

# CGI's Loan Modification Service™

## BENEFITS

- Increase loan servicing capacity
- Shorten time-to-market
- Expedite flow of funds
- Comply with regulatory and government requirements
- Flexibly adapt to existing modification programs
- Benefit from a transparent system that serves as an extension of your operation
- Stay well informed from robust reporting tool
- Maximize the net present value (NPV) of each modified loan
- Eliminate costs when the problem is resolved

## HELPING BANKS AND LOAN SERVICERS QUICKLY AND EFFECTIVELY MODIFY LOANS

The recent adoption of the Homeowners Affordability and Stability Plan will make 3 – 4 million at-risk homeowners eligible for mortgage loan modification. But many banks and other loan servicers have indicated a need for significant help to deal with this surge in the volume of modifications in a timely and appropriate manner.

Further complicating matters, what was previously a straight-forward, low volume function in your loss mitigation operation has now become a complex, high volume and highly visible operation presenting new operational, technical and process challenges. And, it is one with mounting political pressures and evolving government requirements for full accountability, especially for TARP beneficiaries.

CGI understands this complex situation and we can help.

### CGI provides real answers

Recognizing that we have unique qualifications to assist during this crisis, CGI is harnessing three decades of experience in consumer credit management and government regulatory compliance and financial accounting to offer an integrated, end-to-end solution to assist loan modification operations.

CGI's Loan Modification Service provides the capacity to handle high volumes of loan modifications rapidly and consistently while providing the transparency necessary to account for public funds applied to these troubled loans. Our automated approach utilizes the latest optimization and analytics tools to protect the value of your real estate backed loan portfolios by minimizing losses due to foreclosure and maximizing the servicing fees earned from all sources including government programs.

Our service is provided out of CGI's US business process outsourcing centers, underpinned by proven CGI technology and supplemented by leading partners, enabling you to accelerate the modification process while minimizing startup time and costs.

### Why CGI?

- **Breadth of offerings.** We have built a heritage of creative solutions in both the Federal Government and Banking sectors, incorporating functionality to provide compliance with all regulatory requirements.
- **Industry expertise.** CGI's unsurpassed knowledge of government regulations and federal accounting systems expedites the flow of loan modification/TARP funds.
- **Client focused.** Our solution is customized to each client's specific needs and requirements, so that the client will not need to "fit into" our process.
- **Integrated service.** We provide an end-to-end loan modification service to complement your existing system to get clients up and running quickly, protecting portfolio value and keeping customers in their homes.
- **Optimization know-how.** CGI's advanced optimization models determine the best trade-off between payment reductions and recidivism rates to maximize the ongoing NPV of each modified loan.

*"Mortgage servicers need a specific set of technologies and implementation approaches to be in place so that they can optimally address their default management needs."*

—David Hamermesh, TowerGroup, "Technology for Mortgage Default Management: Concrete Options to Resolve Record Delinquencies," January 2009

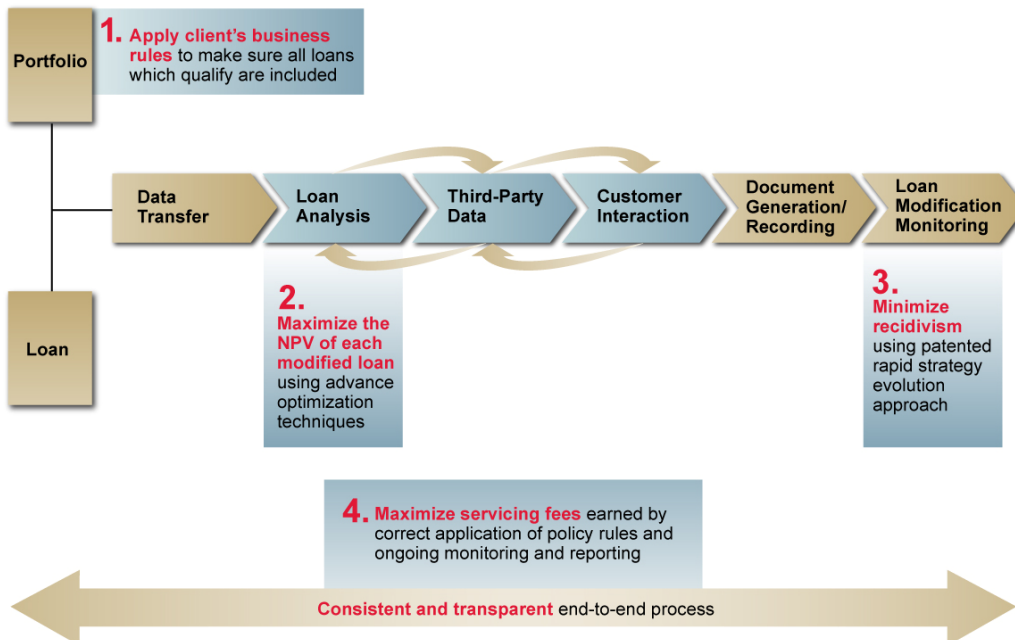
\_experience the commitment™

## CGI's loan modification process

CGI has assembled the right combination of people, processes and technology to power your existing operation.

- **People:** Our expertise in loan operations, credit policies and credit risk management – as well as federal financial management and BPO (business process outsourcing) – position us to lead your organization to success.
- **Processes:** Our advanced BPO service offers the complete range of activities required for effective loan modification, from secure data transfer to business intelligence and reporting.
- **Technology:** A suite of CGI's industry-leading credit risk management applications, used by many of the world's largest and most complex financial institutions over the past two decades, provides the Loan Modification Service's technology infrastructure.

CGI's Loan Modification Service maximizes the value obtained from each source while minimizing start-up costs and time.



## COMPANY PROFILE

At CGI, we're in the business of satisfying clients. For 30 years, we've operated upon the principles of sharing in our clients' challenges and delivering quality services to address them. As a leading IT and business process services provider, CGI has approximately 25,000 professionals operating in 100+ offices worldwide, giving us the competitive advantage of close proximity to our clients.

Through these offices, CGI offers local partnerships and a balanced blend of global delivery options—including onshore, nearshore and offshore expertise—to provide clients with the combination of value and expertise they require.

CGI defines success by exceeding expectations and helping clients achieve superior performance.

## The time to act is now

CGI's Loan Modification Service delivers all the software, infrastructure and support resources necessary to power a complete loan modification operation. As a result, organizations can lower operating costs, gain significant processing efficiencies, improve customer satisfaction, and enhance focus on core business activities.