

MQMR Achieves Higher Efficiency and Customer Satisfaction with Emapta



MORTGAGE QUALITY
Management & Research



91

**Net Promoter
Score (NPS)**

150%

**Capacity
Increase**

3-5

**Days Faster in
Audit Times**



CHALLENGES

Mortgage Quality Management Research LLC (MQMR) helps its clients climb higher by bridging the gap between risk and compliance through its suite of risk-related services. MQMR provides mortgage compliance consulting throughout the origination process, conducting internal audit risk assessments and ongoing internal audit support, servicing QC and subservicing oversight to master servicers, and filling the void of meeting vendor management oversight requirements. With 2,000+ operational reviews of mortgage companies, subservicers, document custodians, and vendors annually, MQMR prides itself on being the mortgage industry partner of choice for audit, risk and compliance.

Known for its third-party audit services for mortgage lenders, MQMR also regularly takes stock of its own operations, looking for ways to improve. A recent introspective shined light on inefficiencies in MQMR's operations, notably its compliance experts becoming bogged down in the menial tasks related to audits. One of MQMR's strengths is the extensive expertise of its staff, which the company was unable to utilize to its fullest potential given its current workload and staffing constraints.

THE SOLUTION

MQMR was introduced to Emapta and its staff augmentation operations through a mutual client, American Financial Network (AFN). With a front row seat, MQMR was able to observe the time and resource savings AFN realized with Emapta.

Michael Steer, President of MQMR, contacted Emapta to begin the operation augmentation process and help relieve some of the burden placed on MQMR's staff. After a thorough conversation regarding MQMR's pain points and needs, Emapta provided MQMR with staff expertise in administration, contract law and audit support.

"We began our relationship with Emapta at the beginning of 2020, and shortly thereafter, the world was affected by the COVID-19 pandemic," said Steer. **"While some companies may have experienced turbulence while onboarding a new client in the midst of a pandemic, it was smooth sailing with Emapta. They were very communicative, and we didn't experience any disruption in coverage."**

"The Emapta staff that work with MQMR are extremely dedicated and knowledgeable about the U.S. mortgage industry."

- Michael Steer, President, MQMR

MULTIDISCIPLINARY TEAMS & ROLES

DUE DILIGENCE
Risk Analysts

AUDITING
Technical Underwriters

SALES
HubSpot Developer

BUSINESS SUPPORT
Executive Assistants

VENDOR MANAGEMENT
Contract Attorney

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While the mortgage industry has long relied on augmented operations to help reduce costs, Emapta also allowed MQMR to increase efficiency and maintain an extremely high level of customer satisfaction.

“The biggest benefit we see in working with Emapta is the efficiency. The Emapta staff that work with MQMR are extremely dedicated and knowledgeable about the U.S. mortgage industry,” Steer added. “We’re able to rely on them to gather information, prepare our subject matter experts and support our team throughout our audits, resulting in a higher customer satisfaction evidenced by our 1Q 2021 survey results of a 91 Net Promoter Score.”

For MQMR, the benefits from Emapta are more than just numbers. **“Through augmenting our operations with Emapta, we’ve driven down audit times by an average of 3-5 business days and increased our capacity in certain areas up to 150%,”** Steer notes. “Thanks to my administrative help from Emapta, I personally save 10 hours a week and my executive team has experienced similar results.

“Our Emapta staff have provided freedom for our domestic team to achieve a better load balance and reduce stress,” Steer added. “In short, Emapta gives us options. We don’t have to outsource our entire company overseas, and we’re able to have positions there that we normally wouldn’t have. Our domestic staff also has more time to speak with our clients because our Philippine teammates have taken a lot of the workload off their shoulders.”

“Working with Emapta was the best decision that we made in 2020,” Steer continued. “It’s something I wish I would’ve done sooner.”

THE OFFSHORE BENEFITS

- With a Philippine team, MQMR reduced its operating costs while adding resources to more effectively manage its growth.
- Emapta hired staff for MQMR who are extremely dedicated and knowledgeable about the U.S. Mortgage Industry, resulting in better efficiency, comprehensive audits, and higher customer satisfaction of a 91 Net Promoter Score.
- MQMR’s compliance experts onshore are freed from the administrative aspects of the audit, so they can devote more time to the actual audit function, customize solutions, and deliver best practice recommendations for its clients’ varied audit needs.
- MQMR’s improved efficiency and work product have allowed the firm to pass the savings on to its clients. MQMR has not raised its prices, nor has it decreased its domestically-located staff by adding augmented operations staff from Emapta.

ABOUT EMAPTA

Emapta is an award winning Australian-owned and operated offshore staffing company that can help you build ‘Your Team, Your Way’ in the most flexible, simple, and cost-effective way possible. We partner with over 350 clients to build a high-performing team of premium English-speaking professionals that act as a seamless extension of their operations to be more competitive, increase productivity, and save on labour costs.

We have a network of 14 strategically located offices in highly accessible central business districts across the entire Philippines. Each is equipped with the best-in-class technology and facilities, underpinned with enterprise-grade data security infrastructure, 24/7 network and data security control, along with multiple redundant high speed internet connections and premium recreational amenities.

LEARN MORE

If you would like to hear more about our client partners’ offshore journeys and/or speak to our Outsourcing Specialists about building Your Team, get in touch with us today.



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