**Beneficiary Name:**

Jinesh Paul

**Work Location**:

First Guaranty Mortgage Corporation (FGMC)

1900 Gallows Road, Suite 800

Tysons Corner, VA 22182

**Client Name and address:**

First Guaranty Mortgage Corporation (FGMC)

1900 Gallows Road, Suite 800

Tysons Corner, VA 22182

Name of the Beneficiary’s Manager @ Client site: Rajdeep Nayak

Contact Number of Beneficiary’s Manager @ Client site: +1 317 607 5107

Name of the Beneficiary’s Manager @ Tavant: Ranganath M K

Contact Number of Beneficiary’s Manager @ Tavant: +91 99866 84429

Number of Hours: 40

**About First Guaranty Mortgage Corporation (FGMC):**

First Guaranty Mortgage Corporation, is recognized for its diligent commitment to wholesale, correspondent and retail origination channels. Together with First Guaranty’s Capital Markets and Warehouse Lending Divisions, FGMC provides a full spectrum of lending products and services throughout the 43 states and the District of Columbia, where licenses are held. FGMC, who is celebrating 25 years of exceptional nationwide residential lending services, is a national approved Single Family Issuer for Ginnie Mae; an approved Fannie Mae MBS Issuer; approved by HUD (United States Department of Housing and Urban Development); an FHA approved lending institution (Federal Housing Administration); approved for VA (United States Department of Veterans Affairs); and approved by USDA (United States Department of Agriculture).

FGMC has critical business & operations oriented applications that support their business of loan origination and servicing processes in wholesale, correspondence & retail channels. FGMC utilizes the highest and most current level of cloud-based development for its residential mortgage technology. This extraordinary platform facilitates a streamlined, highly functional origination process that is exceedingly reliable for their clients across all business channels. To speed up the processes and enhance their business and footprints in digital mortgage, FGMC is willing to build a mortgage eco system which can cater to all types of consumers approaching for loans and servicing them. Hence selected Tavant, who is one of the leader in developing mortgage solutions to build consumer direct portal, correspondence portal, optimize and improve their IT operations. By elevating themselves into digital mortgage world in near future, FGMC intends to have excellent customer satisfaction in mortgage origination experience under all the factors like application/approval process, interaction, loan closing, loan offerings, onboarding and problem resolution. Tavant has primary responsibility for supporting these systems from a technology perspective providing enhancements and customization that need to be done.

**Project Description:**

**Consumer Direct Portal:**

Consumer Direct application is one of the easiest way to apply and get a mortgage loan for a consumer. This application is going to be very intuitive and guides the consumer to its best to process the mortgage loan in quick time and in conformation to his needs and financial goals. This app caters to all the necessary factors that consumer needs to face while originating a loan involving loan application/approval process, loan offerings, submission, e-sign & verification of documents, interaction & problem resolution, loan tracking and loan closing.

**Correspondent Portal:**

Correspondent lending is a special type of mortgage lending where lender originates and funds loans in its own name. Correspondent lenders have their own underwriting staff and fund it with their own money. This is in contrast to a broker who doesn’t do any loan approval, underwriting & funding. The underwriting process will follow the guidelines of a particular investor who will buy the loan in secondary market. Correspondent lenders fund their loans from a warehouse line, which serves as a line of credit. Part of the earnings after selling the loan to investor, is used to pay back the ware house credit.  With a correspondent lender, borrower mortgage options are limited only by what that lender’s investors are prepared to buy.

To continue & nurture long term correspondent seller relationships, FGMC offers to build and develop correspondent web portal using which they can originate loans through correspondent channels and sell them to investors. This web application going to consist of necessary features like processing loan, underwriting & approving the loan, funding & closing the loan. It will have added module to sell the closed loans to investors including functionality of maintaining ware house line of credits.

First Guaranty Mortgage Corporation has decided to engage with Tavant Technologies for the development of these portal applications. The project involves the requirement prioritization, development, enhancements and testing activities for various portals and their functionalities.

Throughout the duration of this project at company’ office location, **Mr. Jinesh Paul** has been and will continue to be, controlled and supervised by **Mr. Ranganath M K,** supervising employee from **Tavant Technologies.**

**Beneficiary Responsibilities:**

* Reviewing, analyzing, evaluating ideas, projects and opportunities to develop new products, new technologies and business models for the business segments.
* Conduct analysis to determine best path for solving business problems/opportunities that may include process improvement, systems enhancement, user training, and/or software procurement.
* Functions as a liaison to Business and IT partners in order to gain a broad understanding of industry trends and innovations, and their impact on technology.
* Client engagement for prospective growth and project enhancement.
* Closely coordinating with Sales teams during the Product Demo.
* Extract and interpret use-cases and business requirements through stakeholder, workshops, and document analysis with the ultimate goal of defining an actionable specification.
* Driving Daily Scrum Meetings and coordinate with Client and various team members for monthly Sprints.
* Functional Requirement Accumulation, Analysis and making of Functional Requirement Specification.
* Creating Wireframes and coordination for UI improvements.
* Co-coordinating with the offshore dev team for creating Functional Prototype.
* Reviewing documentation of the initial Requirements and propagation of functionalities with development team.
* Verification and validation with the client and consulting to improvise the functional aspects of the deliverables.
* UAT and post-delivery cross-coordination.
* Verifying and coordinating for ‘Continuity of Business’ exercises Study of User and Functional Requirements for generating relevant Business Scenarios and crafting business cases.
* Coordinating for development and testing efforts of the onsite and offshore team – allocation of tasks, query resolution.
* Interacting with different teams such as business, development, requirements and quality for timely execution of the project.
* Review of test cases and test results done by QA Team members.
* Writes manual for users to describe installation and operating procedures.
* Assists users to solve operating problems.
* May monitor performance of program after implementation.
* Collaborate with client teams and offshore teams for the development/maintenance.
* Partners with IT architecture team in developing an IT framework that aligns with the business plan.

**Following is the detailed itinerary of the beneficiary for the entire period requested:**

|  |  |  |
| --- | --- | --- |
| **Period of Service** | **Service engagement details** | **Project/Location** |
| Nov 01, 2016  to  Oct 31, 2019 | Beneficiary is engaged in delivering following services:   * Reviewing, analyzing, evaluating ideas, projects and opportunities to develop new products, new technologies and business models for the business segments. * Conduct analysis to determine best path for solving business problems/opportunities that may include process improvement, systems enhancement, user training, and/or software procurement. * Functions as a liaison to Business and IT partners in order to gain a broad understanding of industry trends and innovations, and their impact on technology. * Client engagement for prospective growth and project enhancement. * Closely coordinating with Sales teams during the Product Demo. * Extract and interpret use-cases and business requirements through stakeholder, workshops, and document analysis with the ultimate goal of defining an actionable specification. * Driving Daily Scrum Meetings and coordinate with Client and various team members for monthly Sprints. * Functional Requirement Accumulation, Analysis and making of Functional Requirement Specification. * Creating Wireframes and coordination for UI improvements. * Co-coordinating with the offshore dev team for creating Functional Prototype. * Reviewing documentation of the initial Requirements and propagation of functionalities with development team. * Verification and validation with the client and consulting to improvise the functional aspects of the deliverables. * UAT and post-delivery cross-coordination. * Verifying and coordinating for ‘Continuity of Business’ exercises Study of User and Functional Requirements for generating relevant Business Scenarios and crafting business cases. * Coordinating for development and testing efforts of the onsite and offshore team – allocation of tasks, query resolution. * Interacting with different teams such as business, development, requirements and quality for timely execution of the project. * Review of test cases and test results done by Team members. * Writes manual for users to describe installation and operating procedures. * Assists users to solve operating problems. * May monitor performance of program after implementation. * Collaborate with client teams and offshore teams for the development/maintenance. * Partners with IT architecture team in developing an IT framework that aligns with the business plan.   Beneficiary will be using technologies and tools such as:  **Operating Systems:** Windows x/NT/2000/XP/Windows 7.  **Methodologies:** RUP, Agile Scrum, JAD.  **Modeling Tools:** MS Visio.  **Wire Framing Tool:** Pencil Project.  **Project Mgmt. & Tracking:** JIRA and Team Foundation Server.  **Source/Version Control:** SVN (Sub Version), Share Point.  **Software Packages:** MS Office.  **Internet Technologies & RDBMS:** HTML, SQL & MS Access.  **Mortgage Applications:** Encompass 360. | **Project Name:**  All projects under FGMC Mortgage Solutions  **Work Location:**  First Guaranty Mortgage Corporation  1900 Gallows Road, Suite 800  Tysons Corner, VA 22182 |

If you need more information, please contact our attorney.

Thank you for your anticipated cooperation.

Thanks & Regards

Company Inc.