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## Loss Mitigation

## OVERVIEW



### CHALLENGE

The client needed a large group of experienced resources immediately to perform oversight lookback testing of loans exiting forbearance and entering into loss mitigation to determine whether regulatory and investor requirements were met.



### SOLUTION

Treliant assembled over 50 testers with deep mortgage servicing experience within 1 week of the request. Treliant's professionals performed testing to determine whether borrowers were provided the most advantageous loss mitigation options eligible to them.



### APPROACH

Treliant searched its large database of professionals for resources with deep mortgage servicing experience, particularly in loss mitigation. We engaged multiple team leads who had previously run large teams for Treliant. Treliant expedited onboarding, trained the resources and began testing. Throughout the engagement, Treliant perform quality control and measured productivity to ensure client success.

## RESULTS

- ✓ Throughout the project, Treliant management provided guidance regarding the regulatory and investor requirements related to loss mitigation options post-pandemic and the population for the lookback.
- ✓ The Treliant leads trained and managed both Treliant testers and test groups outside of Treliant. Quality control results were used to provide opportunities for test improvements.
- ✓ Based upon Treliant's test results, the client met its goals to identify potential consumer harm and establish remediation efforts including additional oversight controls.

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