

# Modern Mortgage Workflow Infrastructure Improves Customer Service

A top publicly traded consumer mortgage lender in Michigan offered poor service because of its aging technology. When customers inquired about their loan status, processors struggled to answer questions because they had limited visibility into where the loan actually was within the process. To turn things around, the lender needed a single view into loans and an automated process.

Our client partnered with us to:

1. Upgrade the legacy workflow infrastructure
2. Build business requirements and an implementation roadmap
3. Create a workflow design and prototype system that:
  - Interfaces to read loan property information from the LOS in real time
  - Triggers loan launch and trailing document processes from submitted documents, statuses in the LOS, etc.
  - Validates data entry
  - Has intuitive display forms
  - Provides individual and group work queues
  - Streamlines the search and retrieval of documents
  - Generates dashboard reports for real time operational monitoring
  - Has workflows for:
    - Underwriting, delegated underwriting audit and pre-screening
    - Funding and funding adjustments
    - Closing
    - FHA/PMI
    - Post-closing
    - Submission review
    - HUD review
    - Appraisal review
    - Underwriting internal control
    - Document image review
  - Provides system tools such as:
    - Business date calculation
    - Loan status bar
    - Required documents
    - Decision documents
    - Document bookmarks
    - Document manipulation
    - Configurable checklists
    - In-baskets
    - In-line reports