



Servicing Solutions to meet the evolving demands of mortgage servicers

Rapidly advancing technologies, changing borrower expectations, and the blistering pace of digital transformation are making new demands of mortgage servicers.

The mortgage market is tougher than ever. Servicers looking to gain competitive advantage need holistic support across the mortgage lifecycle to enhance efficiencies and deliver an exceptional borrower experience.

This is where Sourcepoint comes in. Our comprehensive suite of Mortgage Servicing solutions combines industry leading servicing with a comprehensive set of licenses and next-gen technologies to reimagine the mortgage experience.

Up to 50%
cost savings

2.7M+
calls serviced
last 12 months

1,000's
of leads transferred
via Portfolio Retention

By the Numbers...

1,600+
associates
dedicated to
servicing

3,500+
total
associates

12
Global Operation
Centers, 7 US based



Sourcepoint: Your single source servicing solutions from loan boarding through lien release



Drive Digital Transformation



Reduce costs



Enhance borrower experience and boost retention

> Loan Boarding

Drive costs down, enhance efficiencies and strengthen quality

Leverage our mortgage domain experts coupled with automated technology solutions to reduce costs and increase efficiency:

- New loan setup
- Document Indexing & Tagging
- MERS Tracking
- Welcome Calls & Correspondence
- Corporate Advance Invoice Reconciliations
- Service Transfer Reconciliation

> Loan Administration

Reduce costs, streamline processes and create scale

Leverage our right-shore model to outsource Loan Administration functions to a dedicated team of mortgage professionals. The flexible and customizable model allows you to choose specific functions and the right mix of onshore, offshore or hybrid platforms to meet your individual business needs.

Our fully licensed associates across 12 Operation Centers in the US & India come with:

- 10+ years of BPM servicing experience
- MSP & Sagent expertise

> Omnichannel Contact Center & Collections

Reduce customer effort and optimize every customer interaction - save up to 20% while enabling digital communication channels for your borrowers

Tap into our robust and flexible global centers and omnichannel solutions to improve first contact resolution and reduce cost to serve and call volumes. Leverage our most comprehensive set of call center licenses and deliver a smart, positive customer experience through voice as well as digital channels:

- Voice
- Chat
- Email
- Text
- Social media
- Bilingual 24/7 support

Cashiering

- Exception Processing

Escrow administration

- MI & hazard insurance
- Tax monitoring and payment verification
- Invoice management & disbursements

Investor Accounting

Correspondence

- Inbound & outbound

Customer service

- Inbound & outbound
- Research requests

Borrower retention

- Lead generation
- Digital & voice

Collections management

- Early stage default

> Lien Release

Streamline document preparation, recording and reporting

Leverage our end-to-end services, robust processes and next-gen technologies. Sourcepoint helps:

- Research Public Records for Mortgage Verification or Assignments Chains.
- Manage orders and prepare documents using our proprietary platform.
- Sign and notarize documents.
- Record documents leveraging eRecording, whenever possible.
- Follow up on documents submitted for recording and provide weekly status reports.
- Return completed documents and data to Servicer upon completion.

Benefits

- Easily submit loan data in bulk or transactional data via API, bulk transfer or website
- Transition fixed expense to variable expense
- Decrease error rates & rejections
- Improve compliance & borrower satisfaction
- Ensure complete transparency & reporting across the lifecycle

> Quality Control & Compliance

Harness Sourcepoint's talented QC and compliance teams - mitigate regulatory and third-party risks

Sourcepoint experts across 12 global operating centers support custom as well as ad-hoc projects, in addition to providing the following services:

Quality Control

- Call Quality Monitoring (CQM)
- Data Integrity Audits
- ARM Audits

Compliance

- CFPB Mock Audits
- Change Management
- Subservicer / Counter Party Due Diligence

Leverage multi-dimensional insights to improve the customer experience.

Sourcepoint offers a range of CQM services to fit any need, ranging from baseline random call listening, customer surveys and efficiency metrics to advanced, 100% real-time monitoring.

DEVELOP A CQM PROGRAM

- Baseline Program

OPTIMIZE THE COST STRUCTURE

- Global BPO

CREATE A COMPETITIVE ADVANTAGE

- Advanced Analytics

> Digital Transformation

Transform into a digital-first business, elevate the borrower experience and reduce operating expenses

We help you assess areas ripe for digital transformation as well as identify tools and resources needed for transformation and ongoing support.

firstCustomer Intelligence (FCI)



Deploy Speech and Text analytics to gather rich customer insights.

- Identify opportunities to deflect calls to omnichannel and leverage digital channels more effectively.
- Capture and analyze customer interactions and emotional sentiment across channels such as voice, email, chat, text, social media and CSAT surveys to improve borrower experience.

firstChat

Leverage Chat and/or ChatBots to provide immediate support and feedback to client requests.

- May be used with internal resources or supported by Sourcepoint agents.
- Leverage in conjunction with other tools such as Email Bots, Social Listening, Voice and Analytics to create a holistic omnichannel experience.

Intelligent Automation

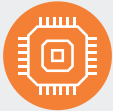
- Robotic Process Automation (RPA), Implementation & Monitoring Services across multiple RPA platforms
- Automate document classification and data extraction with proprietary ImageStacX platform leveraging OCR, Artificial Intelligence, Computer Vision & Machine Learning

The Sourcepoint Advantage



25+ years delivering market-leading solutions

We work with the biggest names in the US mortgage market and deliver superior results. We're fully licensed in 50 states plus DC, PR and VI.



Date-driven approach with cutting-edge technology

Stay ahead with next-gen solutions like our proprietary First Customer Intelligence (FCI) and emerging technologies such as Robotic Process Automation, AI, Machine Learning and Advanced Analytics to identify and resolve customer pain points and elevate the borrower experience.

Global centers for 24/7 omni-channel service



Create a unified experience across services—ranging from routine servicing through default servicing across channels, including call centers, web, chat, text and social media.

Sourcepoint is a premier provider of products and services to the U.S. mortgage industry. Backed by global delivery capabilities and a diverse talent pool, we deliver deep mortgage domain expertise across our solution set. Our domain experts incorporate industry best practices and cutting-edge technologies to deliver timely services and optimize quality and customer satisfaction. Our solutions help you reduce operational costs, improve efficiency and increase customer satisfaction, allowing you to focus on your core competencies. Our goal is to help you drive sustained success.

Learn more.

Visit: www.sourcepointmortgage.com/contact

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