Invicto

INVICTO

Mortgage Services | Software Development

"Success in today's digital world requires an array of **Experience** and **Expertise**"

Vision & Mission

Invicto

Vision
We strive to be a comprehensive source of technology and mortgage solutions.

Mission
At Invicto, our goal is to provide our customers with a forward-thinking approach, Ingenuity and flawless execution.

Values
Integrity, Excellence, Innovation and Individuals are integral to our system.

About Us
"We strive to Envision, Lead and Execute"

At Invicto, we understand that your life and business go through constant change and as a result, we are committed to staying up to date with the latest products and services available. Our team is constantly researching and developing new solutions to ensure our clients remain at the cutting edge of their industry. We provide a wide range of services, including mortgage solutions and software development.

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Our Services

"Our services cover all stages of the mortgage loan process"

1. **Title and Settlement**

Manage high project volumes efficiently with digitally scalable and cost-effective services

2. **Originations**

Navigating the mortgage originations with industry expertise, combined with personnel & technology

3. **Valuations**

Assisting Appraisal Management Companies to furnish quality appraisals at a reduced cost

4. **Servicing**

Transforming Mortgage Servicing through outsourcing and innovation

5. **Data Entry and Indexing**

Our Services helps in efficient management, retrieval and analysis of data

6. **Post-close and Recording**

Our post-closing products and services are diverse and help to remedy, validate and finalize collateral documents

7. **Offshore Delivery Center**

A custom offshore delivery center designed to fulfill your business needs

1. TITLE AND SETTLEMENT

Invicto

"We offer the full spectrum of services to help Title and Settlement work better"

- ✓ **Title Search & Abstracting**
- ✓ **Tax Services**
- ✓ **Vendor Management**
- ✓ **Attorney Services**
- ✓ **Title Commitment & Report Typing**
- ✓ **Settlement Services**
- ✓ **Title Curative Services**

Learn more

1(a) Title Search and Abstracting Services

This services help to verify the ownership and legal status of a property and to identify and issues or encumbrances that could affect the transfer of ownership

Service Offering

- Current Owner Search
- Full Search
- Two Owner Search
- Ownership & Encumbrance Report
- Foreclosure and REO Search Reports
- Mortgage Verification Report
- Lien and Judgement Searches
- Legal & Vesting Report
- Assignment Verification Report
- Title Updates / Bringdows / Datedowns
- Field Abstractor Management
- Cell Tower Search
- Commercial Property Searches

1(b) Title Commitment and Report Typing

Title Commitment is based on a review of public records and other sources of information and is intended to provide a summary of the ownership history, legal status and encumbrances of the property

Service Offering

- Lenders Policy
- Owners Policy
- Title Commitment Typing
- Title Report Typing
- Proficiency in ALTA long form/short form, CLTA

1(c) Vendor Management

Our automation platform facilitates seamless transaction processing for vendor management

Service Offering

- Wide Range of vendor database
- Auto order assignment
- An automated follow-up systems
- Status reports to vendors and clients
- Send out bulk emails and text messages for any urgent updates and follow ups.

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1(d) Tax Services

Our services provide comprehensive reports concerning property taxes, municipal liens and code violations to the title and banking industries.

Service Offering

- Property Tax Report
- Tax Certification
- Municipal Lien Searches
- Code Valuations
- Utilities including Water, Sewer, Storm Water and more
- Building Permits

1(e) Settlment Services

Our services are designed to be both cost-efficient and tailored to your needs, streamlining the entire settlement process.

Service Offering

- Closing Disclosure Preparation
- Pre-Closing Audit
- Trailing Documents Tracking
- Lien Release Processing and Tracking
- Notary-Scheduling
- Survey-Drafting

1(f) Title Curative Services

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Title Curative are designed to be both cost-effective and customized to suit your requirements, making the Curative process more efficient

Service Offering

- End to End Curative
- Loan Pay-off Services
- Tax Payoff
- Judgement Pay-off
- HOA/HOI Ordering
- Release Request

1(g) Attorney Services

An attorney opinion letter is a written statement from an attorney that provides an opinion on the legal status of a particular piece of property

Service Offering

- Attorney Certificate (Preliminary & Final)
- Attorney Opinion Letter

2. ORIGINATIONS

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"Services we offer in Originations"

- Loan Setup
- Pre-Under Writing Support
- Pre-Funding
- Fraud Review
- Post-Close QC
- Indexing Services
- Loan Processing and Vendor Ordering

4. SERVICING

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"What we offer"

- ✓ Loss Mitigation
- ✓ Default/ REO Back Office Support
- ✓ Foreclosure Support
- ✓ Bankruptcy Support
- ✓ Loan Modification
- ✓ QC & QA
- ✓ Lien Release and Assignment
- ✓ Payment Collection
- ✓ Customer Service Support

5. DATA ENTRY AND INDEXING

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Our services in Data Entry and Indexing are:

- ✓ **Data Entry**
- ✓ **Data Validation**
- ✓ **Data Indexing**
- ✓ **Data Reconciliation**

6. POST-CLOSE AND RECORDING

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What do we offer in Post–Close and Recording?

- ✓ Post-Close QC
- ✓ Lien Release Tracking
- ✓ Document Retrieval
- ✓ Print and Mail Services
- ✓ Final Policy Preparation
- ✓ Recording Services

7. Offshore Delivery Center

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"Working with an experienced and reputable provider can help to ensure a successful outsourcing experience"

Cost Savings

One of the primary benefits of using Invicto's offshore delivery center is the potential for cost savings. Labor costs are often lower in countries where our ODCs are located, which can help to reduce operating expenses.

Access to talent

Invicto's offshore delivery center can provide access to a global pool of talent, including skilled professionals. This can be particularly beneficial for companies that are looking for specialized skills or expertise.

Improved efficiency & quality

At Invicto, we provide access to a range of quality control and process improvement tools and techniques, which can help to improve the quality and consistency of services.

Security

At Invicto, we are committed to upheld security protocols and rigorous enforcement of the same. Comprehensive background checks are conducted for all employees.

Project Process

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Receive Custom Plan

- We develop a thorough understanding of the abilities needed and the trainings that should be given for the proposed team and technology that may influence the transition. We craft a bespoke plan that meets our client's exact requirements.

Deliver Expected

- We invite you to try our services with a pilot test, a small-scale version of the project. So, you can test out our services before committing to a larger-scale job. This way, we ensure your expectations and needs are fully met. Once you are confident that we have fully understood your vision, let's take it up a notch and scale up the project.

Why Choose Us?

What makes us Different from our Competitors?

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Invicto is committed cultivating long-term customer relationships instead of simply aiming for short-term sales. This approach allows us to create a sustainable and successful business for our clients.

- ❑ Prompt customer integration time.
- ❑ The cost-benefit ratio offered by Invicto.
- ❑ The exemplary level of customer service and support.
- ❑ Invicto's personnel, both staff and contractors, boast a wealth of expertise and experience.
- ❑ Invicto's commitment to maintaining ethical standards and sustainable practices.
- ❑ Compliance with international quality and security standards (ISO 9001:2015 & 27001:2013)
- ❑ Business Continuity Plan (BCP) and Risk Assessments (RA) strategies have been implemented to guarantee the provision of uninterrupted services.

Quality Review Framework

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Invicto Quality Assurance is a robust framework that is built with the focus on:

- ✓ Increasing yield and process efficiency
- ✓ Reduction in opportunities for errors
- ✓ Data driven decision making
- ✓ Value creation for client and end customers

Success Factors	
Process Approach	Shifting the focus from product quality to process quality to ensure process eliminates errors by design
Customer Focus	Creating value for the customers and thus enhancing customer experience
System Approach	Objectives of each team and sub processes must be aligned with the business goals and needs
Factual Approach	Decisions based on the data and facts to achieve predictable results
Involvement of People	Enabling and empowering people to generate ideas for new ways of working and serving customers
Continuous Improvement	Ongoing effort to improve tools, applications, products, services and processes

COORDINATE

COLLABORATE

COMMUNICATE

Quality Improvement Projects

Quality Monitoring on Statistical Sampling

On-time feedback (individual / collective)

Quality Review Cycle

Best Practice Sharing

Training Need Analysis & Refreshers

Root Cause Analysis & Gap Analysis

Regular Reporting & Analysis

Information Security Framework

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Networking
- Content Filtering
- IDS/IPS
- Geo IP filter
- Application Control
- Web Filter Control

Mobile Security Policy
- No Personal Mobile devices (Laptop, Cellphone and PDA) allowed inside the office without approval.
- All privileges for laptops like Local Admin rights, USB / DVD access and Installation rights are restricted.
- List of all users and their security access is documented, monitored and updated at regular intervals.

Access Control
- Access based on Active Directory/Group Policy
- Department/Project wise VLAN segregated
- USB Access blocked from GPO/AV Device Control
- Monthly Review of Access violations
- Notification enabled for access violation

Access Security
Remote Access, VPN and Two-Factor Authentication
- VPN tunnels are encrypted
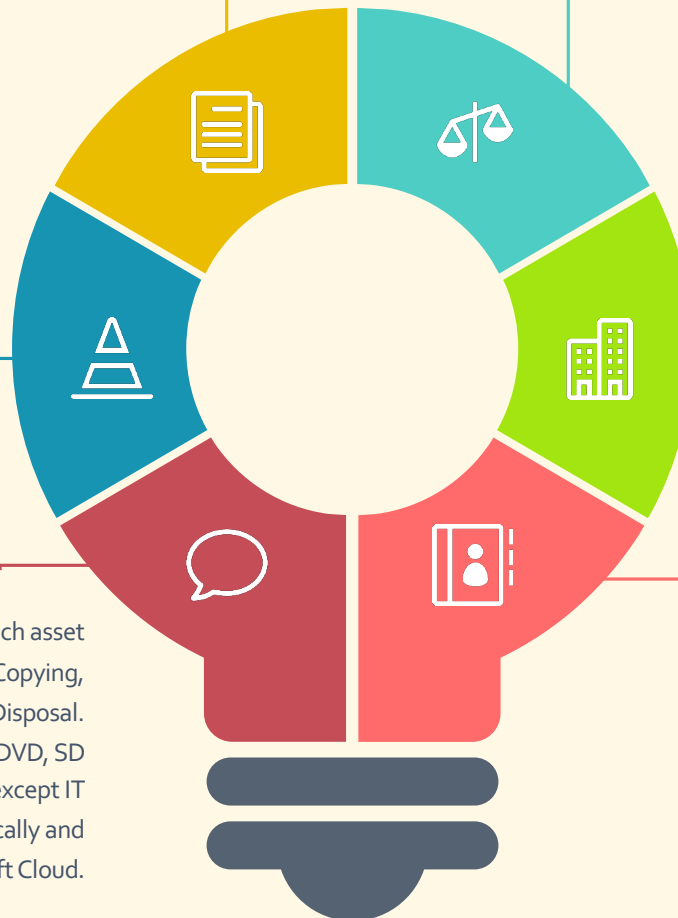- All email communication are SSL encrypted.

Asset Security
- Detailed Information handling procedure of each asset is documented including Printing, Storage, Copying, Archive & Disposal.
- No access to any external media like USB, CD / DVD, SD Cards allowed to any team / project except IT
- Infrastructure team maintains the DC backup locally and on Microsoft Cloud.

Operations Security
Anti-Virus Control – McAfee end point security deployed

System Patching & Hardening – WSUS server to push critical windows updates. USB hardening policy is first enabled through the AD and then through DLP McAfee.

Accreditations and Certifications

✓ **Compliance with international quality and security standards (ISO 9001:2015 & 27001:2013)**

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Thank You

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