

A photograph of a man and a woman embracing from behind, looking towards a large, two-story house in the background. The man is wearing a red and white checkered shirt, and the woman is wearing a green and grey striped shirt. The house is a light-colored, two-story structure with a dark roof. The background is slightly blurred, emphasizing the couple in the foreground.

Digital Transaction Management for Mortgage Brokers

DocuSign[®]

Contents

What is Digital Transaction Management?	3
How does it work?	4
Why should I use DTM for my business?	4
Is it safe?	5
Is it legally binding?	5
Will it save money?	5
Will it improve my team's experience?	7
Will it improve our clients' experience?	7
Why should I choose DocuSign?	7
How do I get started?	8

As someone involved in the mortgage business, you need a complete solution for organizing and managing the loan process. You also need a way for you and your team to stay on top of what seems like a never-ending flow of documents. Until recently, delivering the right documents to the right people and getting them to sign everything correctly and on time has been a tedious, time-consuming, and potentially error-filled process.

To solve this problem, many mortgage companies are moving toward Digital Transaction Management (DTM). DTM helps your business become more efficient, and greatly simplifies and improves life for you, your staff, and your clients.

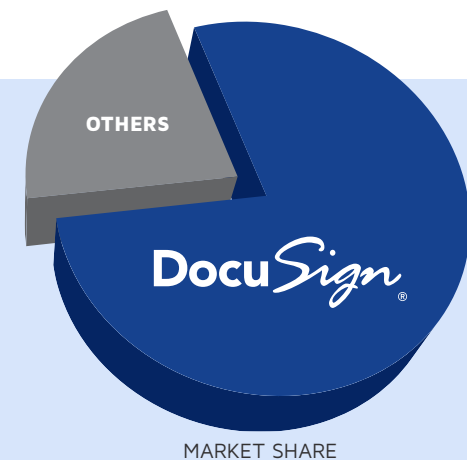
What is Digital Transaction Management?

Digital Transaction Management is a new approach to managing the documents around your loan process. Everything from the initial application to closing documents is done online—which makes it much easier, faster, and more efficient than traditional methods requiring ink and paper, or even older, clunky, electronic systems.

With DTM, borrowers and staff have all documents for any given transaction in one place. And with electronic signature, they can sign those documents from any device, anywhere.

The #1 Digital Transaction Management system

- DocuSign is the global standard for transaction management. It is the No. 1 Digital Transaction Management solution across all industries.
- DocuSign supports millions of users and hundreds of millions of transactions in **188 countries around the world.**



How does it work?

Your business is complex. DTM systems make it simpler. A good Digital Transaction Management tool empowers you to define and optimize the way transactions are managed across your business. It also provides your staff with true mobility and your clients with a better loan experience.

DocuSign's DTM Platform enables preparation, execution, and management of transactions in an all-digital environment:

1. Users prepare for the loan process by setting the order in which things are to be completed and the roles associated with each step.
2. Loans are executed with enterprise-level security and advanced authentication methods to validate signer identity. The resulting eSignatures are considered more legally enforceable than pen and paper.
3. Complete information is captured and retained for ease of reporting and proof of compliance.

DocuSign is a complete end-to-end DTM solution that readily integrates with existing digital systems (including CRM, HRM, and ERP) and is easy enough for anyone to use. It's also mobile-enabled, securely encrypted, and legally accepted around the world.

And since signers don't pay, it won't cost your clients any extra money.

Why should I use DTM for my business?

Digital Transaction Management saves your business money, improves your clients' experience, and makes your loan officers and staff more productive. With DTM from DocuSign you can:

- **Boost compliance**—Eliminate errors and regulatory risk by ensuring all documents have complete, correct information.
- **Simplify loan processing**—Improve audit tracking with tools like secure storage, document tagging, templates, and completion certificates.
- **Gain greater visibility**—View detailed activity information for documents, and instantly and easily see where all documents are in the signing process.
- **Save money**—Eliminate the time and costs associated with printing and overnight shipping.
- **Increase productivity**—Close more loans faster, and spend less time gathering signatures and managing paperwork.

Integration with leading industry systems

DocuSign integrates seamlessly with leading accounting systems as well as SharePoint, Office 365, Microsoft Dynamics, and Salesforce.

Is it safe?

Protecting your data is our top priority. We offer bank-grade security and carrier-class availability, providing the strongest levels of protection in the industry. DocuSign meets or exceeds the most stringent U.S., EU, and global security standards. In fact, no other Digital Transaction Management/electronic signature solution offers greater levels of security and availability than DocuSign.

Is it legally binding?

Compliant with the U.S. Electronic Signatures in Global and National Commerce Act (ESIGN), electronic signatures are legally binding and fully enforceable. In fact, because they provide stronger levels of authentication, have an audit trail attached to all documents, and are maintained by a trusted third party, DocuSigned signatures are more enforceable than traditional, paper-based signatures.

Will it save money?

DocuSign will save you both time and money. ROI studies show that, on average, DocuSign:

- Saves \$21 per transaction in printing and overnight costs, plus \$10 per transaction in productivity improvements. For a mortgage broker processing 300 loans, **that's almost \$10,000 per year in savings.**
- Yields a **6 percent revenue** gain by increasing staff productivity. With more time back in their day, the team members can focus on acquiring new clients and completing existing business faster.



DocuSign Business Edition

The screenshot shows the DocuSign Business Edition dashboard. At the top is a navigation bar with 'HOME', 'DOCUMENTS', and 'TEMPLATES' tabs, along with a user profile icon. The main content area is divided into several sections:

- THE NEW EXPERIENCE:** A message welcoming users to the new experience and offering a 'SWITCH TO CLASSIC' option. It also includes a 'GIVE FEEDBACK' link and a 'SIGN UP' link for a user research panel.
- Send a New Document:** A central section with an icon of a document and a cloud, and two buttons: 'UPLOAD A FILE' and 'GET FROM CLOUD'.
- Quick Actions:** Three vertical cards with icons and text:
 - SIGN A DOCUMENT:** Sign quickly if you are the only signer.
 - USE A TEMPLATE:** Send with one of your templates.
 - CONTINUE A DRAFT:** You have 1 draft.
- Status Summary:** A row of four cards showing document status:
 - Needs My Action:** 4 items (indicated by a blue exclamation mark icon).
 - Waiting for Others:** 8 items (indicated by a blue clock icon).
 - Canceled (Last 6 Months):** 1 item (indicated by a red 'X' icon).
 - Completed (Last 6 Months):** 19 items (indicated by a green checkmark icon).
- WHAT'S NEW. WHAT'S COMING:** A section titled 'New Features' with a bullet point:
 - Formula Field:** A new field type for creating calculated fields. Build formulas to dynamically calculate and display results, based on recipient-entered values in other fields. (Available for Real Estate, Business, and Enterprise plans)

At the bottom of the dashboard, there is a footer with 'Powered by DocuSign' on the left and 'Terms of Use | Privacy | Intellectual Property | Copyright © 2014 DocuSign, Inc. All rights reserved.' on the right.

With **DocuSign Business Edition**, there's no more paper, no more faxing, no more shipping, and no more re-keying errors. DocuSign's Digital Transaction Management platform manages every aspect of every transaction from preparing and sending documents to signing and managing them. With DocuSign, you can see results in hours instead of weeks, save money, and delight your customers along the way. And you can rest assured that everything stays secure, legal, and visible, with a complete audit trail.

Will it improve my team's experience?

DocuSign will not only improve your team's experience, but also each member's quality of life. Your staff is constantly on the go, and finding the time to manage the paperwork for each loan can be a challenge. With DocuSign, mortgage officers can sign documents anywhere, from any device, so they can spend more time doing what they want, where they want.

DocuSign is easy to use, simplifying the process of organizing, managing, and properly completing paperwork.

Will it improve our clients' experience?

The signing experience can be difficult or inconvenient for borrowers. With Digital Transaction Management, clients can sign documents quickly and easily online, from wherever they are, on any device.

Borrowers can sign documents from the comfort of their home, or if they are on the road, without the need to physically visit an office or have documents overnighted to them. And happier clients means greater loyalty to your company.

Why should I choose DocuSign?

While there are other electronic signature products available, there are many reasons to choose DocuSign, the industry leader:

- Full mobile support: Sign from anywhere using iOS, Android, or Windows Mobile devices.
- Manage all file types, no matter their origin.
- Automated workflow improves business efficiency and reduces errors.
- Integration with leading business software and systems.
- Trusted and secure: Your documents—and your clients'—are safe thanks to bank-level security standards and technology.
- Cloud service simplifies set up and means productivity from Day 1.
- Reusable templates and centralized document storage allows everyone in your company to access the most up-to-date documents and procedures.
- DocuSign is the only DTM company with redundant and geo-diverse datacenters, including a disaster recovery facility, to ensure the highest levels of service availability.

How do I get started?

Visit us at www.docusign.com
or call us at 1-877-720-2040

About DocuSign

DocuSign®, The Global Standard for Digital Transaction Management™. Global enterprises, business departments, individual professionals, and consumers have standardized on DocuSign, with more than 40,000 new users joining the DocuSign Global Network every day. Today, that network includes millions of users in 188 countries. DocuSign's DTM platform supports legally compliant electronic and digital signature processes tailored to meet requirements globally with localization in 43 languages. Companies and individuals DocuSign to accelerate transaction times to increase speed to results, reduce costs, increase security and compliance, and delight customers across nearly every industry – from financial services, insurance, technology, healthcare, manufacturing, communications, real estate, retail, and consumer goods to higher education, non-profit and others – as well as every business department, including sales, finance, operations, procurement, HR/staffing, legal, and customer support. For more information, visit www.docusign.com or call 877.720.2040. Visit the DocuSign blog at www.docusign.com/blog and follow DocuSign on [Twitter](#), [LinkedIn](#), and [Facebook](#).