

Mortgage Services

Oracle Financial Services BPO's comprehensive end-to-end mortgage services are designed to equip mortgage bankers to deal effectively with fluctuating business volumes, increasing borrower default rates, competitive pressures, heightened fraud risk, regulatory pressures, mounting scrutiny from rating agencies and shrinking margins. A leader in the mortgage process outsourcing space, Oracle Financial Services BPO has been helping mortgage lenders for ten years to reduce the turn-around-time of their resource-intensive functions while gaining efficiencies, reducing costs and allowing complete focus on revenue generation.

WHY ORACLE FINANCIAL SERVICES BPO

With the rapid change in technology and customer needs, mortgage lenders are focusing on delivering better performance by using latest technology like Artificial Intelligence, and a viable cost structure in operational processes starting from Origination – Post Closing – Servicing. Our objective is to reduce the processing cycle time, increase productivity and cost reduction.

Our flexible engagement model allows companies to choose between outsourcing all or portions of the loan process to access the benefits of speed, scale and savings.

OUR SERVICES

Our services use a combination of behavioral modeling, business rules management and optimization to manage distressed portfolios both at the portfolio level and at the individual loan level based upon an optimization methodology. This methodology provides financial lift over rules-based decision. Our dynamic reporting tools help our clients manage their

Key Features

- Singular focus on Financial Services Industry
- Complex process management capability - best shores delivery model
- Deep knowledge leading to faster ramp up time and lower investment
- Our outsourcing services helps you convert your fixed costs into variable costs

portfolio effectively hence retaining customers and improving recovery rates, cost-effectively.

Our best-shores model helps shorten cycle times and enables you to render 24*7 borrower support hence allowing increased focus on borrower intervention.

Processing Capabilities: Oracle Financial Services BPO processing services cover:

- New Loan Set up
- Data Entry
- Escrow Analysis
- Premium Obtainment
- Exception Handling
- Underwriting
- Tax Processing
- Accounting
- Audit & Risk Management
- Quality Check

Servicing BPO: Oracle Financial Services BPO provides unparalleled customer service support and back-office support for each step in the loan servicing cycle to allow you to focus on your business-critical functions. Our team works as an extension of your servicing division to help enhance customer satisfaction levels by combining best-shores delivery capability for 24*7 customer support with strong six-sigma methodology for continuous process efficiency improvement.

Default Management BPO: Mitigating the risk of defaults, foreclosures and benefitting client with constant quality checks and reviews. We provide services like

- Delinquency Monitoring
- Loan Modification
- Skip Tracing
- Bankruptcy Processing
- Loss Mitigation
- HAMP Modification
- Collections (Early & Late Sta
- Foreclosure Processing

Key Business Benefits

- Managed 60+ processes
- Process improvement using Six Sigma
- Highly evolved BPO risk management model
- Outsourcing Enablement Services

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