



Today's mortgage process can be stressful and intimidating for the end consumer. Borrowers expect a seamless process that offers visibility into the status of their loan, a way to easily share documents on time, and an open line of communication with their lender that is not disruptive to their daily activities.

Sutherland is transforming the mortgage process for borrowers and lenders alike with a mobile app for mortgage operations. This app streamlines and expedites the origination process with improved communications and document collection, offering complete visibility into the status of loans every step of the way. Borrowers now have the ability to upload required documents via their mobile devices, while offering real-time visibility to the loan processors as documents are received in the system.

The mortgage app is available for download by consumers in both the Android and Apple stores. Processors will obtain access through a version enabled for computers. The app is connected to loan origination systems, capturing data in real-time for accurate status on the loan. Powered by Cisco Spark, all data and documents are stored in a highly secure server, so borrowers and processors can rest assured their information will remain secure.

## **Core Functionality:**

Sutherland's mortgage app offers many critical functions for borrowers and lenders alike, including:

- Mobile document submissions: Borrowers upload images of their required documents through the mobile app on their phone. A
  status of the review process for each document enables borrowers to see submissions that have been approved, or those requiring
  further attention.
- Controlled access to data: Profiles will be configured for each user based on the level of access required in the system.

  Borrowers and processors will serve as primary users with access to detailed information about the loan. Accounts can be configured to additional stakeholders, such as realtors, enabling them to see the status of the loan which may impact other related processes downstream.
- **Push notifications:** Borrowers will be notified via push notifications from processors reminding them of document requests, verifying receipt of applications, providing approvals, and sending general updates as to the status of the loan.
- Data security: All data and documents are stored in a highly secure server, so borrowers and lenders alike can rest assured their information is safe.



## Benefits of the mortgage app:

- Enhanced clarity on the status of loans: Borrowers, processors, realtors, and other critical parties can view the status of a loan anytime.
- Streamlined communications: Lenders and borrowers will communicate through the app, reducing reliance on time consuming phone calls, emails, or faxes as communication methods.
- Increased efficiency: Mortgage companies can expect an expedited timeframe for processing loan applications and documents.
- **Improved customer satisfaction:** By streamlining interactions between the lender and the borrower, providing a constant view of the status of the loan, and expediting the loan origination process, customers will be delighted with an improved home buying process.

Now is the time to improve your overall mortgage process and partner with a provider ready to support the digital future of your business.

As a process transformation company, Sutherland rethinks and rebuilds processes for the digital age by combining the speed and insight of design thinking with the scale and accuracy of data analytics. We have been helping customers across industries from financial services to healthcare, achieve greater agility through transformed and automated customer experiences for over 30 years. Headquartered in Rochester, N.Y., Sutherland employs thousands of professionals spanning 19 countries around the world.

For more information on how we can help you transform your processes, visit us at www.sutherlandglobal.com, email us at sales@sutherlandglobal.com, or call 1-800-388-4557 ext. 6123.





