



# mortgage default and borrower solutions

f i n a n c i a l s e r v i c e s

There's no denying that the Mortgage industry is changing. With the recent housing crisis and subsequent lending fallout, mortgage companies understand it's more important than ever to help home owners avoid reaching foreclosure status and help them weather the storm.

## HAMP Compliance.

West Asset Management's service representatives are FDICPA certified and have extensive training in financial laws and regulations. Additionally, we offer call monitoring capabilities and have strict guidelines in place to assure call quality is maintained. Service representatives also receive training on all mandate and compliance changes as soon as they are made available.

## West Mortgage Default and Borrower Solutions.

West Asset Management, in conjunction with our parent company, West Corporation, is bringing an entire suite of mortgage solutions to lenders. From loan origination and refinancing to modifications and borrower service, we provide lenders the highly trained resources that help alleviate the flood of calls and loan modification requests lenders are currently experiencing.

West Mortgage Default and Borrower Solutions enables banks and lending companies to better support their customers during these turbulent times by providing:

- **An On-Demand Workforce:** With a substantial increase in the number of loan modification requests across the mortgage lending industry, West Asset Management gives banks and lending companies instant scalability, enabling them to handle increased call volumes with ease while improving customer relationships.
- **Borrower Care:** During financial hardships, West Asset Management works with banks and lending companies to help homeowners keep their homes whenever possible. By exploring relief and workout options, we can help borrowers reinstate their mortgages and remain in their homes, avoid foreclosure, and reduce the impact of delinquency on their credit ratings.
- **Expertise in Financial Services:** We prepare our service representatives to answer questions about loan modifications while gathering eligibility data. Our representatives are also trained to help borrowers understand their financial obligations and to work with them to recover overdue balances and delinquent payments.



# mortgage

## Subprime solutions. When you need them.

Specifically within the mortgage industry, we offer our clients a variety of services that span the mortgage revenue cycle.

Origination	Borrower Solutions	Modifications	Loss Mitigation	Delinquency	Default Recovery
	<b>Loan Origination and Refinancing</b>		<b>Modification and Financial Qualification</b>		<b>Recovery and Education</b>
	<b>Capabilities</b> <ul style="list-style-type: none"> <li>- Pre-qualification</li> <li>- Loan applications</li> <li>- Loan fulfillment</li> <li>- Appraisal</li> <li>- Closing</li> <li>- HELOC/HELOAN</li> <li>- Borrower care and education</li> </ul>		<b>Capabilities</b> <ul style="list-style-type: none"> <li>- HAMP modifications</li> <li>- Send financial packets to borrowers looking to qualify for loan modifications</li> <li>- Follow up with borrowers on financial packet status</li> <li>- Payment reminders</li> </ul>		<b>Capabilities</b> <ul style="list-style-type: none"> <li>- Pre-delinquency recovery</li> <li>- Delinquency recovery</li> <li>- Post chargeoff recovery</li> <li>- Payment reminders</li> <li>- Borrower care and education</li> </ul>

### Borrower Solutions

This service is designed to relieve banks and lending institutions of the administrative burden of processing pre-qualifications and loan applications, gathering financial information, scheduling appraisals and closings and educating borrowers on the loan process.

### Loss Mitigation

We help you mitigate losses by providing the resources needed to service the surge of borrowers looking to modify their current loans. We specialize in gathering financial information, installing HAMP trial modifications and following up with borrowers on their financial packets and payment reminders.

### Default Recovery

From pre-delinquency follow up to post chargeoff recovery, West Asset Management has specialized in revenue cycle solutions for financial systems for decades. We understand the delicate situation troubled borrowers are in and work with them to recover overdue balances and delinquent payments.

performance focused