

## Keeping pace with Digital Innovation in Real Estate and Mortgage Industries

- \* eClosings save lenders \$444.00 per loan
- \* Reduce time by 99 – 159 minutes for eClosings
- \* Hybrid, Hybrid w/eNote and Full eClosings



- eMortgage eCosystem

**Most shops have an LOS/Doc Prep expert - No eClosing expert**

**Having a Trusted Partner with Subject Matter Expertise is key**

\* LOS, POS, eConsent and eClosing / eDoc Solution components of a Tech Stack

Counterparties include:

**Realtors, Title Agents, Closing Attorneys, Notaries,  
Aggregators, GSE's, FHLB and MERS**

**Determining "e" Eligibility for loans, having a  
business and use case strategy**

Technology Stack defined

- **eDocuments, eSignatures and an eVault**

- **Document Provider, Solution for electronic signature and a Vaulting solutions for eNotes**

Conclusion -

**Total Team buy-in – Executive to frontline**

**Define: Business and Use Case, Paper to Digital, Human Element, Change Management and Business Process Redesign - Plan/Test/Train/First Transactions and Monitor**