

CSC

# EARLYRESOLUTION BORROWER PORTAL

## AT A GLANCE

- Extend EarlyResolution Loss Mitigation to the Borrower's Desktop
- Automate Loan Workout Guidance in Compliance with Servicer's Requirements
- Reduce Time and Expense Spent Chasing Borrower Documents
- Integrate into Loss Mitigation Process for Servicer Follow-up Activities

## Self-Service Workout Solutions to Help Keep Borrowers in Their Homes

Keeping homeowners in their homes is one of the many challenges facing mortgage servicing companies. They must also maintain a portfolio that is in compliance on many fronts: regulatory, credit risk and securitization. In today's environment of rising delinquencies, the correct application of effective collections, loss mitigation and foreclosure technologies can significantly improve default management operating results.

CSC's EarlyResolution® Borrower Portal is a Web-accessible application that borrowers use in concert with mortgage servicing companies to help keep borrowers in their homes. The portal is part of a suite of shared loan default management tools that improve loss mitigation process efficiency.

### The EarlyResolution Borrower Portal provides:

- A Web-based self-service solution that calculates and offers unique workout options for borrowers
- A direct upload of borrower documents to the servicer to reduce loss mitigation cycle time
- Real-time status updates for the borrower on the workout process using the Borrower Inquiry feature
- Actionable call result information sent back to the servicer for follow-up loss mitigation activities
- A customizable style guide to create a seamless user experience by simulating bank website branding.

### Enable Borrower Participation Throughout the Process

Available through the servicer's website or as a standalone portal over the Internet through a secure login, the EarlyResolution Borrower Portal captures borrower contact information, reason for default and financial information.

A workout selection engine then automatically searches the servicer's loan portfolio compliance requirements and presents the borrower with unique and qualified workout options. The borrower can then review and accept a workout option returning collected data and the accepted workout terms directly to the servicer.

Because borrowers are able to use the system at their own pace, information gathered is more timely and accurate. Documents can be



uploaded directly from the borrower to the servicer, significantly reducing overall cycle time. Using the Borrower Inquiry feature in the portal, borrowers can get real-time status updates into their workouts.

### **Customize and Streamline Default Management Processes**

Configurable messages guide the borrower through the session. Banks can easily customize the Borrower Portal user interface to emulate the bank's website branding using the EarlyResolution portal style guide. By diverting borrower loss mitigation status inquiries to the Borrower Portal, servicers can reduce inbound call volumes.

Business rules management makes it easier for financial organizations to disseminate loan guidance and requirements to a broad mix of industry participants, including mortgage servicers, counseling agencies, third-party loss mitigation specialists and borrowers. Simply adjust parameters in EarlyResolution and business rules are leveraged across multiple channels.

EarlyResolution is the collections and loss mitigation choice for more than 45 percent of the U.S. loan servicing market. Our clients are taking advantage of our software-as-a-service (SaaS) offering to reduce credit losses, increase efficiency even at high volumes, and stay current with Treasury, GSE and other regulatory guidance and best practices.

**For more information about CSC's EarlyResolution software and Borrower Portal, call 800.345.7672 or send an e-mail to [inforequests@csc.com](mailto:inforequests@csc.com). Visit us online at [www.csc.com/earlyresolution](http://www.csc.com/earlyresolution).**



### **About CSC**

The mission of CSC is to be a global leader in providing technology-enabled business solutions and services.

With the broadest range of capabilities, CSC offers clients the solutions they need to manage complexity, focus on core businesses, collaborate with partners and clients, and improve operations.

CSC makes a special point of understanding its clients and provides experts with real-world experience to work with them. CSC is vendor-independent, delivering solutions that best meet each client's unique requirements.

For more than 50 years, clients in industries and governments worldwide have trusted CSC with their business process and information systems outsourcing, systems integration and consulting needs.

The company trades on the New York Stock Exchange under the symbol "CSC."

### **About CSC in Financial Services**

CSC provides mission-critical business solutions, consulting and outsourcing services to leading financial services firms around the world. We bring more choices to the industry.

We help clients plan for business and technology change. We create software, tools and processes to address specific business needs, and we continually enhance those solutions by collaborating with an extensive network of client communities and technology partners. Our global outsourcing operations give us real-world insight into business and IT processes that deliver the best results for our clients.

More than 1,200 major banks, insurers, and investment management and securities firms rely on the experience, ingenuity and leadership of more than 10,000 CSC employees focused on financial services.



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