

# Driving Success with Digital Transformation

## Are you ready for Digital Transformation?

With increased competitive pressures, organizations must reimagine how to do business. Companies must choose between embracing greater automation or being left behind. **Actualize Consulting** has the experience to transform your business with its seasoned consultants, deep industry knowledge and commitment to bringing a robust, new digital model to your business.

**Actualize's** Mortgage & Fixed Income consultants deliver **Digital Transformation** solutions that create new and modified processes, culture, and customer experiences to meet changing business and market requirements for the mortgage industry.

### Today's Challenges

- » Customer dissatisfaction and retention
- » Competitive pressures
- » Increasing operating costs
- » Regulatory risks and compliance
- » Inefficient use of people, process and technology

### Benefits of Digital Transformation

- » Save time and costs with process efficiencies
- » Improve decision-making capabilities
- » Reduce risks and improved reliability
- » Enhance customer experience
- » Increase data quality and better analytic capabilities

### Approach

- » Develop / confirm business strategy and objectives
- » Complete Digital Re-engineering Readiness Assessment
- » Conduct current state business process assessment, develop strategy and plan
- » Re-engineer processes leveraging intelligent automation capabilities
- » Perform Ongoing Digital Automation Health Checks

### Toolkit

- » Business domain and transformation experts
- » Proven transformation methodologies – data, technologies, processes, standards
- » Utilize Agile Methodology
- » Leading edge technologies - workflow automation, Robotics Processing Automation (RPA), AI and Low-code BPM platforms.
- » Organizational Change Management

## Digital Transformation in Loan Production:

Customer takes out application through web portal or mobile app



Borrower qualification information is collected digitally from verified third party source



Customer provides supporting information electronically



Underwriting is automated and information is collected from credit bureaus to verify and flag missing data



Property values are determined through the appraisal services or are fully automated, using advanced algorithms



Data is digitally exchanged with all parties, including the Settlement Agent and Realtor



Digital or Hybrid closing



Electronically complete investor delivery and servicing setup



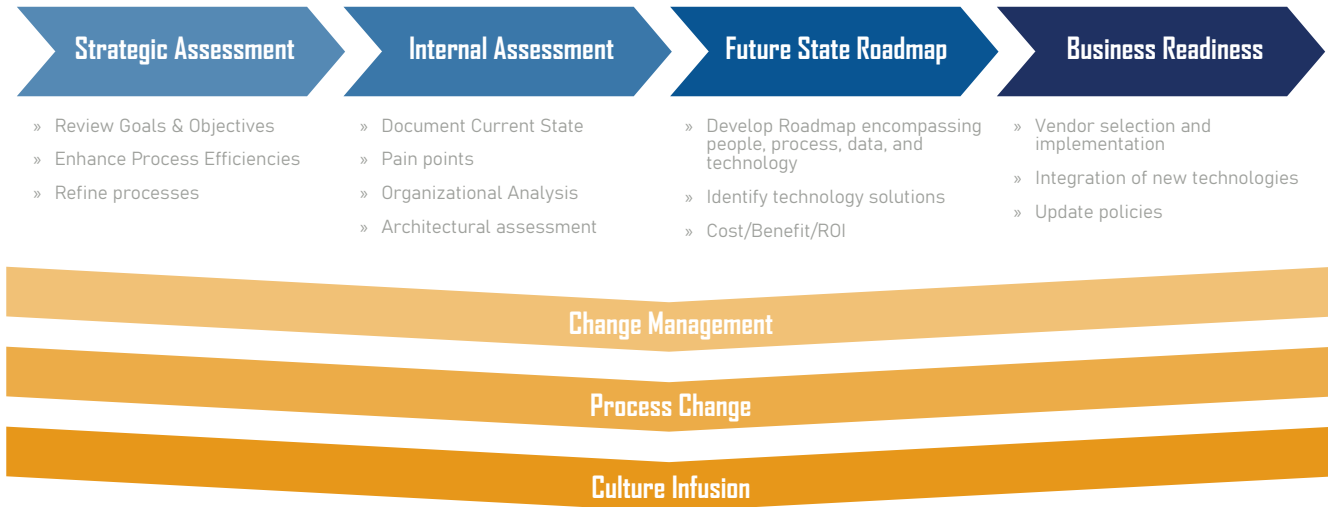
To see how we can help you, contact:

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## Actualize Digital Transformation Model

Actualize's deep industry experience brings highly accredited, enthusiastic and skilled consultants with extensive project experience:



## Actualize Core Competencies

Digital Transformation \* Life of Loan Experience \* Strategic Planning \* Technology Strategy  
Investor Integration \* Vendor Selection \* MISMO Data Standards

### Industry Experts

Our highly skilled consultants have extensive project experience (15+ years' average) and a proven track record for delivering solutions to satisfy client needs.

### Quality Service

Actualize is a leader in digital transformation efforts. We combine our business domain expertise and proprietary Digital Transformation methodology to deliver high quality outcomes.

### Industry Leaders

More Certified MISMO® Standards Professionals than any other firm. Actualize consultants chair several Mortgage Industry Standards Maintenance Organization (MISMO) work groups.

## Representative Engagements

### Large securitization conduit transforms its processes

**Problem:** Large securitizer client with outdated technology and highly manual processes.  
**Approach:** Developed a five-year future state architecture and road map that identified a series of projects to transform the process using modern technologies. Implemented new origination system, master servicing system, trading platform, accounting sub ledger systems, and connectivity to the Federal Reserve system.  
**Results:** Significant increases in revenue, market share, and product line capabilities. Material audit concerns remediated, and risks addressed.

### Modernize AUS system

**Problem:** Leading securitizer of mortgage loans has Automated Underwriting System (AUS) that outdated and contributing to declining market share.  
**Approach:** Provided a 24-month roadmap with current state analysis, determined the future state business and technology vision, created a gap analysis, and delivered a roadmap with schedule and costs.  
**Results:** Significant increases in market share which drives sales of mortgage assets.

### Digital mortgage strategy

**Problem:** Leading securitizer of mortgage loans unable to accept digital collateral.  
**Approach:** Developed the project vision, requirements, and roadmap to enable the acceptance of eNotes as collateral. Developed the approach and vetted it with large customers and competitors. Provided client with the future state vision, business requirements, and implementation support.  
**Results:** Program is live and onboarding participants.

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