

# Loss Mitigation

Deliver self-service and human advice when needed for positive homeowner outcomes during hardships.



Dara gives you the ability to strengthen homeowner relationships during tough times by offering a compassionate digital experience based on consumer-focused automation, transparency, and human help when they need it the most.

## Empowering borrowers during hardships.

### Make the application easy for distressed homeowners

Using a straightforward Q&A format, consumers provide all required data including reason for default, property details, and income information to populate the investor's application form.

### Make faster decisions using automation and real-time data

Using workflow automation and real-time updates into your servicing system of record, you can make decisions and deliver terms in a matter of hours, not days.

### Deliver an end-to-end digital experience

Eliminate snail mail and unnecessary delays by keeping everything digital, including delivery of modification terms and integrated remote online notary (RON).

### Put the borrower in control while gathering documents

Request supporting documents (including bank statements, paystubs, and hardship letter) while providing visibility about the process to ensure completion.

### Reduce inbound calls by increasing transparency

Through the entire process, keep borrowers engaged and informed of current status in real time.

# 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.

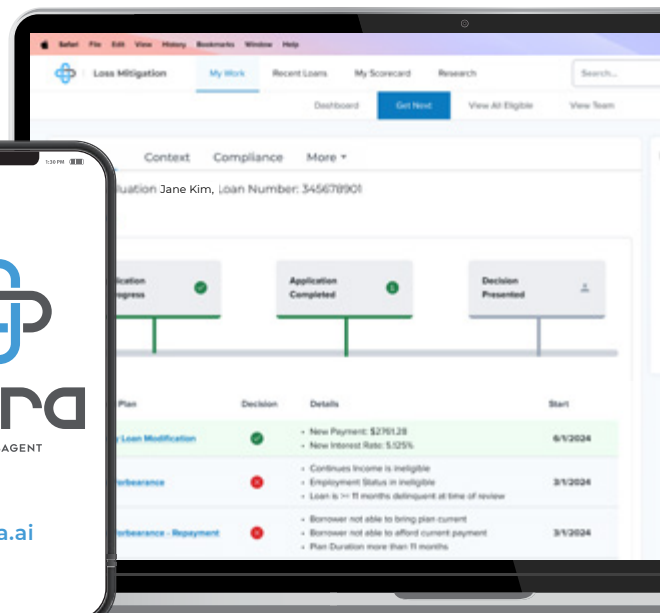
- **~40% reduction in total operational costs.\***
- Embedded compliance rules engine that **proactively prevents errors** and **enables anytime auditability** against investor requirements.
- Unified, configurable, easy-to-maintain tech stack offers change-management timelines of **days/weeks instead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