



# Automate Investor Stipulations to Clear Conditions Faster and Avoid Repricing or Fees

## The Burden of Investor Stipulations

Due to investor stipulations' lengthy cycle time, manual entry, and potential rework from data entry errors, lenders are at risk of paying late delivery fees or having their loans repriced. The typical manual processing time for investor stipulations is between 20-40 minutes per investor. Post-closing teams must check multiple investor websites daily as investors tend to drop their purchase price as time goes on. As loan volumes increase, post-closers may not have the time each day to check and update the investor stipulations which puts the lender at risk of losing profit as loans are held in suspense.



## Benefits of Cognizant® HPA Quick Automate for Investor Stipulations, powered by Investor Link

HPA's Quick Automate for Investor Stipulations solution is turnkey and completely integrated with leading LOS systems for the fastest time to productivity and value.

- Reduce the risk of repricing
- Eliminate costly errors
- Decrease risk of late delivery fees
- Reduce the risk of stipulations being overlooked or not captured in a timely manner
- Minimize manual and repetitive efforts

## HPA's Quick Automate for Investor Stipulations

- Powered by Cognizant® HPA Investor Link proprietary software
- Our solution retrieves investor websites for new stipulations as frequently as needed.
- The stipulations are then copied and automatically entered back into the LOS.
- The post-closer is notified of new stipulations, to start satisfying the conditions immediately.

## The HPA Difference

### One Log-in

Lenders log in to one environment and do not have to sign on to multiple investor sites to find the information they need.

### Flexible Hosting

The Quick Automate solution can be hosted on-premise or by HPA, with no client hardware required.

### Bidirectional Automation

HPA's Quick Automate solution requests information from the LOS to investor websites and posts information from investor websites to the LOS. Automating both sides helps ensure stipulations are cured on time.

### Accelerate Loan Sales

The Quick Automate solution for investor stipulations is a low-friction, easy way for lenders to leverage automation to accelerate their post-closing operations.

**HPA's Investor Link technology is a one-stop shop for information from investor websites required to complete the sale of a loan. It queries and pulls information from multiple investor sites with high frequency. The solution then automatically populates the appropriate fields in the LOS with the information retrieved.**

**“The HPA automation allows us to deliver cleaner loan files, more quickly, and greatly improve the communication process and the timeline for follow-up items”.** – Dave Battany, Executive Vice President, Capital Markets, Guild Mortgage Company LLC

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## HPA, A Cognizant Company

HPA is the leading RPA-as-a-Service provider for organizations seeking secure, reliable intelligent automation solutions. As a proven automation Center of Excellence, we utilize our proprietary technology and extensive reusable code library to deliver scalable RPA programs that accelerate ROI and reduce total cost of ownership. For more information, please visit [hpa.services](https://hpa.services).

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## About Cognizant

Cognizant (Nasdaq-100: CTSI) is one of the world's leading professional services companies, transforming clients' business, operating and technology models for the digital era. Our unique industry-based, consultative approach helps clients envision, build and run more innovative and efficient businesses. Headquartered in the U.S., Cognizant is ranked 193 on the Fortune 500 and is consistently listed among the most admired companies in the world. Learn how Cognizant helps clients lead with digital at [www.cognizant.com](https://www.cognizant.com) or follow us [@Cognizant](https://twitter.com/Cognizant).



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