

# CASE STUDY



## TAILORING AND SCALING SPECIALIZED SUPPORT TO MEET THE DYNAMIC NEEDS OF A MORTGAGE SERVICER

AIS partnered with a Top 5 mortgage servicer to help enhance service quality performance, increase operational efficiencies, and reduce departmental expenses. What began as a Champion/Challenger project requiring bankruptcy servicing support grew into a multi-year collaboration across the lending lifecycle.

In addition to bankruptcy account management, the mortgage servicer utilized AIS's technology and talent to handle performing loan processing, as well as quality reviews and risk assessments.

To help the growing servicer achieve its operational objectives, AIS delivered specialized solutions built on speed, precision and compliance for managing complex, analytical processes.

### THE JOURNEY

With the servicer needing to complete high-volume work on short timelines, AIS was brought in as a potential provider for preparing and filing Payment Change Notifications (PCNs) and Transfers of Claim (TOCs). AIS's team of mortgage professionals quickly demonstrated proven results, achieving a 99.55% quality score on 2,000 TOCs and 2,500 PCNs.

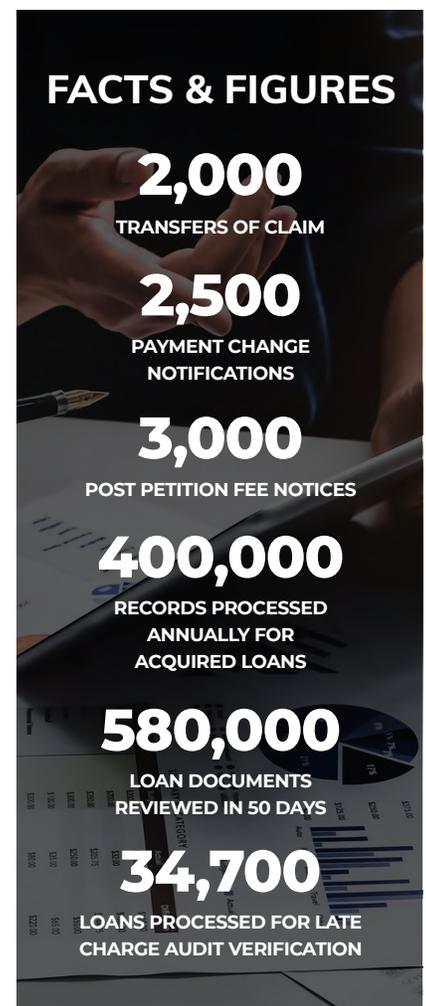
AIS then took on a Post-Petition Fee Notice project, completing over 3,000 notices in less than 60 days. This success set the stage for further expansion of bankruptcy services to include Payment Reconciliations, Discharge Audits, and Account Setups and Monitoring.

Later, when the servicer needed automation to boost the efficiency of its loan reconciliation process, AIS developed technology to streamline the formatting and system integration of data files for recently acquired loans. The automated tool processed over 400,000 units annually and improved accuracy and cycle times for onboarding loans to the client's expanding portfolio.

AIS supported additional technology initiatives for the client by developing:

- A language detection solution that reviewed 580,000 loan documents in 50 days to ensure compliance with a new California regulatory requirement.
- Automation for late charge audit verification to accurately integrate note verbiage and spreadsheet data, processing 34,700 loans with 99.48% accuracy.

On the performing loanside, AIS increased the servicer's bandwidth by supporting a wide range of analytical processes such as loan boarding, verifications, escrow management, document and image indexing, and exception handling. This level of support demonstrated AIS's capability to handle intricate servicing tasks, further diversifying its portfolio of mortgage services.



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## THE OUTCOME

The strategic alliance between AIS and the mortgage servicer encompassed a diverse mix of on-demand human resources and automation that delivered significant outcomes:



### OPERATIONAL EFFICIENCY

AIS's integration of process automation and rigorous quality control significantly boosted the servicer's productivity, streamlining processes and reducing turnaround times.



### SCALABILITY & FLEXIBILITY

Our ability to dynamically scale operations met the servicer's evolving demands, ensuring uninterrupted quality service delivery.



### COST SAVINGS

Operational efficiencies and strategic resource management led to substantial cost savings, empowering the servicer to reallocate resources and secure a competitive advantage.



### ENHANCED COMPLIANCE & CUSTOMER SATISFACTION

AIS's expertise in complex servicing tasks, especially in bankruptcy management, strengthened the servicer's compliance and customer service, setting a new benchmark in mortgage servicing excellence.

This decade-long journey evolved from a project-based engagement to a comprehensive partnership, reflecting a shared trajectory of growth and success. Together, AIS and the leading mortgage servicer have navigated challenges, leveraged opportunities, and achieved significant milestones. The collaboration has not only fostered innovation and operational excellence but has also set a foundation for redefining industry standards.

AIS is a professional services and technology company that reduces operating costs, improves compliance and mitigates risk through automation and highly skilled talent. Our clients see us as a strategic partner that manages the day-to-day work so they can focus on growing their business.

We review processes, eliminate inefficiencies, and help your teams work smarter and faster. We build and deploy technology to automate and increase controls in your back-office. We provide specialized human resources to meet your immediate staffing needs and increase your organizational bandwidth.

We equip decision makers with deep data sets and forward-thinking analytics so they can make smarter business decisions and create better customer experiences. We serve a variety of industries including banking, automotive finance, credit card, mortgage, insurance and telecommunications.