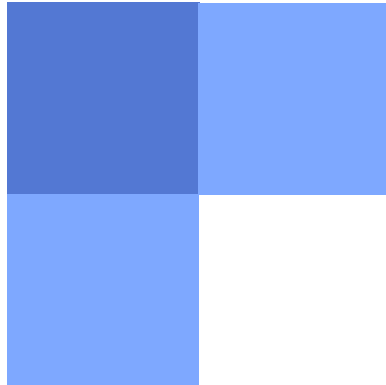


Loan Modification Agreement Outsourcing



Outsourcing your loan modification agreements to Wolters Kluwer Financial Services can help you:

- *Get up and running quickly with rapid implementation.*
- *Free staff to focus on the front-end process by eliminating administrative functions.*
- *Save money by using a cost-effective solution requiring no additional investment.*
- *Reduce risk by using our complete, accurate, and compliant documentation.*
- *Save homes by reaching more borrowers and improving turnaround time.*

As the push for loan modifications continue in the mortgage industry, servicers and lenders are being buried by the tremendous volume. Most servicers and lenders are under significant pressure to quickly implement their loan modification programs using limited resources and manual, non-systemized processes not intended for today's business conditions. Given these constraints as well as the growing backlog of loans requiring some type of intervention, outsourcing some, or all, of the loan modification process allows you to concentrate on keeping borrowers afloat without compromising compliance.

Wolters Kluwer Financial Services' loan modification document solution can help streamline your loan modification processes, significantly improving turnaround time. Best of all, you can get up and running immediately without additional investment in staffing, resources, or technology.

We can relieve you of the resource-intensive, administrative functions typical to creating loan modification agreements. Functions, such as data entry, document generation, and delivery, are costly, inefficient, and ultimately limit the number of borrowers you can assist. Outsourcing those functions to us allows you to shift your focus to the more critical upfront aspects of the loan modification process, such as contacting the borrowers who might qualify for a refinance or loan modification; working out the terms; and most importantly, keeping borrowers in their homes.

Our service streamlines and automates the back-end processes, which means once we have received your customer data, your work is done. Simply transfer the information to us via our secure e-delivery system. From there, we enter the data into our platform; create the document packages from our library of standardized and customized agreements; and deliver the documents to the borrowers based on their selected preference of electronic delivery or mail. Because we have the systems in place to perform these services quickly and efficiently, our solution easily manages volume swings and is very cost-effective.

In addition, by selecting us as your outsourcing partner, we will help ensure that your documentation is consistent, accurate, and compliant, relieving you of ongoing compliance maintenance. We also have put stringent quality assurance processes in place to help make sure all data is correct and no details are overlooked.

About Wolters Kluwer Financial Services

Wolters Kluwer Financial Services is a leading provider of regulatory compliance solutions and services for banking, securities, and insurance—focused on helping meet your business objectives. To learn more, please visit www.WoltersKluwerFS.com.

