



CASE STUDY

# A Complete Tech Rebuild for a Growing Lender

using specialized domain expertise,  
creativity, and common sense.

### Our client:

***A growing residential mortgage lender with more than 200,000 loans and principal balance of \$25 billion – dedicated to providing loan servicing, origination and customer support.***

### The project:

- Integrate with MSP servicing system - BKFS
- Develop workflow process for servicing different deal types (Modifications, Short Sale, Refinance, Deed in Lieu, Fee Request, Foreclosure Bid, REO Offer, etc.)
- Generate investor Dashboards/Reporting
- Configure compliance applications
- Consume MSP nightly data (Bulk Data Extract)
- Implement investor waterfall using rules engine
- Establish investor data feeds
- Implement IVR (Interactive Voice Response) for collections
- Engineer valuation portal to integrate with various BPO vendors
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### Challenges:

- Collecting relevant business requirements
- Adopting government guidelines and meeting CFPB requirements and deadlines
- Improving efficiency across solutions
- Integrating solutions to support multiple investors
- Enhancing visibility of business performance to management
- Streamlining approval process
- Providing systems availability/support across all time zones (24/7)

### Noema solution:

- Built applications using .NET, Java, J2EE and latest web technologies
- Used Oracle, SQL Server and DB2 databases
- Integrated web services with external systems
- Developed customized workflow process
- Utilized open source technologies to control costs

- Replaced expensive software to eliminate high costs
- Provided a hybrid approach with lean onsite and offshore development teams
- Provided big data solution to monitor performance metrics

#### Key client benefits / ROI

- Thorough knowledge of the domain and relevant technologies helped the Noema team control costs, drive maximum value
- Intensive outcome-based approach streamlined product fine-tuning and overall quality
- Smooth on-boarding process minimized operational disruption during transition and delivery
- Helped to meet the customer requirements and deadlines with efficiency and precision, even during ramp up/down of the team.
- On-time delivery of projects