# MORTGAGE



## **NEEDED INFORMATION MADE ACCESSIBLE**

**DIGITAL TECHNOLOGY INC., (DTI) ACCESSPoint** was created to help Brokers and Correspondent Lenders save time and money and streamline their processes by digitizing paper loan documents.

An integral step is converting paper documents into electronic format. With the new MISMO standards evolving for the creation of electronic documents and SMART documents, the lending industry is moving towards a paperless environment. But how do mortgage lenders enable the paperless loan process today?

DTI allows lenders to scan, fax, e-mail, or file-import loan documents into this secure, web-based hosted system. Customized, user-friendly, web-based interfaces allow the lender to create a Virtual Loan (V-Loan) Folder and assign important index values such as Loan Number, Borrower Name, Property Address, etc. The lender can then categorize the document by type (e.g., 1003, Appraisal, Credit Report). The V-Loan folder is then instantly available to users who have privileges to work with the loan documents. Underwriters have one point of access to review the borrower information and documents to determine risk.

#### **INDUSTRY SOLUTIONS - FINANCIAL SERVICES**

For Post-Closing, loan documents can be scanned, faxed, e-mailed, or uploaded to DTI for Auditing purposes. Loan documents that have been audited are then archived into the secure and redundant DTI storage system for immediate web-based access 24 hours a day, 7 days a week.

#### **ABOUT DTI**

DTI ACCESSPoint is an enterprise content management solution that combines integrated document management, business process management and records management in a single, web-enabled application. Organizations using DTI achieve increased efficiencies, improved productivity, compliance assistance and the refocusing of resources that culminate in effective, efficient operations.

DTI provides the functionality and benefits of a completely hosted environment. As a result, organizations can combine the strength of a central content repository with the flexibility of an on-demand, hosted, web service.

#### **KEY FEATURES**

- Ability to scan, fax, e-mail, or file-import loan documents into a secure, web-based hosted system
- Documents readily available for viewing by investors and other interested parties
- Single-point-of-access to review borrower information and documents
- Loan documents archived into secure, redundant storage system for immediate web-based access 24/7

### **KEY BENEFITS**

- Ensure loan processes are manageable and measurable
- Manage processes and documents via the web
- · Minimize upfront costs
- Access to the latest in Enterprise Content Management technology
- Reduce IT resource requirements
- Ensure lowest total cost of ownership

Recognizing that return on investment is an important factor in any decision, we can lower your total cost of ownership while offering a solution that will provide the most dependable, mission-critical technology for your information and service needs.

Our business philosophy is simple. Understand what the client needs. Match deliverables to the client's expectation. Give the customer consistent, honest and reliable service at a fair and reasonable price that always fits into our customer's business model.

DIGITAL TECHNOLOGY INC