



# Turning HELOC Servicing Challenges into Opportunities:

## How Nexval.ai Delivers Efficiency and Cost Savings



Imagine this: Sarah, a homeowner, is excited to tap into her home equity through a **HELOC**. She's expecting a smooth process, with easy access to funds and clear terms. But behind the scenes, her lender is navigating a complex web of document validation, risk monitoring, and compliance regulations—all while managing borrower expectations.

**HELOC Servicing** isn't just about processing transactions; it's about maintaining precision, ensuring compliance, and delivering a seamless borrower experience. And without the right support, lenders can face rising costs, inefficiencies, and regulatory risks. That's where **Nexval.ai** transforms the game.

### A Smarter Approach to HELOC Servicing

At Nexval.ai, we provide **end-to-end back-office support** that simplifies HELOC servicing, reduces costs, and enhances operational efficiency. Our **AI-powered automation, compliance expertise,** and **offshore processing teams** help lenders scale seamlessly—without compromising accuracy or borrower satisfaction.

Let's take a closer look at how we handle **every stage of HELOC servicing**:

#### 1. Loan Onboarding & Account Setup: The Foundation of Servicing Success

Before a HELOC can be serviced effectively, lenders need a clean, verified, and compliant dataset. We ensure:

- ✔ **Data Aggregation & Validation** – Extract and verify borrower details, loan terms, lien positions, escrow, and insurance.
- ✔ **Automated Document Indexing** – AI-driven classification and retrieval of mortgage instruments, lien agreements, and disclosures.
- ✔ **Regulatory Compliance Checks** – Automated screening for HMDA, RESPA, TILA, and state-specific guidelines.
- ✔ **Seamless Account Setup** – Borrower portal integration, ACH payment processing, and onboarding support.



#### 2. Draw Period Support: Enabling Smooth Transactions

Borrowers expect real-time access to their HELOC funds—lenders need back-end precision to keep up. Our process ensures:

- ✔ **Loan Disbursement Processing** – Automated validation of draw requests, credit limits, and outstanding balances.
- ✔ **Accurate Rate Adjustments** – Real-time rate changes based on prime fluctuations for variable HELOCs.
- ✔ **Proactive Borrower Support** – Dispute resolution, credit limit adjustments, and omni-channel assistance.
- ✔ **AI-Powered Credit Line Monitoring** – Flagging LTV breaches, risk indicators, and unusual payment behavior.

#### 3. Repayment Period Servicing: Ensuring a Smooth Transition

As borrowers enter repayment, lenders need a **flawless transition from interest-only payments to principal amortization**. We handle:

**Repayment Schedule Adjustments** – Conversion from draw period to repayment with automated recalculations.

- ✔ **Error-Free Payment Processing** – Offshore handling of borrower payments, escrow adjustments, and reconciliation.
- ✔ **Loan Modifications & Extensions** – Support for restructuring, term extensions, and hardship assistance.
- ✔ **Delinquency Tracking & Pre-Collections** – Early intervention to reduce default risks.

### 3. **Default Management & Loss Mitigation: Protecting Lenders & Borrowers**

HELOC defaults require **quick action and compliance-driven solutions**. We offer:

- ✔ **Early Delinquency Outreach** – Automated borrower reminders and pre-collections support.
- ✔ **Loss Mitigation Processing** – Forbearance plans, loan modifications, and structured repayment strategies.
- ✔ **Foreclosure & Charge-Off Support** – Coordination of legal documentation and asset recovery tracking.
- ✔ **Regulatory & Investor Reporting** – Compliance-driven reporting for Fannie Mae, Freddie Mac, and private investors.

### The Nexval Advantage: Why Lenders Choose Us for HELOC Servicing

- 🎯 **Cost Savings** – Offshore operations cut servicing costs by **40-50%**.
- 🎯 **AI-Driven Accuracy** – Intelligent automation reduces errors and compliance risks.
- 🎯 **Scalability** – **24/7 borrower support** and flexible workforce expansion.
- 🎯 **Regulatory Confidence** – **SOC2 & ISO 27001-certified processes** ensure compliance.



- 🎯 **Seamless Tech Integration** – Works with Encompass, MSP, Black Knight & other servicing platforms.

### Real Results: How We Helped a Lender Slash Costs & Improve Compliance

#### The Challenge:

A mid-sized lender faced rising HELOC servicing costs, compliance challenges, and borrower dissatisfaction. Their in-house team struggled with manual processes, leading to inefficiencies and regulatory risks.

#### Our Solution in progress :

- 🎯 **Offshore back-office servicing** to cut operational costs.
- 🎯 **AI-powered document indexing and real-time compliance screening.**
- 🎯 **24/7 borrower support** for faster resolutions.
- 🎯 **Automated credit risk monitoring** to prevent delinquencies.

#### The Likely Impact Results:

- ✔ **35% reduction** in HELOC servicing costs.
- ✔ **30% improvement** in compliance efficiency and error reduction.
- ✔ **Faster borrower response times**, leading to higher satisfaction.
- ✔ **Scalable operations** to handle **2x volume growth** without added costs.

### Ready to Optimize Your HELOC Servicing?

Discover how Nexval can transform your servicing operations with cost-effective automation and expert back-office support.

### Looking to enhance your HELOC servicing with AI-driven efficiency?



Scan this **QR code** to **partner with Nexval.ai** to streamline operations, cut costs, and elevate borrower experiences.



Scan this QR code to **Schedule Your Call** **Email for a personalised response: [marketing@nexval.com](mailto:marketing@nexval.com)**



Scan this QR code to visit [www.nexval.ai](http://www.nexval.ai)

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