

How do you communicate?

With Paper

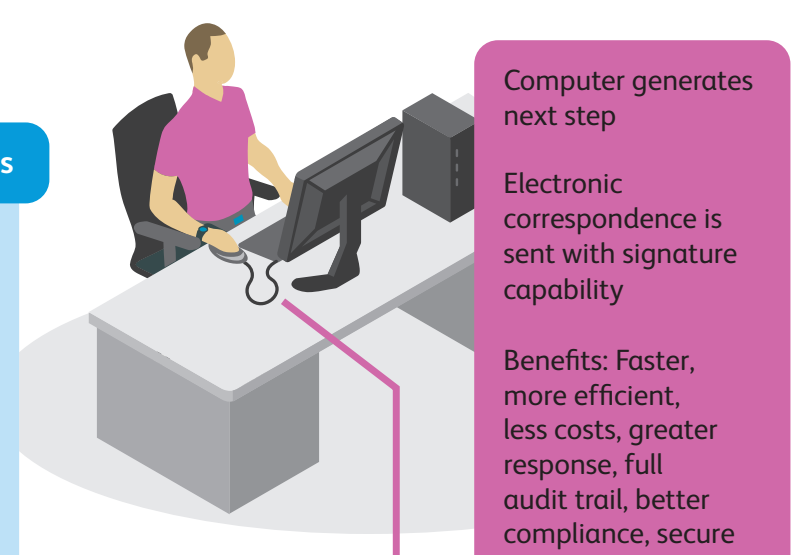
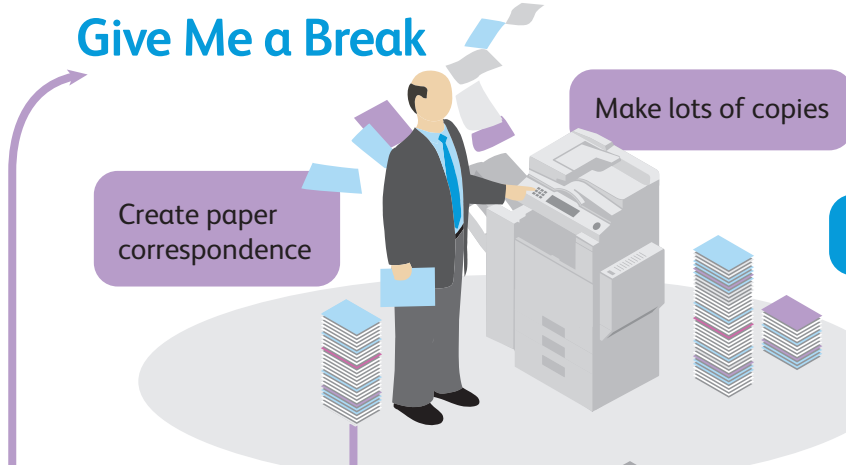
With BlitzDocs

Step 1

Give Me a Break

Step 1

The Digital Document Evolution



Step 2

What Happens in the Mailroom



Communication Types

Borrower Communications

- Application packets to be completed by the borrower
- Appraisals submitted to loan officers and borrowers
- Rate lock information
- Commitment letter
- General correspondence
- Adverse actions such as loan denial or cancel package(s)
- Suspense documents, similar to adverse actions
- Return only, asking borrower to send information back

Disclosure

- Disclosure to the borrower, which may be signed or acknowledged
- Redisclosure, which may be signed or acknowledged

Closing Doc Delivery

- Document portal for closing agents, attorneys, escrow agents and title companies

Third-party Communications

- Return funding docs
- Title insurance order form, asked for by the title company

Step 3

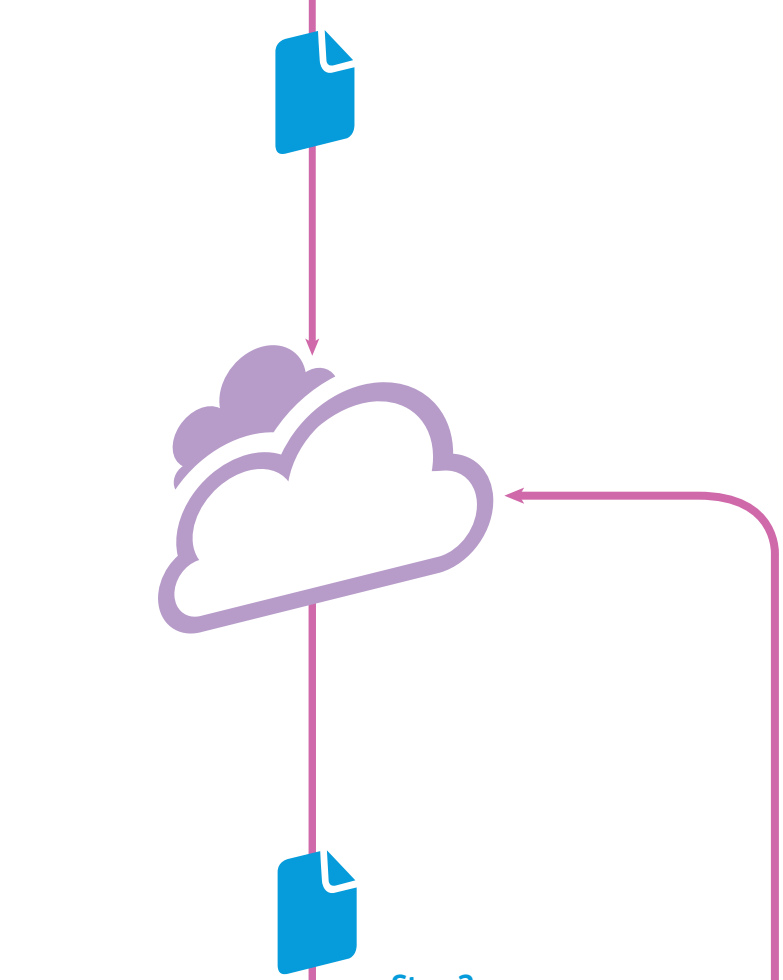
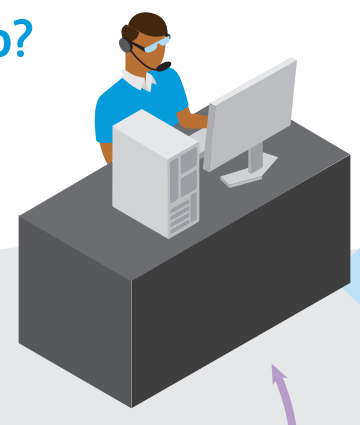
Hurry Up and Wait



Step 4

How May We Help?

- If borrower responds, address concern by sending more paper – go to step 1
- If borrower does not respond, escalate by sending another notice – go to step 2



Step 2 Signed, Sealed, Delivered



Xerox Mortgage Services provides a cloud-based, intelligent collaborative network that accelerates loans throughout the entire lifecycle, from origination to post-closing to servicing. Reaching more lenders, underwriters, investors and other parties than anyone else, BlitzDocs® delivers advanced paperless capabilities and provides tremendous flexibility in its ability to be configured to your workflow and integrated with current systems. Trusted for more than a decade and part of the Xerox family, Xerox Mortgage Services provides mortgage companies improved scale, greater efficiency, and a clear path to a true eMortgage.

For more information, contact us at 678-460-2460 or visit us online at www.xerox-xms.com.

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