

Dara AI | Docs

Smarter, faster loan servicing powered by mortgage-specific intelligence.



Dara AI delivers efficiency at scale across the entire loan lifecycle.

Applying this intelligence, Dara AI | Docs transforms unstructured collateral into digitized records and extracts data (including stamps and signatures) to enable efficient loan movement through document- and data-related transactions.

Servicing use cases.

Loan movement

Efficient loan boarding with enhanced data integrity and compressed cycle time.

Loan income calculation

Digitize salary computation with AI trained for salary income from W-2s and pay stubs.

Enhanced audit processes

Automate audit processes and reconcile document data with system data.

Loan bidding due diligence

Use index file and missing document report to avoid missteps in process.

Document indexing

Digitize and index mortgage documents to automate loan processing, underwriting, and closing.

Invoice data extraction for claims

Automate claim filing using extracted data from invoices for reconciliation.

Dara by Sagent | Root-level principles



Cost

Dara lowers costs across Core, Default, and Consumer servicing operations with a single, connected system.



Compliance

Dara helps servicers manage compliance risk in real time in an ever-evolving and real-time regulatory environment.



Consumer

Dara powers a world-class, mobile-first customer experience for the entire loan lifecycle, including hardships.



Open Ecosystem

Dara lets servicers stay nimble and manage easy, inexpensive integrations with a cloud-native, open-API ecosystem.



Unified Data/UX

Dara delivers a single user experience with real-time data for all users across the entire ecosystem.



The future of *your* servicing.

Third-party analysis shows that Dara offers material lifts for any servicing operation. We can model your data so you'll see how Dara can help your operation.

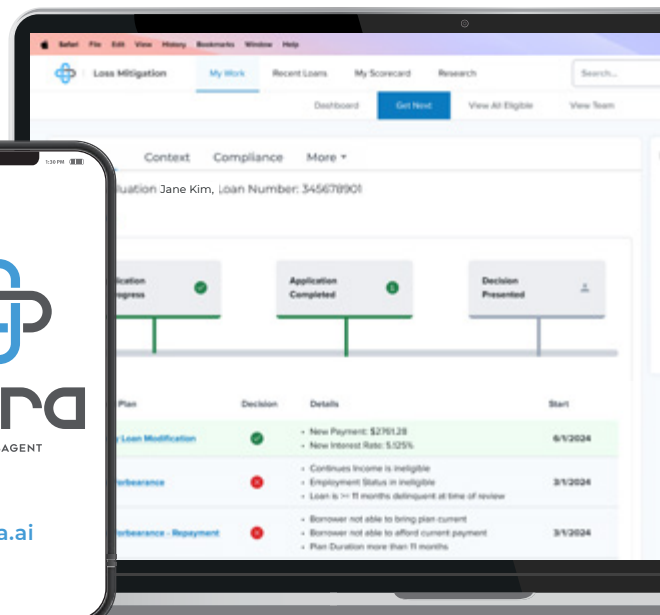
- **~40% reduction in total operational costs.***
- Embedded compliance rules engine that **proactively prevents errors** and **enables anytime auditability** against investor requirements.
- Unified, configurable, easy-to-maintain tech stack offers change-management timelines of **days/weeks instead of 9 - 12 months**.
- Modern, consistent user experience offers **full self-service for homeowners** and **reduces time-to-proficiency** for your team.

About Sagent

Sagent powers banks and lenders to make loans and homeownership simpler and safer for millions of consumers. Our platforms let consumers manage their home-owning lives while giving servicers lower costs, scale compliance, and higher servicing values through all market cycles.



Get in touch.



*Based on a benchmark model of aggregate ops cost-per-loan reductions across boarding, cash processing, escrows, statements, call center, IA/IR, collections, loss mitigation, foreclosure, bankruptcy, claims, QA/QC, collateral management. Excludes other corporate cost (e.g., finance, HR) and cost of servicing platform. Contact us to model scenarios using your data.