

A photograph of two men in business attire. The man in the foreground, with a beard and wearing a blue blazer over a white shirt, is looking down at a document. The man in the background, wearing a light blue shirt, is also looking at the document. The background is blurred, suggesting an office setting. A large, semi-transparent blue geometric shape is overlaid on the right side of the image.

Mortgage Processing Outsourcing Services

A Seamless Borrowing Experience

www.invensis.net

A Seamless Borrowing Experience

As a mortgage lender, you must provide a seamless and stress-free borrowing experience to your borrower, irrespective of the challenges you face. This is possible only when you are always on top of your process with full control over all those aspects of lending that determine a borrower's experience. However, staying on top of the process in the face of evolving industry challenges can be like climbing a slippery pole. Yet you need to be at your best to meet borrower expectations and turn them into ambassadors of your mortgage business.

As dedicated mortgage support service partners, we will assist you in meeting this goal with unfailing consistency. Our deep understanding of the mortgage process will weave efficiency into the very core of your operations. We will combine our experience in plugging gaps, straightening kinks, and eliminating hitches to deliver the right experience to your borrowers.

About Invensis

Invensis is a specialized service provider in the domain of mortgage processing. With over 22 years of expertise in the field, we have emerged as a comprehensive solution provider for end-to-end mortgage processing services. Our deep understanding of mortgage processes enables us to tailor solutions that fit your requirements perfectly. We have a team of professional loan processors, underwriters, and compliance experts who work together to ensure a seamless and hassle-free experience for borrowers. Our service range includes loan origination, loan processing, underwriting, quality control, and closing and post-closing loans efficiently.



How We Streamline Mortgage Processing Services for You

Our aim is to provide invaluable support to businesses, streamlining and enhancing the intricate mortgage process. We take charge of various pivotal facets of the mortgage application and approval journey, including but not limited to credit checks, document verification and underwriting.

Our mortgage processing support service starts with document collation and validation. We meticulously examine applicant data, check credit profiles comprehensively, and ensure the completeness of all necessary documents. We follow this holistic approach to establish a strong foundation for the rest of the mortgage process.

Our underwriting support process is designed to assist underwriters in carrying out in-depth risk assessments. We assist underwriters in carrying

out a second round of review based on specific underwriting requirements. We assist them in executing tasks associated with adherence to lending guidelines and evaluating risk assessment models.

During the closing process, our experts play a crucial role in gathering and preparing the closing documents. They diligently verify the accuracy of the information and flag inconsistencies, if any, for necessary corrections. Once the closing phase is completed, we prepare you for the post-closing stage. We carry out additional requirement checks, index documents, and gather all the necessary documents to meet regulatory compliance. Our end-to-end process is driven by great attention to detail, which lends efficiency and reliability to the loan closure process.



How We Position You For Best Outcomes



Skilled Professionals

Our core strength lies in a team of seasoned mortgage experts who possess extensive expertise in loan processing, underwriting, quality control, and compliance. We harness their profound knowledge to guide our clients through the intricacies of regulatory challenges, ensuring a seamless experience.

We review the underwritten documents for accuracy and flag inconsistency, if any, for corrections.



Effective Document Management

Our team excels in organizing and managing a vast array of mortgage documents, including application forms, credit reports, financial statements, and property appraisals. They ensure the secure storage and retrieval of critical information, reducing the risk of lost or misplaced documents.



Compliance Management Assurance

We keep a vigilant eye on all aspects of the mortgage process, adhering to local, state, and federal laws and changing regulations. This minimizes legal risks for lending institutions.



Customer Support

Our mortgage processing solution ensures a high level of customer support, assisting applicants throughout the mortgage application journey. They address queries, provide updates, and ensure a positive customer experience, which is crucial for building trust and loyalty.

Our Strategic Mortgage Processing Services

Checklist Driven Document Collection & Validation Process

Our expert team gathers your financial information and initiates the mortgage process. From there, our efficient loan processing ensures a smooth transition, guiding your application to final approval.

Loan Origination & Loan Processing

- Validate 1003 Application Form
- Verify Title Information
- Review Appraisal Reports
- Confirm Signed and Dated Disclosures

We're with You Every Step of the Way

- Application intake and initial documentation review
- Verification of all financial documents and statements
- Compliance checks to meet regulatory requirements
- Quality control checks and document storage



Giving an Edge to Underwriting Process

We go for an in-depth analysis of an applicant's financial status, credit history, and property valuation to determine their eligibility and risk level. Our professionals extend their support to evaluate the applicant's ability to repay the loan and assess compliance with lending guidelines and regulations, ensuring responsible and secure lending practices.

Loan Underwriting

- Credit Report Check
- Income Calculation for Borrowers (Wage Earners & Self-Employed)
- Loan Eligibility Assessment
- Loan Approval or Rejection Based on Guidelines

The Key to Mortgage Processing

- Risk assessment
- Income & asset verification
- Conditions and stipulations
- Documentation review



Multiple Reviews to Plug Mistakes

Our team ensures accuracy, consistency, and compliance throughout the entire loan origination journey through this meticulous process. It involves thorough document reviews, verification of financial data, and adherence to regulatory standards, ultimately minimizing errors and risks. Quality control safeguards both lenders and borrowers, contributing to a smooth, secure, and reliable mortgage process.

Quality Control (QC)

- Thorough QC on Loan Documentation
- Error Identification and Resolution
- Compliance Verification

Elevating Quality with Every Step

- Accuracy and completeness of all documentation
- Authenticity and stability of income and assets
- Monitor and enhance the applicant's experience by providing clear communication

The Finishing Line

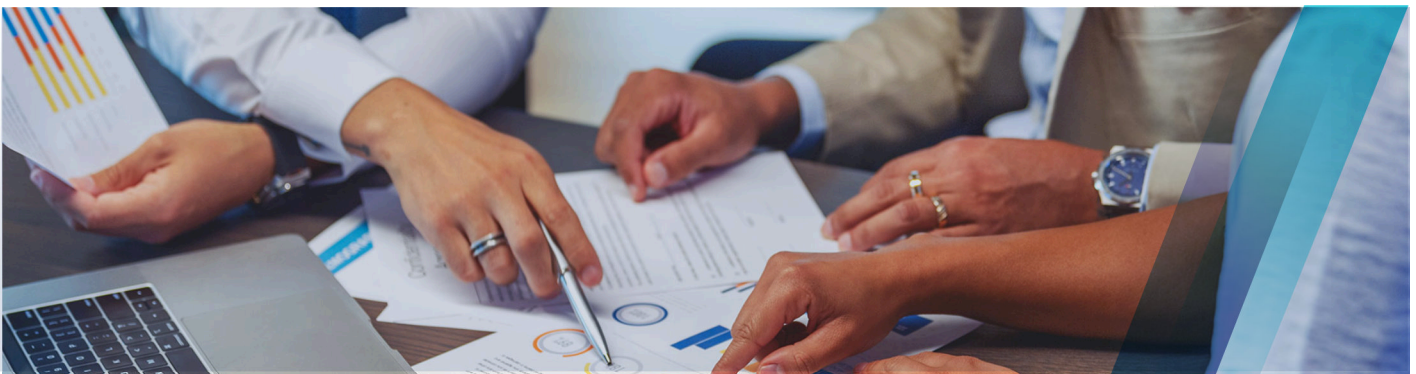
We focus on ensuring that all documentation is complete, accurate, and compliant with lending regulations. Also, we safeguard the interests of lenders by confirming the fulfillment of all contractual obligations. It's the final, meticulous check to secure a successful and worry-free transition.

Post-closing

- Post-Funding Loan Monitoring
- Additional Requirement Check
- Outstanding Item Resolution and Verification

The Final Chapter in Mortgage Processing

- Funding confirmation
- Recordation
- Compliance check
- Insurance confirmation
- Final reporting



Objectives

- Promote Efficiency and Precision
- Maintain Timeliness and Accuracy
- Ensure Scalability & Flexibility
- Maintain Regulatory Compliance
- Safeguard Sensitive Mortgage Data

Traits

Precision - Accurate & Detail-Oriented

Efficiency - Streamlined & Timely Solutions

Reliability - Trustworthy & Consistent

Accessibility - User-Friendly & Approachable

Security - Confidential & Compliance-Oriented

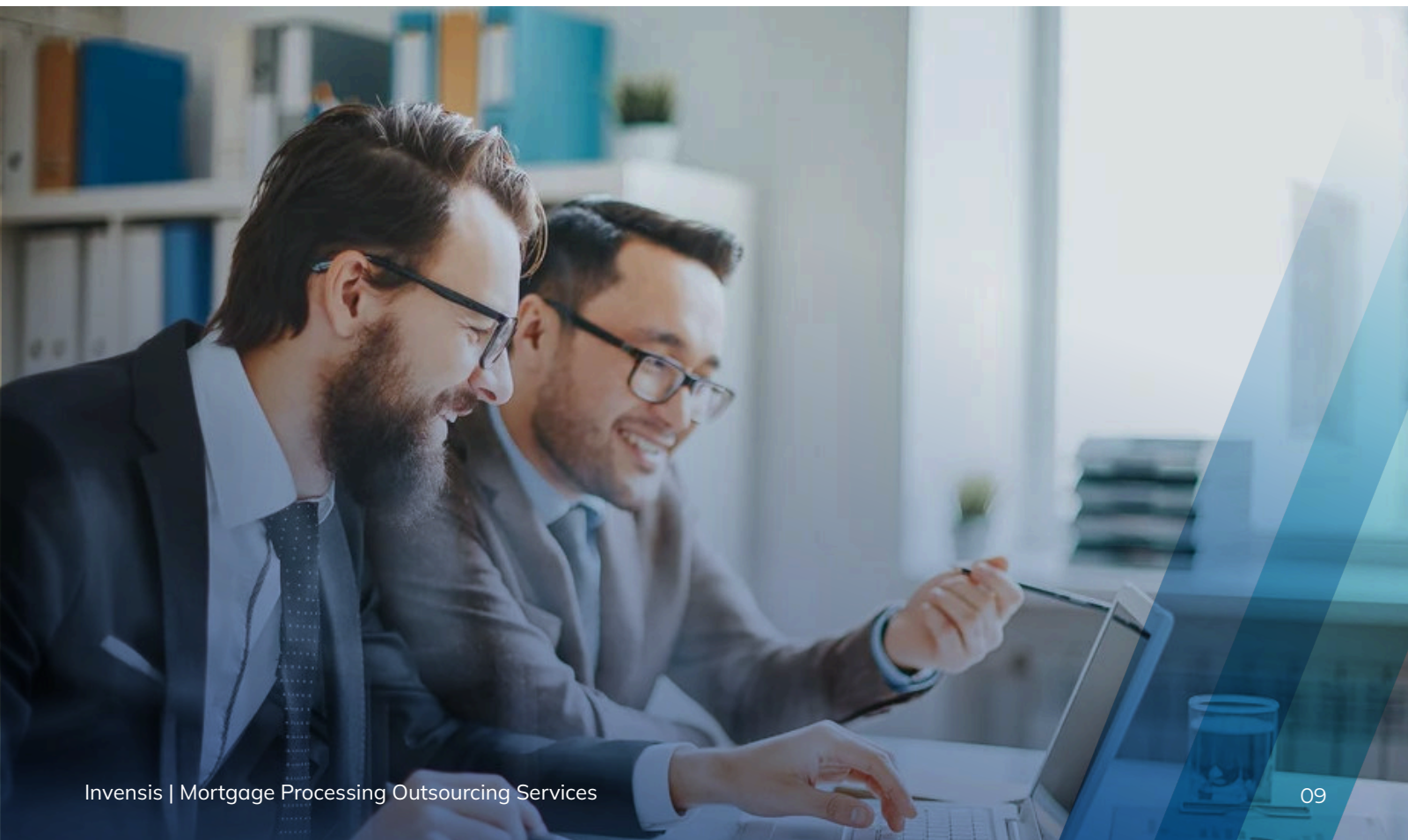
Why Invensis?

With over 20 years of commitment to excellence, Invensis has established itself as a trusted partner in the mortgage processing outsourcing industry, serving businesses worldwide. We draw strength from this extensive experience to support the diverse needs of lenders, brokers, and credit unions. Every mortgage solution designed for your needs comes through this wealth of experience, which is why we tailor solutions specific to your processing needs.

The unique thing about our custom solution is that it factors in all that is critical to your mortgage businesses' sustainability - optimized time management, reduced downtime, zero revenue loss, and great borrower experience. When you delegate all these critical requirements to us, we make sure you have the peace of mind to stay focussed on growing your business.

What makes us different?

- Customized solutions for specific business needs
- Seasoned professionals with expertise
- Well developed process to expedite closures
- Flexible services catering to unique requirements
- Guaranteed Consistency and Timeliness





Invensis

About Invensis:

Invensis is an ISO 27001:2013 & ISO 9001:2015 certified IT, Business Consulting, and Outsourcing Services headquartered in Bangalore. The company was set up in 2000 to build and sustain business relationships with competence, integrity, and dependability. During this span of 22 years, we have served over 1000 global clients supporting them across diverse domains, including custom brokerage, finance, accounting, factoring, insurance claims processing, risk reinsurance management, data analytics, etc. In 2015, Gartner recognized us as a Global Vendor for Freight Payment Solutions. Today, we are driven by over 5000 skilled professionals ably supported by modern-day infrastructure and highly advanced & secure VPN technology.

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Invensis snapshot:

- 22+ years of experience
- 12+ service verticals
- 5000+ trained professionals
- ISO 27001:2013 & ISO 9001:2015 certified
- Multiple delivery centers
- 1000+ clients served around the world

Reach us 24/7



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