



KGiSL is a part of the \$750 million flagship KG Group of Companies. KGiSL is a Private Limited Company headquartered in Tamil Nadu in the southern part of India with more than a decade of experience in Business Process Outsourcing. KGiSL has diverse interests in Textile, Engineering, Finance, Healthcare, Education, Travel, and Entertainment. Founded in the year 1994, KGiSL's corporate mission embodied in the words "to make our clients and our people excel in what they do" has been the watchword ever since its inception. So much so that the company motto, "We Make IT Happen" is a direct reflection of this mission. The two main business units of KGiSL are:

**1. Business Support Services (BSS)**

KGiSL BSS division is committed to providing complete and comprehensive business support services, contact center services, HR services & back-office solutions with a perfect combination of world-class infrastructure and intellectual strength.

**2. Global Software Services (GSS)**

KGiSL GSS division develops and supports software requirements for insurance, banking, financial institutions, capital markets and service based industries. Our clientele is spread across SMEs to Fortune 500 companies across the globe.

KGiSL has a growing global presence with more than 2000 employees and operates in Coimbatore (India), Bangalore (India), Mumbai (India), Kuala Lumpur (Malaysia), Bangkok (Thailand), New York (US), Delaware (US) and Oregon (US).



# Mortgage Back-office Services



## Mortgage Back-office Services

Global organizations depend on KGiSL's tested and proven Back-Office support solution that delivers measurable results. As compliance and regulatory challenges proliferate, lenders and servicers must find new ways to provide extraordinary service to borrowers while minimizing risk and keeping costs low. KGiSL provides quality back-office services to the Residential Mortgage Lenders, customized around the client's specific needs without sacrificing speed and efficiency.

KGiSL delivers back-office services within the client's lending system (like Encompass360), technology and workflow, integrating our team with the client's portfolio to provide necessary support. The back-office helpdesk team functions as an extension of client's process and offers support functions in different stages of the residential mortgage value chain.

## Residential Mortgage Value Chain – Core Processes

**KGiSL Back-Office Solution lowers the cost, raises productivity, and arms the client platform with "On-Demand" operational capacity**

### Sales & Marketing

- Product Development
- Prospect and Lead Generation
- Direct Sales

### Pre-Underwriting

- LOS Data Entry
- LOS Data Validation
- Data Lock in LOS

### Processing

- Document Checks
- Ordering External Data
- VOE/VOM/VOR
- Initial Disclosure and Truth In Lending Preparation

### Underwriting

- Automated Underwriting
- Manual Underwriting

### Closing

- Document Prep
- Scheduling Closing
- Funding
- Trailing
- Documentation
- Appraisal and other Risk Reviews

### Servicing

- Payment Processing
- Taxes and Escrow Management
- Customer Care
- Investor Reporting Management

### Defaults

- Collections
- Default and Property Identification
- Foreclosure
- Loan Modifications
- Dispositions
- Securitization Reviews



KGiSL works with clients to create customized solutions. We leverage our feature-rich customized solutions with the state-of-the-art technology, unified desktops, innovative tools and highly trained employees to produce high-quality deliverables while also lowering overall cost of operations. Please contact us for more information about Mortgage Back-Office Services.



**Quick turnaround**



**Highly Accurate**



**Reduce operational expenses**

**We focus on areas that impact your business**

## Case Study: Mortgage Back-Office Services

### Client Profile:

The client is an industry-leading full service mortgage banking firm, with its business spread over 10 US states and total lending of about \$6 billion. The company serves residential lending needs with services spanning across government backed loans, buying homes and mortgage refinance.

### The Challenge:

The client's employees had to spend much of their time in routine transactional activities and were not able to focus on core business activities. The mortgage originator was looking for a partner, who could effectively manage and help increase their overall efficiencies of the mortgage back-office functions.

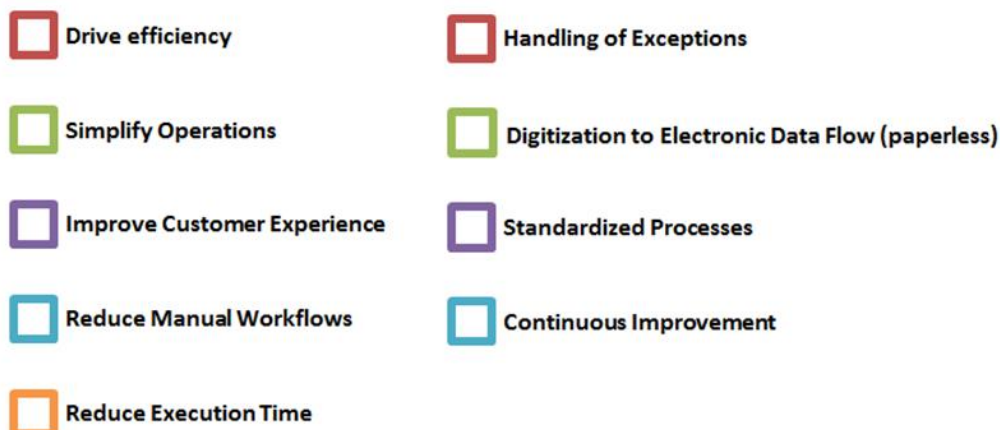
### How we help this client?

Upon assessing the client's loan processing functions, KGiSL identified operational areas that could be outsourced and developed a strategic solution to increase productivity through support for several back-office functions. A Back-Office Support Service Center (BSS) was set-up to drive changes and derive seamless benefits through KGiSL

- ☞ BSS helps the operations team with real time monitoring and alerting of rate lock expiration, compliance issues, raising appraisal orders, managing records and documents
- ☞ Offering helpdesk functions that quickens the loan processes and that leverages an existing lending system (encompass 360°) which is widely used by top lenders
- ☞ Provide operational scalability required during high influx of loan applications
- ☞ Implemented continuous process improvement and best practices that enhance production and quality

### Results

- ☞ Loan processing efficiency increased by 15%
- ☞ Client's strategic personnel have more time to do their jobs effectively without any major disruptions to their business
- ☞ 30% reduction in overall processing cost



**We focus on areas that impact your business**