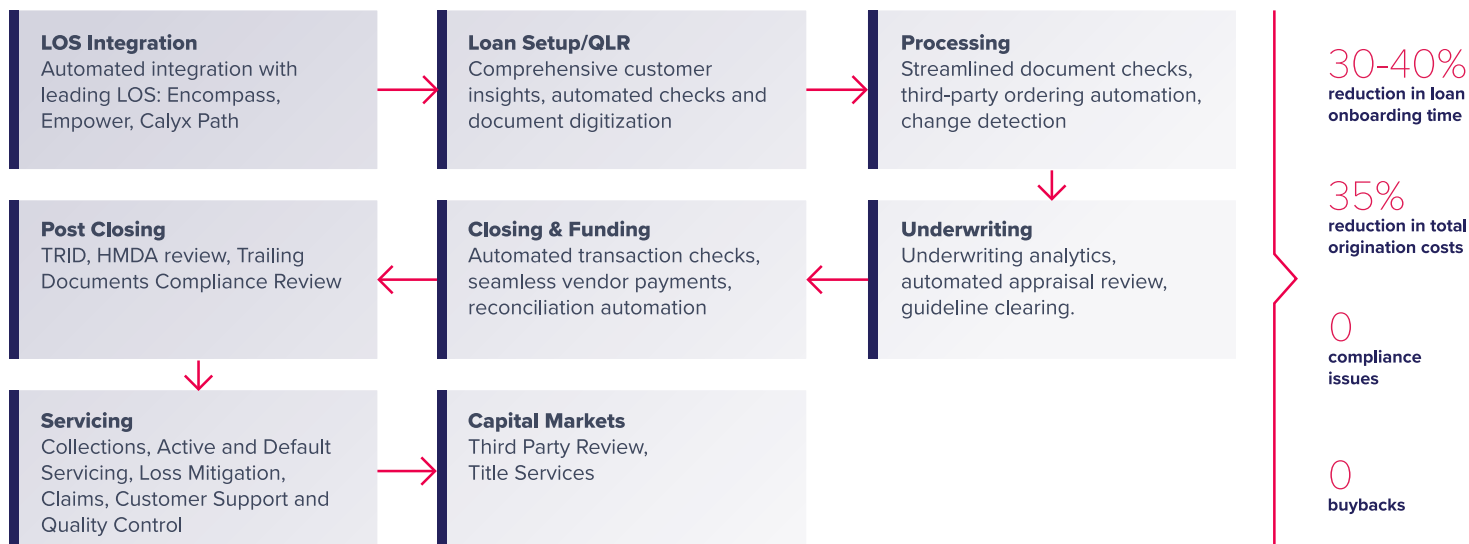
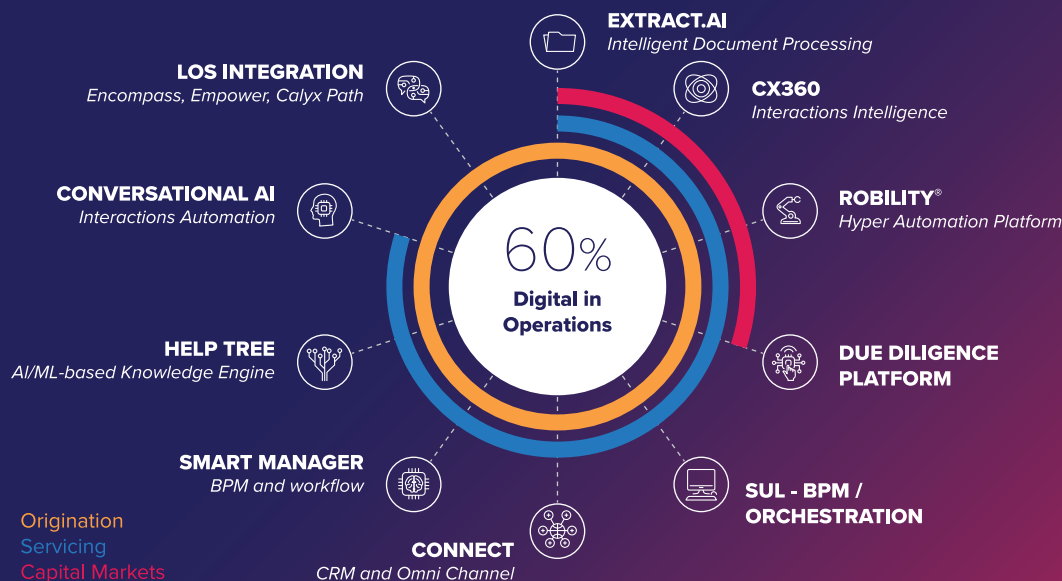
80
Client NPS

Our clients are referenceable. They rate us highly because we are...

- reliable and flexible
- deliver quality service
- transparent
- create continuous value
- bring digital solutions to the forefront
- outcome focused
- *diversified global presence, delivering local support and resiliency, digital expert talent pool, co-located with operations driving value*

Our Digital and AI Ecosystem for The Mortgage Industry

Digital Disruption in Mortgages: Maximizing Efficiency with Hyper-automation, Analytics, and Intuitive UX/CX



Empowering Mortgages through Digital Innovation across End to End Mortgage Operations.

Artificial Intelligence. Automation. Cloud Engineering. Advanced Analytics.
For Enterprises, these are key factors of success. For us, they're our core expertise.

We work with global iconic brands. We bring them a unique value proposition through market-leading technologies and business process excellence. At the heart of it all is Digital Engineering Services – the foundation that powers rapid innovation and scalable business transformation.

We've created 363 unique and independent inventions, 250 of which are AI-based and rolled up under several patent grants in critical technologies. Leveraging our advanced products and platforms, we drive digital transformation at scale, optimize critical business operations, reinvent experiences, and pioneer new solutions, all provided through a seamless "as-a-service" model.

For each company, we provide new keys for their businesses, the people they work with, and the customers they serve. With proven strategies and agile execution, we don't just enable change — we engineer digital outcomes.

