

Loan Underwriting Services

Your Long Term Strategic Partner



Trusted Vendor with Proven Track Record

- ✓ Delighting customers for over 10 years
- ✓ Rich experience working with market leaders
- ✓ Industry Best Practices



Domain Focus

- ✓ First-hand experience in Financial Services lends Senior Management Team unique insights on industry challenges
- ✓ Specialized teams handle specific processes and are well versed with the nuances and the relevant applications/tools
- ✓ Robust business process ensures consistent and accurate delivery



Value Proposition

- ✓ Seamless Integration - Our unique engagement model ensures seamless integration without disrupting corporate culture or business process
- ✓ Faster Time Service - Reliable and quick turnaround guarantees greater customer satisfaction
- ✓ Scalability - Our 750-man team can be deployed to handle surges in volume in a time-sensitive fashion

Leverage Benefits Of Partnering



Focus on Core



Scalability



Competence & Domain Knowledge



Dollar Savings



Faster Turn Around Time



Leverage strong technical skills & rich talent pool

eNoah's Loan Underwriting Services

eNoah is a **customer focused partner** with over a **decade experience in delighting customers** & offers unique engagement models that fit your specific needs.

Our team of competent & experienced specialists strive hard to deliver Great Quality in a timely & consistent manner.

eNoah is **HIPAA compliant & ISO 27001 Certified**.

Loan Underwriting Service

- Our experienced analyst can handle end to end pre-underwriting of loans which includes Cash flow analysis, Business & guarantor info validation, Credit appraisal, tax return analysis, Social Media research, SOS & OFAC check, Financial statement analysis etc
- Our analyst summarize results of the review for the underwriters to make decisions
- eNoah analyst ensures that client's underwriting team focusses on functions that are more critical

Bank Statement Analysis

- eNoah provides bank statement analysis support to Lenders & Financial Institutions
- A dedicated analyst will complete a detailed analysis according to the client's specifications including, but not limited to, Deposits - Total & Backed out, Itemized adjustments, Negative days, OD & NSF fee, Existing debt payments, unusual transactions etc.
- Our team has been trained to identify fraudulent/manipulated statements. We have processed statement of close to 2000 different banks.

Tools / Reports

CRM

- Salesforce
- MCA Suite
- Centrex Software
- ZOHO

3rd Party Credit Reports

- Experian
- D&B Credit
- Lexis Nexis
- Microbilt
- Equifax
- UCS
- Paynet
- TaxGuard

Other Reports

- OFAC
- Dropbox
- Onedrive
- ShareFile
- Google Street View
- FFIEC
- Box
- Melissa
- Office 365
- Yelp
- REDFIN
- Zillow

Loan Setup in CRM

- eNoah can setup loans in client's CRM using the signed application & supporting documents provided by the brokers and sales team
- Our team can correspond with brokers & sales to ensure that all compliances are in order
- All the mandatory fields in the CRM would be populated by eNoah at the time of setting up loans

Servicing & Collections

- Early and overdue collection calls
- Asset management
- Overdue payments processing
- Accounting and reconciliation
- Mortgage Insurance
- Appraisal report review

Engagement Model

Outcome Based Transaction Model



Mutually beneficial and outcome based approach. Outcome based Transaction model will be a win-win situation for both the client and eNoah

Fractional FTE at Attractive Cost



eNoah has tailor-made programs with partial resources who are trained for both business functions. You pay only for half FTE to handle the transactions.

Unique Engagement – Hybrid Model



If you have volumes beyond half FTE but less than full FTE, we have unique engagement where you will pay only for half FTE with transaction based pricing.

24x7 Multi-Modal Support

EMAIL



SKYPE



ISSUE TRACKING SYSTEM



CALL



WHATSAPP



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eNoah - Simplifies Your Business & Increases Profitability...

