



727.536.2000

www.NavPros.com

Sales@NavPros.com

Lenders today are facing more complexity than ever. Offering mortgage loans to your customers exposes you to increased regulatory guidelines and scrutiny of loan quality. Furthermore, implementing the technology necessary to remain competitive has become increasingly difficult with the convergence of legacy and advanced lending expectations. NavPros solves these problems by leveraging the People, Processes and Technology needed to streamline the implementation of mortgage banking best practices.

Our services allow lenders to focus on growing their business and offering a higher level of service rather than continually chasing projects that are not cost effective and do not lead them to the finish line. Our comprehensive services combined with advanced technology and broad home loan program support takes the burden off your shoulders and improves the overall quality of your business.

NavPros offers services designed to support the life cycle of lending from loan origination to servicing. Our support staff is a collection of seasoned experts who are 100% US-based. The executive team is comprised of industry leaders who help our clients put the future of mortgage banking into their own hands today.

NavPROS

SUMMARY OF SERVICES



FULFILLMENT SERVICES
HOME LOAN PRODUCTS
TECHNOLOGY
SUBSERVICING
TRAINING

Life of Loan Lending Solutions

Our solutions include the staffing, programs and automation to support the loan life cycle from Origination and Point of Sale to Servicing or Loan Boarding. It is robust enough to provide superior service and lending quality yet highly configurable in order to support a lender's specific loan product needs.

Managed Compliance and Loan Quality Risks

A decade ago many regulators' concerns revolved around the "too big to fail" concept. Today their concern is "too small to succeed". NavPros has invested into People, Processes and Technology with a platform that can be private labeled by Financial Institutions that want to leverage our significant expertise and proven systems.

Fixed Costs Based on Productivity

The majority of our services are based on the successful completion of a loan transaction. This means when loans close and you book an asset, you are assessed a modest transaction fee. This makes it easy to create and maintain budgets.

Scalable Infrastructure

Most lenders face the challenge of maintaining just the right number of staff for the current lending pipeline. When interest rates are up, volume quickly falls off. Staff resources then become under-utilized and lenders are forced to reduce staffing. When interest rates are down, it becomes a frenzied scramble to find, recruit, train and manage quality staff in order to keep both loan quality and service levels high. Our Fulfillment Solutions help manage – and often eliminate – these challenges.

Robust Product Offerings

NavPros can support a lender's portfolio needs for boarding balance sheet assets. We also offer a broad set of programs to support expanding a lender's product line. This allows lenders to boost fee income by leveraging a streamlined process to offer Conventional, Jumbo, FHA, VA, Bond, Reverse Non-QM and other programs.

Next Gen Technology

Lenders struggle with supporting a Loan Origination System that will satisfy all of their team members involved in the life cycle of the lending process. Additionally, today's lenders need a much more complex system in place to support a paperless mortgage process. The industry has a convergence of technologies which are necessary in order to compete and remain profitable. We provide a secure integrated system to support a mobile borrower experience, Optical Character Recognition (OCR) and e-Lending objectives which are all private labeled for our lending partners. This ensures lenders and their borrowers receive superior service and that loans are accurately closed and delivered to the end investors.

How do we do it?

NavPros utilizes online tools with business logic in order to gather data and images. Automation is used wherever possible, and workstreams are organized into queues that provide the right work to the right resource at the right time. This streamlines the process for our customers and allows us to collaborate online in a virtual environment. Additionally, lenders are assigned to a team so that communication is easy and that processes are refined on a personal level.

With today's rapidly changing regulatory environment mistakes are more costly than ever. NavPros offers superior service combined with industry leading technology to reduce lenders' need to internally support complex back office activities. Our experts and systems support loan quality checks are imbedded within our processes, which leads to higher levels of loan quality and improved service levels. This means regulators, auditors and investors are happy and allow our customers to confidently focus on growing their business rather than problem solving lending challenges, issues and errors.

See the difference - Call for a demo today!

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Superior People, Processes and Technology