

## IMPROVING PROCESS EFFICIENCIES - A CASE STUDY

### Indecomm Global Services helps Residential Non-Depository Nationwide Mortgage Lender Define Processing Model to Improve Efficiencies

*Mortgage Lender sees Indecomm as part of its Processing Team*

#### In Brief

- **Indecomm Lending Solutions Group**

The Client needed to redefine its process flow to enable its retail production channel to meet Service Level Agreements on HARP loans.

- **Indecomm Lending Solutions Group Outsourcing**

Indecomm partnered with the Client, providing pipeline management tools as well as new monitoring and daily workflow processes.

- **Improved Turn Times and Customer Satisfaction**

Indecomm helped the Client improve turn times by 27% and pull through by 24%. In addition, customer satisfaction has strengthened since the Client began working with Indecomm.

#### Client

Client is a residential, non-depository nationwide mortgage lender licensed in 47 states.

#### Challenge

The Client recently started a retail production channel which was not meeting Service Level Agreements (SLA) on HARP loans due to heavy volumes and process flow challenges. This resulted in customer service issues, extended turn times, and loss of revenue on rate lock extensions. Like others in the industry, the Client needed a solution to manage costs and increase revenue.

#### Resolution

Indecomm was able to identify several areas for improvement. We built a true partnership with the Client that allows us to assist them in redefining the process flow. This was accomplished by implementing pipeline management tools such as welcome call monitoring, detailed noting requirements, a new subordination process and a daily workflow. We were also able to modify processor checklists to ensure quality as well as production. The Client quickly adopted these processes, making them requirements for their internal staff as well as their other outsourcing partners. They also recently updated their Loan Origination System (LOS) to incorporate our pipeline monitoring processes.

*“Our Indecomm processing team has been doing a phenomenal job! Not only do they have great attitudes and personalities, but they do a great job processing with high touch, and high quality (in a complex and demanding environment), all while providing excellent customer service! I love having Indecomm as part of our processing team!”*

— Director of Processing Operations

*“I see Indecomm as partner and part of the solution.”*

— VP of Operations

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## Benefits

The benefits to the Client as well as Indecomm have been apparent through lower turn times, improved process flow, and increased revenue. Turn times have improved 27%, pull through has improved 24%, and customer satisfaction has strengthened. These successes have also allowed Indecomm to outperform our direct competition. The Client had contracted with a second outsourcing company and after 11 months they severed the relationship and chose to move forward solely with Indecomm. In turn, the Indecomm team has grown from a team of 6 to a team of 16.

However, the most important advantage is Indecomm’s ability to collaborate with our Client through an excellent working relationship. The Client sees us as an extension of their staff and we continue to work together to build a strong organization.

## Major Advantages for the Client:

- Lower turn times
- Better pull through
- Higher customer satisfaction
- Partnership with Indecomm that is an extension of its own business

## Indecomm Elements

- Indecomm mortgage expertise
- Mortgage processing solutions