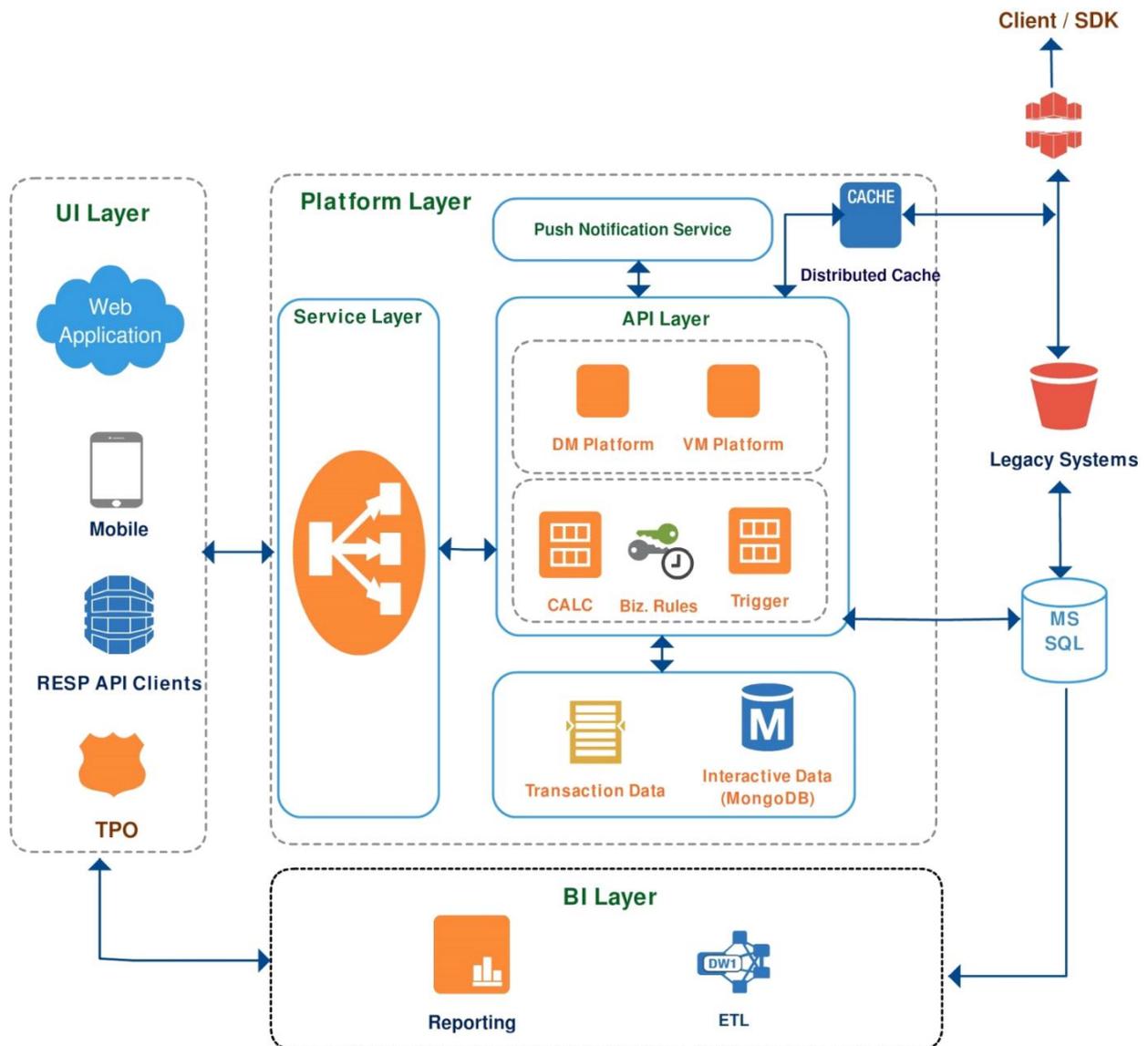


Residential mortgage management is an end-to-end comprehensive solution that handles complete functions involved in the business of originating mortgages, loan processing and regulatory and investor compliances. Xoriant has been involved in development of application for clients engaged in banking and mortgage industry with a dedicated team for development and supporting. The knowledge and experience gained through multiple engagements has led to the development of – **Xoriant Residential Mortgage NextGen Framework (XRMNF)**.

XRMNF is all-in-one mortgage management solutions by providing software and tools to **originate process and close mortgage loans**. The framework is combination of modular, pluggable, re-usable components for creating open web applications, mobile and REST API clients. XRMNF framework fills the gap for multiple legacy systems (windows apps) and helps end users by providing portability of application to access it from anywhere using Web. It is end to end mortgage solution includes loan origination, loan processing, underwriting, post-closure, closing and servicing under one roof. XRMNF was conceived to aid Xoriant clients to get the solution for mortgage legacy applications converts into web, mobile, Third Part Originator applications using the major components provided by the XRMNF framework.



XRMNF has vastly simplifies the development process, shorten the release times, enhance product quality and improve team confidence in building these applications.

This offers a competitive advantage to Xoriant for acquiring more projects in this realm and even rapidly executing them. Since it is easily adaptable to other sources e.g. mobile, Web etc., it has helped Xoriant in developing applications for its projects on other compatible platforms.

XRMNF Key Features

- All-in-one solution that includes entire loan life cycle
- Provides instant access to “most commonly used” features out of the box.
- Provides pluggable and reusable components to facilitate extension of components.

XRMNF Key Benefits

- Readily available out-of-the-box components reduce development time by 40%
- Built in **latest technologies** stack like Angular 8, NGRX, .NET Core 2.2, WebAPI, RabbitMq, MongoDB, Event Sourcing, SSO, ELI Logging, Splunk
- Reusability of components, modules & easily adaptable to any platforms e.g. Web, Mobile etc.
- Build reusable features and functions Calculation Engine, Print Engine (Document Management etc.), Business Rule Engine, Business Intelligence etc.
- Ensures consistency in products developed using the XRMNF