



BANKING, CARDS, PAYMENTS AND LENDING SOLUTIONS

AT A GLANCE

Extend EarlyResolution
Loss Mitigation to the
Borrower's Desktop

Automate Loan Workout
Guidance in Compliance
with Servicer's
Requirements

Reduce Time and
Expense Spent Chasing
Borrower Documents

Integrate into Loss
Mitigation Process for
Servicer Follow-up
Activities

EARLYRESOLUTION BORROWER PORTAL

Self-Service Workout Solutions

Keeping homeowners in their homes is only one of many challenges facing mortgage servicing companies. They must also maintain a portfolio that is in compliance on many fronts, including regulatory, credit risk and securitization. In an environment of rising delinquencies, correct application of effective collections, loss mitigation and foreclosure technologies can significantly improve default management operating results.

EarlyResolution® Borrower Portal is a Web-accessible portal that borrowers can use in concert with mortgage servicing companies, part of a suite of shared loan default management tools that improve loss mitigation process efficiency.

The EarlyResolution Borrower Portal provides:

- Unique workout options for borrowers through a web-based, self-service solution
- Reduced loss mitigation cycle time by permitting a direct upload of borrower documents to the servicer
- Real-time status updates for the borrower on the workout process
- Actionable call result information sent back to the servicer supporting follow-up loss mitigation activities
- A seamless user experience by allowing the bank to customize the Portal to match their website brand and style

About EarlyResolution

EarlyResolution is the collections and loss mitigation choice for more than 45 percent of the U.S. loan servicing market. Our clients are taking advantage of our software-as-a-service (SaaS) offering to reduce credit losses, increase efficiency even at high volumes, and stay current with Treasury, GSE and other regulatory guidance and best practices.

Contact us to learn more about the EarlyResolution suite of solutions.

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1-866-554-4CFT



Enable Borrower Participation Throughout the Process

Available through the servicer's website or as a standalone portal over the Internet through a secure login, the EarlyResolution Borrower Portal captures borrower contact information, reason for default, and financial information. A workout selection engine then automatically searches the servicer's loan portfolio compliance requirements and presents the borrower with unique and qualified workout options. The borrower can then review and accept a workout option returning collected data and the accepted workout terms directly to the servicer.

Because borrowers are able to use the system at their own pace, information gathered is more timely and accurate. Documents can be uploaded directly from the borrower to the servicer, significantly reducing overall cycle time. Using the Borrower Inquiry feature in the portal, borrowers can get real-time status updates into their workouts.

Customize and Streamline Default Management Processes

Configurable messages guide the borrower through the session. Banks can easily customize the Borrower Portal user interface to emulate the bank's website branding using the EarlyResolution portal style guide. By diverting borrower loss mitigation status inquiries to the Borrower Portal, servicers can reduce inbound call volumes.

Business rules management makes it easier for financial organizations to disseminate loan guidance and requirements to a broad mix of industry participants, including mortgage servicers, counseling agencies, third-party loss mitigation specialists and borrowers. Simply adjust parameters in EarlyResolution and business rules are leveraged across multiple channels.



About CeleritiFinTech

A leading innovator in global banking and payments systems CeleritiFinTech, a unit of DXC Technology, provides clients with end-to-end solutions and implementation strategies that meet immediate business needs while reducing cost, time and risk.

We are a thought-to-finish partner for financial services institutions, helping modernize channel, middle and back office environments while extending the useful life of, and capital investment in, current platforms. Our capabilities range from process automation, cloud migration and run-the-bank services, to delivering cutting-edge banking, payments and lending capabilities through the seamless integration of certified Fintech partners.

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