HEXAWARE

Driving Efficiency with Advisory-led Mortgage Operations Automation

70% automation of audit processes; loan cycle reduced from 45 to 33 days

Case study

Client

Client

Challenge

Solution

Benefits

Summary

Mid-sized US Lender Focused on Consumer Lending and Servicing

The client is a mid-sized US mortgage company specializing in consumer lending and residential mortgage servicing. Cyclical demand and complex servicing needs require dependable throughput, consistent quality management, and strong governance—areas constrained by manual processes and limited scale.

Challenge

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Manual Work, Rising Costs, and Readiness Gaps

The engagement began with a ground-level as-is walkthrough. Teams traced files across origination and servicing and found the same pattern repeating: manual checklists slowed reviews, handoffs fragmented quality assurance, and operational distractions pulled leaders away from transformation.

Captive costs stayed high because scale and mortgage workflow automation were missing. Attrition compounded the problem as undocumented know-how left with people, making everyday execution harder and exposing the organization to compliance risk.

Without a future-state mortgage operations model or roadmap, improvement remained ad hoc and difficult to sustain.

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Advisory Program, Governance, and Digital Transformation

Hexaware was engaged to run a comprehensive advisory program to identify bottlenecks, build the business case for automation, stand up scalable support for seasonal spikes, and strengthen servicing insights through governance. Given budget sensitivity, limited internal bandwidth, and reliance on undocumented processes, the approach balanced quick wins with durable operating discipline for digital transformation in the client's mortgage operations.

Key highlights included:

- **End-to-end assessment:** Evaluated origination, servicing, QA, and transformation readiness
- **Target operating model (TOM):** Defined the TOM and a prioritized transformation book of work
- **Governance cadence:** High-touch governance for transparency, alignment, and rapid course correction
- **Quality and training:** Structured quality management and customized training aligned to client workflows
- **Scalable capacity model:** Flexed delivery to handle cyclical mortgage volumes
- **Servicing and QA integration:** Integrated support with client-specific SLAs
- **Transformation-led IT and audits:** Servicing audits to identify and resolve bottlenecks
- **Automation—audit checklists:** Insurance, title, appraisal, and closing workflows automated, reducing manual effort by 70%
- **Automation—closing and post-closing:** Automation with human exception handling retained for ~30% of cases
- **Prioritized quick wins:** Targeted assessments to select automation-ready workflows and sequence impact early

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Faster Decisions, Lower Effort, and Stronger Quality

The advisory program delivered measurable gains across speed, effort, and quality.

30%
faster decision-making across mortgage operations

40%
fewer manual interventions in servicing

~15%
day-1 TCO savings

Loan cycle time reduced from
45 to 33 days

70%
less manual effort in checklist workflows

92% to 98%
improvement in quality scores

~35%
productivity savings via AI, ML, mortgage workflow automation and optimization, and RPA

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A Governed Path to Scalable Mortgage Operations Automation

Guided by Hexaware's advisory program, the lender moved from manual, fragmented workflows to a target operating model with targeted automation. High-touch governance set cadence and accountability; customized training preserved knowledge despite attrition. Automating checklist-driven audits and reconfiguring closing and post-closing workflows reduced manual effort and accelerated decisions without compromising compliance. With loan cycle time at 33 days and quality scores higher, the organization has a scalable base and a path to extend discipline to underwriting.

HEXAWARE

Unlock the Full Potential of Mortgage Operations Automation

Discover how automation can accelerate your loan processing. Reach out to marketing@hexaware.com to schedule a personalized consultation and see how we can streamline your processes.

About Hexaware

Hexaware is a global technology and business process services company. Every day, Hexawarians wake up with a singular purpose: to create smiles through great people and technology. With this purpose gaining momentum, we are well on our way to realizing our vision of being the most loved digital transformation partner in the world. We also seek to protect the planet and build a better tomorrow for our customers, employees, partners, investors, and the communities in which we operate.

With offices across the world, we empower enterprises to realize digital transformation at scale and speed by partnering with them to build, transform, run, and optimize their technology and business processes.

Learn more about Hexaware at https://www.hexaware.com.

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