

Client Success Story

Risk Based Decisioning for Mortgage Portfolio Management

Challenge

A Top 4 US Bank was working against market conditions to manage an increased risk position due to an acquired portfolio of toxic mortgage loans that were foreclosing. They were looking for a professional services partner to:

- Assess the current state environment
- Remove non-performing assets without increasing the risk position
- Avoid revenue loss to the bank

Solutions and Results

Tactegra designed a new process to accelerate removal of toxic assets from the portfolio while preventing foreclosure and maximizing the workflow. Utilizing a risk-based decision method, each asset was evaluated for short sale opportunity, new product sale with specified risk parameters, or write off. Specialized training was provided to loan specialists and selected realtor population to expedite bringing buyers and sellers together.

Productivity Gains and Savings



10X increase in
loan processing



0% increase in
risk position



\$0 revenue loss
to the bank

Improved Process Environment

New decision method to optimize and accelerate short sale opportunities and revenue

