

BENEFITS

eDisclosures from Encomia are designed to bring maximum ease and efficiency to the delivery, viewing, and signing of mortgage loan applications and upfront disclosures. By making the documents available to sign online, eDisclosures provide an immediate savings in time and money for you and your borrowers.

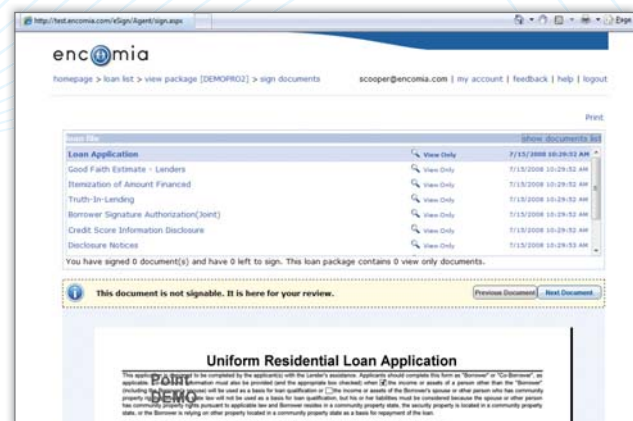
- **Easy install** – eDisclosures integrates with your existing LOS. Create an eSign-capable 1003 and upfront disclosures package by printing from your LOS. Our document conversion process requires only that you install a virtual printer driver.
- **Secure and compliant** – Our eSign technology conforms to ESIGN and UETA legislation, and confers the same rights and responsibilities as a hand-written signature. Borrowers log on to a secure server after completing an identity check. With eDisclosures, you can also track application and disclosure status to manage compliance with Federal HMDA lending regulations.
- **Better serve borrowers** – Borrowers sign application from any internet-enabled PC, at their convenience. This expedites the sales cycle for you, positioning you to make faster lending decisions which encourage borrower commitment to your loan officers.
- **Save time and money** – Eliminate costs associated with printing, driving, and overnight shipping of loan applications. Use Encomia's eSign capable disclosures for a per package fee that is much less than what you currently spend. Reduce time spent tracking documents and free yourself to close more business.
- **Get ready** – eDisclosures use the MISMO-compliant SMART Docs format, and are the first step on the path to implementing eMortgages. Establish yourself as a technology leader.

FEATURES



>> Invite participants through the web.

- **Create eSign capable SMART Docs** – Fill out the application and disclosure information in your LOS and 'Print' using the Print2SMARTDoc virtual printer. Set up is a one-time download, and there is no additional software to buy.



>> Borrowers view and sign packages online.

- **Invite borrowers** – Email borrowers, loan officers, and other signers through the 'Invite' function. Email invitations are easy to send using our online interface.

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FEATURES (continued)

- **View and sign** – Your borrower will follow a link from the email notification to review and sign documents online. The intuitive and easy to use eSign Web interface guides the user through signing the documents.
 - >> Easy 'click to agree' functionality complies with electronic signature legislation.
 - >> Borrowers have the ability to review docs online in their own home or office and print at their convenience.
- **Track completion status** – Use the eDisclosures history feature to track when borrowers view and sign documents.
 - >> Ensure borrower's completion within the mandatory 3 day window.
 - >> Save or print an electronic copy of the completed documents.
 - >> Maintain a history of the disclosure delivery, viewing, and signing.

SYSTEM REQUIRMENTS

LOAN OFFICER/BROKER

- 50 MB free disk space
- Administrative rights to the PC
- 512 MB RAM
- Microsoft® Windows® 2000 or XP
- Microsoft® Internet Explorer® 6 or higher
- Microsoft® .Net™ Framework 1.1 or higher
- Internet to access eSign Server

BORROWER

- Microsoft® Windows® 2000 or XP
- Microsoft® Internet Explorer® 6 or higher OR
- Mozilla Fire Fox 2.0 or higher
- Internet to access eSign Server

ABOUT US

Founded in 1999, Houston-based Encomia provides an integrated solution that electronically consolidates the mortgage process. Our scalable web-based applications including online Disclosures, SMART Doc conversion utilities, web-based eSign, and an eVault enable lenders and borrowers to quickly become eSign and eMortgage ready. With GSE and private investor approval, Encomia works closely with numerous financial institutions of all sizes, from Fortune 500 companies to independent brokers.

CONTACT US

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