

# RPM Mortgage Goes Digital with DocuSign to Reduce Manual Loan Processing Time Substantially by 90%

- Faster Speed to Loan Creates Better Experience for Customers, Staff
- RPM Mortgage Achieves Digital Transformation for Dramatic Efficiency and Productivity Gains

## The Company

RPM is an independently owned and operated residential mortgage lending company with more than 800 loan agents and employees. Each loan advisor and employee is empowered to deliver the best possible experience for residential lending customers.

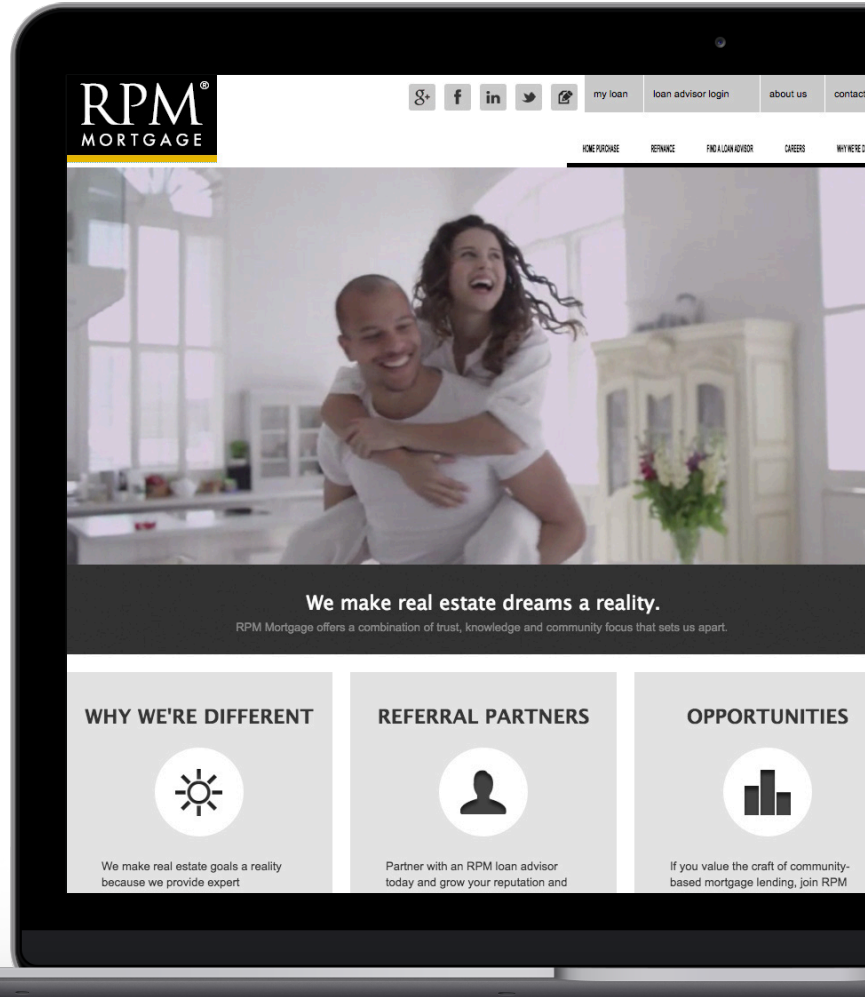
RPM has come to be recognized for its “Can Do, Will Do” service ethos. It’s now deeply engrained in the culture and performance of everyone at RPM.

With more than 60 RPM branch locations throughout Arizona, California, Colorado, Oregon, Texas, Utah and Washington, RPM has been able to meet an increasing customer demand. RPM also began its own private mortgage banking operation to process loans more quickly, accurately, and safely.

## The Challenge

RPM began the transition to a paperless system nearly two years ago, but the process was not totally complete. While finalized contracts are uploaded and stored digitally, much of the pre-loan documents and the signature portion of the process remained burdened in a slow, clunky, and often times frustrating manual, paper-based system.

“The follow up is where we would get hung up, often times the consumer is not clear what they need to do, or there is no sense of urgency. If there is any kind of inconvenience factor – they don’t have a scanner



## Top Benefits Achieved

- ✓ Manual processes reduced from 10 minutes to less than one minute.
- ✓ Better customer and staff experience and satisfaction.
- ✓ Completed the transition to a paperless system.
- ✓ Improved office efficiency and productivity.

or a printer or some way to get it back to us quickly – it likely won't get returned," explains [Neda Mohammadi](#), Product Development Manager with RPM.

Through the loan process, there are several documents the borrower has to sign up front. These can be loan disclosures, letters of explanation, or other documents that need to be signed before a loan can be formally approved.

In the paper intensive process documents had to be sent via e-mail or overnight for customers who can't, or prefer not to correspond via e-mail. The paper documents had to be printed and marked in advance so that signatures were not missed. Then the documents had to be scanned, password protected, and then e-mailed and then the consumer has to sign and sent back.

"It was a pain point for a lot of people, and that inconvenience factor that we really wanted to eliminate," recalls Mohammadi.

### Solution

RPM clearly needed and wanted to find a digital solution. "It really made sense to go with DocuSign. Our entire sales force was thrilled to be able to operate fully digitally with DocuSign. We really took the time consuming element of getting things signed up-front out of the process," says Mohammadi.

Time management is a huge factor for RPM. It is not only important, it is part of the RPM culture to enable employees to work more efficiently, to better utilize their time, and effectively move more volume – all as part of its "Can Do, Will Do" philosophy.

### Results

Going digital with DocuSign was a game changer for RPM. "DocuSign solutions changed our process flow completely. Our loan officers and their assistants no longer have to retrieve documents, print them, mark them up, scan them, and send them to the customer in e-mail. Not to mention constantly having to follow up with the client to make sure they are executing and sending everything back," explains Mohammadi.

RPM has become much more efficient. A manual and paper process that once took up to 10 minutes per transaction has

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– [Neda Mohammadi](#),  
Product Development Manager, RPM Mortgage

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been reduced to one minute from start to finish – a 90% reduction in loan processing time that allows staff to move to other loans and other projects. The time it takes to process and close a loan has been cut down substantially.

RPM has also been able to expand how and when transactions are completed. "We let them know up front that everything will be electronically processed, and that they can sign from anywhere, even from a mobile device – they don't have to be in front of a computer. We also advise them that documents will be password protected, as security is of the utmost importance," says Mohammadi.

RPM had already taken steps to go paperless. Some of the process had begun a few years ago, but DocuSign has helped complete the transition. "The last piece of it was the signing of the initial documents. Now that we have eliminated that, we really don't even need paper in the office anymore. We have file cabinets that are empty because we changed our business model," boasts Mohammadi.

The RPM mantra, "Can do, Will do", extends not only to customers but to how the company treats staff. Mohammadi says the digital transition to DocuSign helps foster and promote that culture, "DocuSign really supports the "Can do, Will do" mantra because we are able to deliver a great experience for everybody, across the board. We commonly hear – "Oh my gosh, this process was so easy, it was so fast and streamlined, it's unlike any other mortgage I have ever received," exclaims Mohammadi.

### About DocuSign

DocuSign® is changing how business gets done by empowering anyone to send, sign and manage documents anytime, anywhere, on any device with trust and confidence. DocuSign and Go to keep life and business moving forward.

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