

Setting the Stage

For more than two decades, South & Associates, P.C. has provided legal services to regional and national mortgage banking clients in Missouri and Kansas. Over the years, foreclosure and bankruptcy volumes have increased, thus greatly increasing the firm's workload. However, as South & Associates saw its client base grow, it also recognized some operational inefficiencies. Case files were being manually moved from desk to desk. Employees spent vast amounts of time and resources tracking files. Error rate checking and data integrity was limited, and data transmission required double key entry from both the attorney and client side. Furthermore, timeline management and exception reporting were performed manually and often times sporadically.

The firm realized it needed a solution that would account for every core competency in the realm of the legal default servicing industry. From this need, South & Associates ultimately designed and built its own case management software solution.

The Requirements

The default servicing environment is ever-changing, so South & Associates needed a robust and scalable case management system to handle both judicial and non-judicial methods of foreclosure. The firm first evaluated every process that could feasibly occur in the life of a foreclosure or bankruptcy. This included all collateral elements that flow from a foreclosure, including bankruptcy, title claims, loss mitigation, reinstatement/payoff and evictions.

Additionally, the system would have to be tightly integrated with the firm's accounting system to accurately track the myriad of vendor invoices and other cost advances on behalf of the client. Moreover, fees and costs would need to be accessible to end users, not just the accounting department.

Statutes, regulations, investor guidelines and case law were broken down into micro steps and a team of software developers translated the requirements, ultimately creating CaseMaxSolutions.™

The Results

South & Associates created CaseMaxSolutions, (CMS) which is a casefile management system that supports day-to-day business operations. CMS automates the steps in a file's lifecycle, which enabled South & Associates' staff and attorneys to focus on more critical job functions.

Instead of moving files from desk to desk and pile to pile, CMS became the driver, and managing the workload became an automated process. CMS provided South & Associates with a "client profile" repository that captured every nuance and unique

requirement of each loan servicer. These requirements were then mapped back to the specific task or process node with embedded logic and reasoning. Additionally, special multi-step wizards quickly loaded referrals and captured pertinent bankruptcy information that could impact a pending foreclosure action.

CMS also evaluated South & Associates' cases and made decisions accordingly. For example, certain mortgage loans require the firm to take specific actions at various stages of the loan process. CMS ensured that these actions are accurately mapped and evaluated at each stage of the process. The solution also provided large-volume boilerplate documents to help South & Associates comply with foreclosure legislation. Employees can still edit these documents when necessary or beneficial. With CMS, the firm can maintain an accurate and current database of all work management statistics. South & Associates uses this data to determine workload, and to provide clients with reports that detail the level of accuracy and proficiency when executing foreclosures.

CMS enabled the firm to expedite the foreclosure process effectively and cost efficiently. With CaseMaxSolutions, South & Associates has optimized its processes and ultimately increased its bottom line.

Customized & Comprehensive Functionality

After implementation, South & Associates saw CMS evolve into a management reporting tool that monitors work queues, provides statistics and offers tracking capabilities. The firm has continued to customize CMS's functionality. CMS is now a bundled technology solution that addresses four main integrated components: case management, imaging, workflow and accounting.

To further enhance the system, South & Associates tightly integrated an imaging component. Now an electronic document of any type can be attached to a casefile, including Word® documents, Excel® spreadsheets and voicemail. Documents can also be electronically annotated and text from scanned documents can be captured through optical character recognition (OCR). Searching for a file or a document image now takes seconds. Transmitting documents out of the system to a client or other third party is equally as simple.

South & Associates enhanced CMS's workflow component by embedding Workpoint™. Workpoint is a comprehensive BPM solution that provides high volume, high throughput capabilities. Workpoint tracks the status of each activity and proactively manages thousands of work tasks simultaneously. Workpoint allows the firm to map end-to-end processes and pushes tasks to the appropriate staffing resource, ensuring that no file slips



through the cracks. The sophisticated workflow technology provides enforceable, automated processes to verify information and ensures that files are processed timely and accurately.

In recent years, client data portals and third party conduit platforms have become increasingly common. The firm once again leveraged proven technology by creating a seamless business to business link to NetDirector; a third party data translator. Bi-directional data exchange is now an integral component to CMS.

CaseMaxSolutions Comes of Age

The success of CMS combined with the high demand for automated case management solutions pushed South & Associates to take its product to market. In 2007, South & Associates partnered with Workpoint to leverage the synergies that existed between the existing case management system and the workflow component. CMS can now be implemented in any size processing shop, regardless of staffing configurations or file volume.

CaseMaxSolutions approaches projects with a consistent, structured methodology that has been proven in numerous customer implementations. Organizations have leveraged CaseMaxSolutions to ensure profitability and to maximize investment in personnel and hardware resources.

About CaseMaxSolutions

CaseMaxSolutions is a joint collaboration of South & Associates, P.C. and Workpoint LLC. South & Associates is a full-service law firm with an emphasis on mortgage banking law. The firm is a pioneer in the design and development of leading-edge automated case management software technology specific to the foreclosure and bankruptcy industry. Workpoint is a leading provider of embeddable business process management (BPM) technology. Together, these companies partnered to create the highly functional automated defaulted loan casefile management system: CaseMaxSolutions. CaseMaxSolutions approaches projects with a consistent, structured methodology that has been proven in numerous customer implementations. Organizations have leveraged CaseMaxSolutions to ensure profitability and to maximize investment in personnel and hardware resources.



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