



“e”SERVICES

eClosing Service

Deliver superior customer service while reducing compliance risk, time and cost. SigniaDocs eClosing Service allows you to post the final disclosure package to a secure web site within minutes for borrower review and eSign process online.

eClosing Process Overview

Provides secure access for borrowers to review and eSign legal agreements online in minutes

- Full data feed from LOS to generate document package request
- Borrower receives email invite with secure link to access documents online
- Can use yours or our online borrower TP validation and authentication option
- Guaranteed Federal, State and local legal compliance for all 50 states
- Warranted APR, GFE, TIL and High Cost calculations

eService Features

Fast, “e”asy, Secure, Streamlined eSigning process

- Configurable, legal ESIGN eConsent process
- Nothing to install, just need sign on and ready to go!
- Ability to private label to look like extension of your web site
- Increase pull-thru, accuracy, compliance and completion success rates

Verifiable & Auditable Process Management

Built in bullet “Proof of intent” process

- Requires borrower review and acceptance prior to signature
- Additional co-signer password verification and tracking
- Date and time stamp of each signature and party to transaction
- Ability to require borrower to initial specific terms you want to highlight
- Complete audit trail of all activity and expiration tracking notifications
- Secure tamper evident digital signature around total document package to ensure signature, data and document integrity
- Electronic document delivery confirmation

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