



Enhancing Compliance and Efficiency for a Leading U.S. Mortgage Servicer



Background

A leading U.S. mortgage servicer was facing challenges in managing its loan documents and ensuring compliance with regulatory requirements. The company's existing infrastructure was struggling to keep up with the growing volume of documents, leading to inefficiencies and increased risk of non-compliance. Specifically, the company was experiencing:

- ❗ Manual errors in document processing, resulting in delays and rework
- ❗ Inefficient storage and retrieval of loan documents, leading to wasted time and resources
- ❗ Difficulty in ensuring compliance with regulatory requirements, such as HMDA validation

Challenge

The mortgage servicer needed a scalable and secure solution that could enhance its compliance and document management capabilities. The solution had to be able to handle a large volume of documents, provide secure storage, and automate workflows to improve efficiency. Specifically, the company required:

- 🎯 A secure and scalable infrastructure to store and manage loan documents
- 🎯 Automated workflows to streamline document processing and reduce manual errors
- 🎯 Integration with regulatory requirements, such as HMDA validation, to ensure compliance

Solution

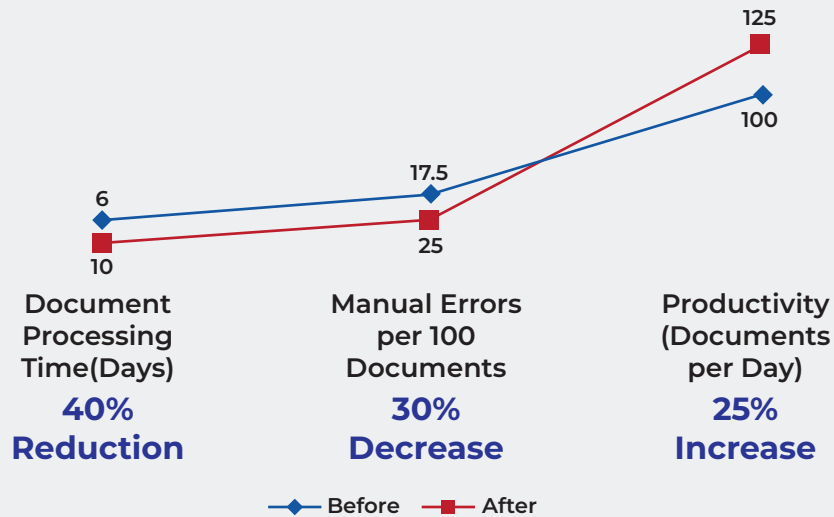
Nexval.ai built a scalable cloud infrastructure for the mortgage servicer, featuring:

- ✅ **Cloud-based APIs for HMDA validation:** Integration with regulatory requirements to ensure compliance and reduce risk
- ✅ **Secure cloud storage for loan documents:** Scalable and secure storage to protect sensitive information and ensure business continuity
- ✅ **Automated workflows via cloud messaging:** Streamlined document processing and reduced manual errors, resulting in increased efficiency and productivity

Results

The solution delivered significant benefits to the mortgage servicer, including:

Efficiency Gains: Before and After



Compliance and Security

- ✓ **100% compliance with HMDA validation requirements:** The solution ensured that all documents were validated correctly
- ✓ **99.99% uptime:** The cloud infrastructure ensured high availability and minimal downtime



Cost Savings

- ✓ **20% reduction in storage costs:** The cloud storage solution reduced the company's storage costs
- ✓ **15% reduction in IT costs:** The automated workflows and cloud infrastructure reduced the company's IT costs

Conclusion

By building a scalable cloud infrastructure for the mortgage servicer, Nexval.ai helped the company improve its compliance and document management capabilities, while also increasing efficiency and reducing risk. The solution demonstrated the value of cloud-based technologies in enhancing business operations and driving success in the mortgage servicing industry.

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