

# Mortgage Resourcing Solutions

Variable workforce solutions to meet the demands of Mortgage Processing



## As mortgage rates continue to drop, lenders are struggling to keep up with demand.

A sharp drop in mortgage interest rates has sparked a sudden and unexpected refinance boom that has lenders large and small scrambling to handle the volume.

Today's Mortgage landscape is forcing lenders to challenge their operations and staffing to maintain pace with market demand. Mortgage loan operations often require larger numbers of professionals with unique skills, experience, and expertise not available within an organization.

Experis' Mortgage Resourcing Solution delivery capability addresses the resourcing challenges of these critical mortgage operations, transferring responsibility to Experis for mortgage professional identification, qualification, team deployment, and team management through our Team Development Process.

## Benefits of Mortgage Resourcing Solutions

- **Standing Up Teams** – efficiently deploy teams of professionals within 2-3 weeks to meet specific project requirements including skills, experience, geography, timing, and pricing.
- **Project Coordination** – single-point, single firm execution with an Engagement Director driving project execution, shared management of teams, and improved team retention until project completion.
- **Project Flexibility** – customize and quickly scale team and services to best “fit” on-going and changing project requirements.
- **Effective Talent Management** – reduced onboarding time with efficient recruiting and team identification, qualification, and deployment to match your compliance requirements.
- **Subject Matter Expertise** – experienced professionals driving productive outcomes and ensuring project deliverables are achieved on-time and on budget.
- **Team Selection** – Engagement Director will present fully vetted consultants with the correct background and experience to the client for final selection. Clients can determine their preferred level of engagement in team selection.

## Mortgage Resourcing Solutions and Support

When you choose Experis Finance you'll work with a team with in-depth expertise in the Financial Services industry.

Experis professionals are uniquely qualified and experienced to address the entire continuum of loan operations:

- loan production
- secondary marketing
- loan servicing
- warehouse lending

We also apply an innate understanding of risk management and compliance requirements.

You can be confident that our professionals have the knowledge and know-how to support achievement of your goals and objectives.

Learn more at  
[experis.us/finance](https://experis.us/finance)

# Mortgage Loan Operations Variable Workforce Activities



Loan Production	Secondary Marketing	Loan Servicing	Warehouse Lending
<b>Operational Objective</b>			
Originates, processes, underwrites, and closes mortgage loans	Develops, prices, and sells loan products and delivers loans to investors	Payment collection, monitors delinquencies, assumptions, escrow accounts, loss mitigation activities, and other customer service activities	Provides warehouse lines (purchase facility) of credit for use by retail lenders and mortgage bankers for funding installment and mortgage loans. Warehouse lines are usually short term and revolving.
<b>Mortgage Resource Solutions - Functions</b>			
Loan Sourcing (retail, wholesale, agents) Loan Origination Document processing Appraisal and evaluation functions Underwriting Closing and funding Portfolio management Quality control	Loan pricing Managing and hedging the pipeline and warehouse Selling mortgage loans and effecting best execution Conducting investor due diligence Documenting and delivering mortgage products to investors Managing repurchases, indemnifications, and recourse obligations	Cash management Investor accounting and reporting Document custodianship Escrow account administration Collection and default management Loss mitigation Other real estate owned (OREO) Loan setup and payoff Customer service Other servicing-related topics	Underwriting Approval Document preparation Loan Booking Availability reviews and withdrawals on Lines Customer Billing Quality Control Aging of receivables Line Renewals Field Examinations Borrowing Base calculations Loan Payoff

At Experis Finance, we've built a reputation for results-driven, pragmatic solutions that help financial services firms manage risk and create competitive advantage. Our financial services industry professionals assist clients in strategically integrating and optimizing business, information technology, compliance and reporting processes to drive value while mitigating key risks. We offer a wide range of services that include internal audit and IT audit, regulatory compliance, program and project management, technology risk and enterprise risk management, financial crimes mitigation, finance operations, and tax services. We serve clients, including Fortune 500 and Global 1000 companies, from offices worldwide.

