



Suma Soft's BPO Services Brochure For Mortgage Industry



Overview:

Suma Soft's Mortgage Loan Processing services has been assisting Mortgage Lenders to efficiently accomplish mortgage origination, processing and underwriting. Suma Soft has developed a tested and proven integrated mortgage loan origination process that ensures collection, organization, and evaluation of required documents.

Suma Soft puts in place a scalable processing team that consists of processing associates with extensive training on mortgage processing. The staffing plan is tailored to meet the seasonal peaks.

"Our services have helped clients with better cost-control and improve their SLAs."

Detailed Mortgage Services:

Document Compliance Review:



Reviewing of loan documents such as 1003 & 1008, W2s, pay stubs, GFE, TIL etc. and ensuring that all necessary documentation are completed and available in the loan file as required by the loan program, state and federal regulations.

Obtain Supporting Documentation:



Collection of supporting documents such as bank statements, escrow documents, divorce decrees, child support documents, etc. to satisfy underwriting conditions. Ordering homeowner insurance, flood certificate/insurance, VA and FHA case numbers as per the requirements of the loan.

Credit Scoring:



Doing accurate and detailed credit check of the borrower, obtaining credit reports and checking credit history, looking for existing loans & mortgages (with MERS), any payment defaults and other related credit information.

Appraisal Ordering:



Contacting approved and licensed appraisers and ordering the appropriate kind of appraisal based on property location and property type.

Borrower Verification:



Verification of the borrower's credentials, by performing exhaustive verification checks on all submitted documentation, as well as for employment (VoE), mortgages (VoM), deposit (VoD).

Loan Underwriting:



We provide comprehensive and quality underwriting process that includes keeping the mortgage related information confidential, assuring security and recommending any risk involved.

Post-closing Audit:



Taking care of all the intricacies involved, our experts conduct a thorough review of the loan documents after

Suma Soft's Value Proposition:

◆ Domain Knowledge:

With mortgage and loan processing industry-specific knowledge and practical experience of more than 16 years, Suma Soft's team offers end-to-end mortgage processing, underwriting, closing, and risk management.

◆ 24x7 Support:

Suma Soft can provide BPO support to global clients 24x7. While you outsource your mortgage loan processing services to us you gain time to focus on your core competencies and foster better customer relationships.

◆ Industry leading TAT and Quality Benchmarks:

Mortgage Loan Origination Processing for USA allows mortgage lenders improve productivity and reduce the TAT for mortgage approval and processing.

Case Study

Suma Soft's offshore BPO delivery team helped a leading US-based full service mortgage lender to grow by 100% and reducing costs by over 40%.

Business Benefits Delivered...



Enhanced BPM delivered:

Mortgage Loan Processing services by Suma Soft helps clients to reduce the process hassles and increase efficiency at reduced costs.



Outperform industry-specific SLAs:

Our capabilities help clients scale-up their operations by deploying flexible offshore resources to meet day-to-day processing needs and automating systems at reduced TAT.



Enhanced Data Security:

Suma Soft's solutions keep the mortgage related information confidential, assuring security and risk management, thereby helping the client with better BPM.

Certificates

- Our operations are certified for ISO 9001:2008
- Quality management system and ISO 27001:2013 Information security management system.
- In addition to the above we have Payment Card Industry (PCI) data security standards (DSS) certification for our order processing platform.

Suma Soft Fact File:



16+ Years of
BPM Experience



ISO 27001:2013 Information Security
System Management (ISMS) Certified



Indian Computer Emergency Response Team
(CERT-In) Empanelled IT Security Auditor



Industry
Verticals Catered to



ISO 9001:2008 Quality Management
Systems (QMS) Certified



Standardisation Testing & Quality Certification (STQC)
Empanelled Testing Company

Global Clientele



Contact Suma Soft

For more information on how Suma Soft can deliver superior services to your end-customers & maximize their satisfaction with your business, contact us today.

USA: Texas

7880 San Felipe St,
Suite120, Houston,
TX - 77063-1647

Canada: Toronto

4216, Sugarbush
Road, Mississauga,
Toronto, ON - L5B2X7

India

Suma Soft Pvt. Ltd., "SumaCenter",
2nd Floor, Opp. Himali Society, Erandwane,
Pune, Maharashtra - 411004

Reach Us 24x7

For USA:

+1 281 764 1825
+1 281 468 7338

For Canada

+1 647 524 3808

For India

+91 8380 012 468
+91 20 4013 0400