

# EarlyResolution™

Newsletter

08|2024



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## INDUSTRY SPOTLIGHT

# Updates to VA loan modification options

In his 26-24-8 Circular, VA Executive Director John Bell III outlined the “expanded loan modification option to assist borrowers in reaching an affordable payment in the current environment of rising interest rates.” The 40-year modification along with VASP (VA Servicing Purchase) plans round out the 8 steps in the VA Home Retention Waterfall. Effective October 2024, the new plans aim to offer immediate relief to veterans and their families who are struggling to make monthly payments given the current market conditions.

Implementing investor waterfall updates such as the VA 40-year modification and the VASP on short timelines is becoming the new norm in the servicing industry. The work required to design,

develop and test these updates is significant and detracts servicers from more strategic initiatives. The EarlyResolution Decision Service was created to remove the heavy lifting from the servicer and allows Luxoft to manage all the waterfall, eligibility and calculation updates for VA, USDA, and FHA. New or updated investor rules are immediately interpreted and available in the Decision Service in a few weeks after being announced. With the Decision Service tool, Servicers can shift from rushing to meet deadlines to becoming early adopters of investor changes.

Please [contact EarlyResolution](#) to learn more about the Decision Service and how it will help your organization.





# Luxoft successfully completes migration of EarlyResolution™ to AWS powered by Intel

After many months of planning and hard work from Luxoft and our clients, EarlyResolution has successfully migrated to AWS powered by Intel. This migration underscores Luxoft's dedication to its cloud strategy, enhancing the scalability, security, reliability and performance of EarlyResolution. As EarlyResolution settles into the AWS cloud, look for more exciting opportunities around application monitoring, AI offerings, and more!

Interested in knowing more about the cloud migration?  
Read more on our [LinkedIn page](#) or  
**contact EarlyResolution**



## MEET THE TEAM



**Chandra Thammala**

Chandra has been a key member of the EarlyResolution team for more than 5 years. As a Senior Business Analyst, he is actively involved in developing and configuring the EarlyResolution system to accommodate design changes, ensuring it meets all specified business requirements. Before assuming his current role, Chandra held positions as a Business Analyst, Test Lead, and Configuration Lead, accumulating extensive experience across banking, manufacturing, and telecommunications sectors.

Chandra resides in Chaska, Minnesota, with his wife and two sons. His interests include cooking, cricket, and volunteering. During his free time, Chandra is often found at a local non-profit organization, where he dedicates his time to community service, preparing meals for over 500 people weekly.



**Tuan Nguyen**

Tuan has been a part of the EarlyResolution team for over eight years. Currently, he serves as the offshore Leader of Security Updates and Production Support teams, focusing primarily on these issues. Prior to joining EarlyResolution, Tuan worked for several years as a team leader on a terminal project, catering to various customers in manufacturing, process industries, shipyards, and ports.

Tuan lives in Ho Chi Minh City, Vietnam with his wife and two children. He enjoys watching movies, reading and traveling and cherishes spending quality time with his family.

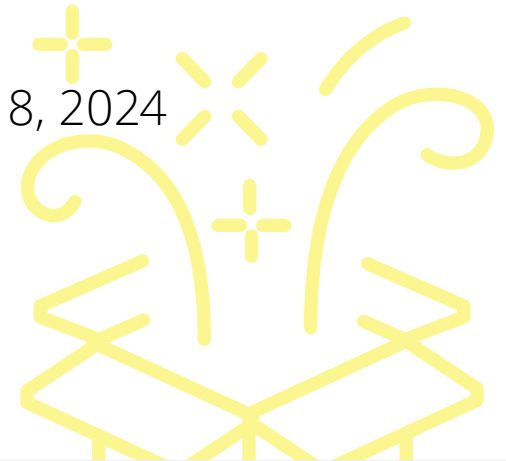


**Zeeshan Ali Naqvi**

Zeeshan has been part of the EarlyResolution development team for 2 years. Within this short timeframe, his journey has been remarkable due to his ability to learn quickly and enthusiasm toward work. He recently implemented critical enhancements for internal projects and delivered excellent solutions. He is a team-player and supports other development members whenever needed. Prior to joining Luxoft, Zeeshan worked on Cisco Unity Connection projects related to System and Application software during his previous employment.

Zeeshan lives in the city of Bhagalpur, India and in his personal time he enjoys playing opponents in XBOX gaming sessions. He also likes gardening, cooking and enjoying his favorite sport of football.

- EarlyResolution **Disaster Recovery testing** moved up to August 18, 2024
- EarlyResolution **2025 Release Calendar** is finalized
- EarlyResolution **2026 Release Calendar** is available in draft



#### About Luxoft

Luxoft, a DXC Technology Company, is a trusted partner in global digital transformation and a leader in delivering competitive advantage in the software-defined world. We engineer and deliver innovative services and products that shape the future of industries by leveraging our extensive partnership network and deep industry-specific expertise. For more information, please visit [luxoft.com](https://luxoft.com)