

Borrower Assistance Case Management System

Introduction:

E-Procurement Services, LLC is advising a significant public service program in connection with the implementation and hosting of a borrower assistance case management system (a web-based application) as well as training and support of users in the operation of the system. System maintenance and production support will be allowed for, if necessary.

The application will support a three-year program designed to provide assistance to borrowers / homeowners that are experiencing mortgage delinquency and who meet specific basic conditions and rate sufficiently against program-defined criteria.

The software application must be Web-based and support four categories of users: (a) financial counselor organizations (each of which may have multiple subcontractor organizations participating and reporting to it), (b) fiduciary agent, (c) program administrator, and (d) funding entity. Each user category would have with its respective "view" of data and application-provided functions.

The application will help manage the process flow for each request for assistance, along with corresponding paperwork and business event timestamps between the categories of users described below. In this regard, the application will have functional qualities similar to those of a Workflow Management System (WFMS) or a Business Process Management System (BPMS).

Inputs to be Managed:

The prospective application must support the collection / intake and selective transmittal, by financial counselors, of borrower information / evidence, including scanned documentation of mortgage delinquency, household income (tax returns), credit report, delinquency notices, evidence of cause of reduction of income, immigration status, bankruptcy status, immigration status, flood insurance, etc.

The application will also include interfaces to alternatively receive these inputs from an existing counselor support system and to provide feedback to that same application.

Key Processes and Outputs:

Dozens of financial counselor organizations will advise borrowers (each borrower is served by only one counselor organization) in different locations and input requests for financial assistance, estimated current and prospective borrower budgets.

Borrowers will first request assistance through these financial counselors, which would, in turn, collect the borrower's financial information. Requests for assistance will be accepted for a relatively short duration, currently expected to be just three months.

Based on the information provided, the financial counselor will verify eligibility for assistance. To this end, the application should help validate borrower requests for program eligibility, based on uniform criteria (e.g., assessment of income and debt-to-income ratios). Each request could then be either rejected outright, placed on hold, pending information from borrower, or forwarded to the fiduciary agent (a specific designated bank) for its consideration;

Those cases that meet the basic requirements will be forwarded through the system (via notification) to the designated fiduciary agent for further consideration.

The fiduciary agent would receive notification that the request for assistance has been forwarded. The fiduciary agent could then either approve, deny or provisionally approve (pending more documentation from the borrower / counselor) requests for assistance. The application will also allow the fiduciary agent to take into consideration whether there are sufficient funds balance at the stipulated regional level;

For all borrower cases approved to enter the program:

- a. The application will transmit softcopy loan documents back and forth (and notifications thereof) between financial counselors and fiduciary agent (hardcopies are to be mailed in parallel);
- b. The fiduciary agent will submit payment to servicer to cover borrower arrearage; payment transaction execution will be outside the scope of the system but basic transaction information would be recorded in the application;
- c. After one year, the borrower's income must be re-verified; at that point in time, the counselor must again meet the borrower and collect tax forms pay stubs, pull credit reports, etc.
- d. If an adverse occurrence sets the borrower's income back once again, then the borrower has to effectively restart the entire process with the counselor;
- e. If the borrower resumes full mortgage payments within two years the borrower is considered successful and graduates from program; if not, the borrower is considered unsuccessful and must meet the counselor again to discuss other options.

The application will export case progress data to administrator's accounts payable module to facilitate execution of payments to counseling organizations, which will be compensated based on services delivered per case, as reflected in the requested system;

The application will also include special profiles for funding entity officers and for the program administrator, along with queries / retrievals / reports / exports (e.g., on volumes of requests for assistance, status of approval, activity by region, etc.) that each entity would need to support their program-related roles.

Testing:

The selected vendor must provide a parallel testing environment in order to test prospective enhancements to the system. That test environment would be employed for post-implementation enhancements (each of which would require testing and program administrator approval prior to transition to production).

Hosting:

The selected vendor would host the application software and database, etc.

All data, including that which is personally identifiable or otherwise confidential must be maintained in a secure environment. Audits or relevant certifications against appropriate information security standards would be seen favorably.

Vendors can base volume / sizing on estimates of 100,000-400,000 requests for assistance from borrowers and 10,000 – 40,000 cases that get approved for assistance.

Timeline:

Key functional modules (borrower intake, would have to be implemented within 60 days of contract signing in order to support counseling services and case review, however there could be some allowance for later implementation of other modules (e.g., certain administrator reporting functions) if necessary. System maintenance services may be allowed, if required. Vendors can assume that the system will be in operation for the three years of the program.

The prospective application software solution may be either (a) an enhancement of an existing proprietary system, (b) a configuration of an open source solution, or (c) entirely custom-built. Vendors can retain the ownership rights to the source code if the solution is based on an already existing application.

Proposals:

Proposals should include the following components:

1. **Introduction**, including the name of your organization, any subcontractors, and a description of similar solutions delivered in the past;
2. **Technical Solution**: a concise description of the technical solution (or alternative solutions) offered and important assumptions;
3. **Costs**: a breakdown of quoted costs (although these can be summarized), as follows:
 - a. Cost of initial implementation of system (i.e., within 60 days)
 - b. Training costs (assume training for up to five sites that are located in the United States)
 - c. Post-implementation development and testing, if necessary
 - d. Technical support and maintenance, as needed
 - e. Hosting costs, and
 - f. Any other pertinent cost elements;
4. **Key Staff**: A brief list of qualifications of key consultants that are envisioned to support this project.

Vendors may provide multiple quotations, provided that the corresponding assumptions are included. Vendors may also offer and quote alternative solutions. Depending on the solutions reviewed, Best and Final Offers may be sought.

Quotations must be received via email to eprocurement@gmx.com by **Thursday, December 05, 2013, at 12 p.m. Eastern Standard Time (EST)**.

Evaluation Criteria:

Offers will be evaluated on the following criteria:

- Application functionality and system offered;

- Capacity to implement primary functional modules within 60 days of contract signing;
- Information security characteristics (availability of system and information, measures to ensure integrity and confidentiality of data);
- Vendor experience with similar applications or with borrowing or housing sectors;
- Ability of solution to accommodate potential changes in processes, decision points and required data (although such changes would be outside the scope of the quotation); and
- Costs

Note that contract award will be contingent upon program funding and potentially one round of Best and Final offers.