

Claims

Improve recoverability using automation and mortgage-specific intelligence.



Dara Claims uses end-to-end data to power an effortless process for less risk, lower costs, and improved claim recovery. Supports every type of FHA, VA, USDA, FNMA, FHLMC, and MI claims.

Resolving the toughest challenges in claims.

End-to-end claim lifecycle management

Optimize your claim processes, from claim trigger event to final claim, within one end-to-end, comprehensive solution.

Unified platform to support all claim types

Experience simplicity and configurability as you reduce processing times and increase the number of claims processed, leading to improved efficiency.

Robust rules engine designed to reduce risk

Using investor and insurer rules, our solution identifies non-claimable items allowing users to focus on expectations, enabling better-informed decision-making by servicers.

Real-time integration capturing real-time data

Easily obtain real-time financial updates, ensuring all claimable advances are included in the initial filing for unparalleled decision-making.

Streamlined document storage, easy digital claims

Elevate your operations, ensuring a seamless and efficient process for managing documents and every type of FHA, VA, USDA, FNMA, FHLMC, and MI claims.

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.

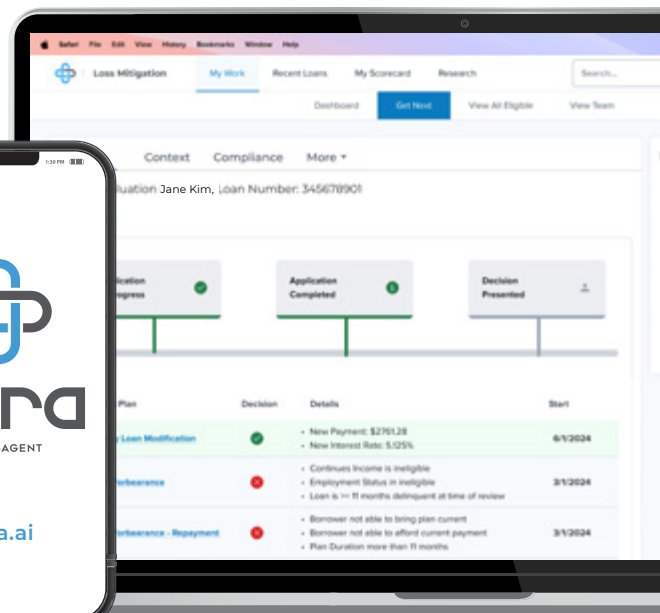
- **~40% reduction in total operational costs.***
- Embedded compliance rules engine that **proactively prevents errors** and **enables anytime auditability** against investor requirements.
- Unified, configurable, easy-to-maintain tech stack offers change-management timelines of **days/weeks instead 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.