



# Robots-as-a-Service

## Solution Overview & Robot Experience

### Why HPA

At HPA, we believe robotic process automation (RPA) should be accessible for every company. Our unique, fully-managed RPA service model provides a simplified path to automating painful business processes while also accelerating time-to-value for clients.

With traditional RPA providers, there are many unforeseen barriers and hidden costs in developing and maintaining automation software. From hiring and retaining trained staff to change management and governance, a mature automation program requires a significant investment of time and attention from internal support.

With HPA, the documentation, development, deployment, and daily monitoring of your robotic workforce is handled by our team from start to finish. No complicated licensing requirements, lengthy training classes, or hidden fees. We deliver instant scalability and reliable outcomes at a predictable, transparent price.

**Our fully-managed RPA service model is 2-5 times more cost effective than traditional RPA models.**

### How it works

HPA's team of automation specialists work with your subject matter experts to identify and assess key pain points within your business; processes that are labor-intensive, time-consuming, and don't add value to the business overall.

Once target processes are selected, they are prioritized and our specialists get to work. We walk through each process with your team, documenting every step the user takes within the applications they use every day to complete their work. Documented processes are then validated via an internal audit to ensure every aspect of the process has been accounted for and documented. Once you sign off, development of your new automated workflow begins.

Our robotic engineers build out each workflow exactly to specification. Each new workflow goes through several rounds of rigorous testing, ensuring that your new digital workforce is delivering the results you expect, before being deployed in your environment.

Your digital workforce is always under the watchful eyes of our sophisticated robot manager, as well as our production support team, ready to handle any errors or exceptions, should they occur. At the end of every day, you receive an outcomes report showing what your digital workers did that day.

**\$250M+**  
in daily financial  
transactions

**2,200+**  
robots processing  
work daily

**650+**  
workflows  
automated

**90+**  
enterprise  
clients

## Discover the automation possibilities in your business

HPA automates origination and servicing tasks across the systems you use every day, including Encompass® by Ellie Mae®, Mortgage Cadence, Finastra, Optimal Blue®, LoanSphere®, LendingQB®, Fiserv®, and other applications.

| Originations        |                           |                   | Performing Servicing         |                              | Default Servicing               |                                       |
|---------------------|---------------------------|-------------------|------------------------------|------------------------------|---------------------------------|---------------------------------------|
| Origination         | Processing & Underwriting | Closing           | Boarding/ Admin              | Escrow Admin                 | Delinquency Loss Mitigation     | Support Services                      |
| Order Credit        | Loan Setup                | Perform QC        | Boarding File Mapping        | Escrow Setup                 | 30/60/90-day Tracking           | FCL Bid, Sale, Payoff & Reinstatement |
| Run AUS             | Request Docs              | Prep Documents    | Loan to Servicing Platforms  | Escrow Analysis & Exceptions | Notice of Default               | Bankruptcy Setup                      |
| Customer Decision   | Verify/Review AKAs        | Final Disclosures | Lockbox & Payment Processing | Tax Admin & Payments         | Loss Mitigation Solicitation    | Proof of Claim Filing                 |
| Lock Request        | Run/Review Fraud          | Send Loan Package | Statements Processing        | Insurance Admin & Payments   | Processing                      | Motion for Release                    |
| Initial Disclosures | Change of Circumstance    | Onboard to MSP    | ARM/ Servicing Updates       | PMI Admin & Cancellation     | Final Modification Setup        | REO                                   |
| Assign Processor    | Assign Underwriter        | Post-closing      | Payoff Quote                 | Escrow Cancellation          | Loss Mitigation Final Documents | Claims Processing                     |

# HPA's Mortgage Experience

## Originations

- **Initial Disclosures** – Scrubs the loan, fixing any outstanding issues, then validates, generates, orders and sends an initial disclosure package within the LOS.
- **Assign Processor** – Stores information from the LOS, then assigns a processor within the Mercury Portal.
- **Loan Setup** – Validate Signed Disclosures have been received, determine credit card charge for the appraisal purchase (if needed), then enter appraisal details into the LOS.
  - **VA Appraisal** – If the loan is VA, the appraisal will first be entered into the VA portal and then completed in the LOS.
- **Verify AKAs** – Checking on each borrower, the bot will check outstanding credit, fraud, and application documents to determine if any other aliases are present.
- **Loan Inquiries** – Within the UDA Section, the bot will perform validation into any past inquiries the borrower may have made on a mortgage.
- **Run Fraud** – Utilizing DataVerify, the robot validates the borrower has not partook in any fraudulent behavior, then attaches the report to the loan file.
- **Order Flood Certificate** – Triggered by markers within the LOS, the robot will order the Flood Certificate and attach it back to the loan file.
- **Order Title** – Determines which Title Company to order from, enters the order details into the applicable Title company portal.
- **Work Number Ordering** – Attempts to order the work number for the borrower(s). This will be present for large scale employers and, if present, will be attached to the loan file.
- **Initial Change of Circumstance** – Validates, generates, orders and sends an initial change of circumstance disclosure package within the LOS.
- **Closing Change of Circumstance** – Validates, generates, orders and sends a closing change of circumstance disclosure package within the LOS.

- **Final Disclosures** – Validates, generates, orders and sends closing disclosure package within the LOS.
- **Future Appraisal Order** – If appraisal needs to be ordered in the future, the robot queries the background of the LOS for loans that have been previously set up, but have an appraisal date set in the future.
- **Lock Desk** – Once lock request is received, auto-parses an email request, scrubs the loan, validates the contents of the lock, sets up the locked loan within the secondary market portal, completes locking in the rates and, if needed, sends locked disclosures.

## Performing Servicing

### Escrow Administration:

- **Escrow Setup** – Sets up escrow on an account.
- **Escrow Analysis** – Performs an individual escrow analysis.
  - **Exceptions** – Resolves exceptions from mass escrow analysis.
- **PMI Cancellation** – Cancels PMI upon borrower request.
- **Escrow Cancellation** – Cancels escrow upon borrower request.
- **Database Transfer** – Logs tasks in the access database and routes to the right group to process.
- **Escrow Worksheet** – Gets the last positive escrow balance, copies escrow details from that point forward to the escrow worksheet, posts to Sunrise.
- **Taxes** – Determines taxes and gathers corresponding docs from county site, fills out the CoreLogic tracker. CoreLogic then returns tax docs that FNMA accepts.

### Administration:

- **Assurant Hazard Policy Pages** – Logs into Assurant, takes screenshots of policies and distribution, saves them in NIS.
- **Invoices** – Reads the item date on the invoice and copies it to the manual form.
- **Step Code** – Completes a step in MSP when a claim is filed.

**Document Custodianship:**

- **Collateral Document Request** – Submits request to Doc Custody to provide images missing from NIS.
- **Underwriting Document Request** – Submits request to Iron Mountain for documents determined missing by Doc Custody in the NIS.

**Default Servicing**

**Loss Mitigation:**

- **Decision Information Completion** – Inputs underwriting information to portal.
- **Final Document Generation** – Generates final documents if account passes all the checks, including the calculation eligibility. Once passed, runs the final calculation.
- **Close Case** – Logs Loss Mitigation in HSSN and WP portals. Closes the workup upon completion.
- **Reclass Request** – Requests reclass after second trial payment is received.

**Foreclosure:**

- **Eligibility Review** – Checks eligibility like NOD Expired, Active BK LM. Creates a checklist and saves it to NIS.
- **Bid and Sale** – Reviews at 30, 15, and one day prior to sale date, includes payoff reinstatements.
- **Timeline Review** – Reviews accounts for upcoming FLAD Deadlines.

**Bankruptcy:**

- **Payment Change Notice** – Populates Nationwide form with information in SOR.
- **Bankruptcy Setup/Proof of Claim** – Populates Nationwide form with information in SOR; Auto-triggers tasks within SOR based off of completed MSP steps.
- **Post-Petition Fee Notices** – Populates Nationwide form with information from feed and portal.
- **Motion for Release** – Creates a referral form with all delinquency information, enters information pulled from portal and feed.
- **Closing Bankruptcy Workstation** – Populates information from several different MSP screens utilizing end user input it observes on the initial screen.
- **Docket Monitoring** – Utilizes daily summary of all filed documents to populate applicable MSP steps and/or launches referral processes.

**Property Preservation:**

- **Vacancy Date** – Updates Vacancy date in MSP from FNMA Report.

**Claims Processing:**

- **Claim Filing** – Uses the info from the manual form to fill out claims in LoanSphere, attaches document, and submits claim.

HPA is partnered with Ellie Mae® to support their mission to accelerate lenders' operational productivity and innovation, reduce lenders' security and risk management, and streamline overall user experience to achieve a true digital mortgage.

Proud partner of **EllieMae**® Technology Powering  
the American Dream™

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### About HPA, A Cognizant Company

HPA is a provider of fully-managed robotic process automation services; documenting, building, deploying, and managing digital workforces on our clients behalf. Learn more at [www.hpa.services](http://www.hpa.services).

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### About Cognizant

Cognizant (Nasdaq-100: CTSH) is one of the world's leading professional services companies, transforming clients' business, operating and technology models for the digital era. Our unique industry-based, consultative approach helps clients envision, build and run more innovative and efficient businesses. Headquartered in the U.S., Cognizant is ranked 195 on the Fortune 500 and is consistently listed among the most admired companies in the world. Learn how Cognizant helps clients lead with digital at [www.cognizant.com](http://www.cognizant.com) or follow us @Cognizant.

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# Cognizant

#### World Headquarters

500 Frank W. Burr Blvd.  
Teaneck, NJ 07666 USA  
Phone: +1 201 801 0233  
Fax: +1 201 801 0243  
Toll Free: +1 888 937 3277

#### European Headquarters

1 Kingdom Street  
Paddington Central  
London W2 6BD England  
Phone: +44 (0) 20 7297 7600  
Fax: +44 (0) 20 7121 0102

#### India Operations Headquarters

#5/535 Old Mahabalipuram Road  
Okkiyam Pettai, Thoraipakkam  
Chennai, 600 096 India  
Phone: +91 (0) 44 4209 6000  
Fax: +91 (0) 44 4209 6060