



**MReport**

PRESENTS

*eLending*  
**Guide**

Companies are embracing electronic tools to keep the industry moving, and e-lenders are heading up the charge. With a plethora of e-signature, e-recording, and other e-lending options on the market, it can be tough to pinpoint the best tools to incorporate to strengthen your business platform.

The following industry leaders will help you solve your most pressing challenges through their innovative products and solutions, making the move to the e-mortgage a seamless transition.



# DocMagic



## KEY PERSONNEL

**Dominic Iannitti**  
CEO

**Tim Anderson**  
Director of eServices

**Susan Iannitti**  
Director of Advertising

**Michael Morford**  
Director of Product Development

**Steve Ribultan**  
Director of Business Development

## STAFFING

More than 79 employees

## CONTACT INFORMATION

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## CORPORATE PROFILE

DocMagic is the leading provider of fully compliant loan document preparation, compliance, and e-delivery solutions for the mortgage industry.

## COMPANY HISTORY

Founded in 1988 by current CEO Dominic Iannitti, DocMagic Inc., is the largest loan document production company in the U.S. Since its introduction, DocMagic's flagship product, DocMagic, has revolutionized the mortgage document industry. The company was an early adopter of numerous technologies, creating innovative products that have resulted in its industry-leading position today. DocMagic has evolved from a local Southern California document service provider to a national phenomenon. The firm has specialized in consistently developing award-winning solutions and technology to make clients more productive, promote operational efficiency, and mitigate compliance risk. DocMagic has received the SSAE-16 Certification. The highest level of certification available, this validates that its software and systems meet the rigorous operational controls associated with Sarbanes Oxley compliance.

## BUSINESS LINES, SERVICES, AND PRODUCTS

DocMagic has been a leader in the management and delivery of compliant document packages for lenders for more than 25 years. The company has expanded its offerings over the years to provide a full range of compliance and e-mortgage services. Today, the company offers document management, compliance, e-sign, and other e-mortgage services, LoanMagic, flood determinations, OpenPCL viewer, and in-house processing and fulfillment. In addition, the company has a complete investor delivery service.

## PRODUCT SOLUTION

The company's flagship product is DocMagic, an offering that consists of the people, the systems, and the technology to answer all the lender's mortgage document needs. It offers:

- Seamless integration with leading LOSs.
- Free predatory lending and compliance auditing.
- In-house legal and compliance experts.
- Fully compliant e-disclosure delivery.
- Free setup and integration services.
- Integrated flood zone determinations.
- DocMagic's revolutionary e-sign technology.

## DELIVERY PLATFORM

DocMagic can deliver its service in any way the lender requires, though most users use either DocMagic Online or DocMagic Direct through their loan origination system of choice.

## KEY FEATURES

- DocMagic is specifically de-signed to keep lenders in full compliance with all state and federal regulations. Along with access to in-house legal and compliance specialists, lenders have access to DocMagic's compliance website, containing a wealth of information, from legal analysis to news and resources.
- DocMagic's sophisticated technology delivers a unique combination of speed, ease, and accuracy that saves the lender time and money, keeping originators well ahead of their competition.
- DocMagic's responsive support staff does what it takes to solve any concerns and develop solutions that fit each lender's unique needs.

## COMPETITIVE ADVANTAGE

DocMagic's team sets it apart. Everything the company has accomplished has been the product of a dedicated group of mortgage professionals, technology wizards, and compliance experts. A culture of fantastic customer service ties them all together. Many of its employees have been with the company for more than 10 years. Some have been there since DocMagic's founding in 1988. Few firms can claim that. Any lender who has worked with a member of DocMagic's staff knows the difference, the value the company brings. It's a source of great pride within the company and a high barrier to entry for any challenger.

## ADDED VALUE TO CLIENTS

Its guaranteed compliance solutions are likely the most valuable to DocMagic's clients. Regulations at multiple levels have proven too difficult for lenders to track. The company's compliance solutions are a lifesaver for lenders. The fact that they are bundled so tightly with its document solutions makes DocMagic a one-stop shop for top originators.

## KEYS TO SUCCESS

A fanatical focus on customer service. This is the foundation of the company, and everything it does is measured against this. At DocMagic, employees take pride in their ability to answer "yes" to every customer request.

## INDUSTRY AWARDS, ACCOLADES, AND MILESTONES

DocMagic has been one of *Mortgage Technology* magazine's Top 50 Service Providers for the last 10 years and a finalist for the 2012 Lasting Impact Award. DocMagic continually maintains SSAE-16 Certification.



# PeirsonPatterson, LLP



## KEY PERSONNEL

**William H. Peirson**  
Principal Attorney

**Chris A. Peirson**  
Principal Attorney

**Chris Christensen**  
Associate Attorney

**Lori Stacy**  
Chief Knowledge Officer

**Jason L. Wright**  
Attorney

**Blake Alexander**  
Director of Social Media

## CONTACT INFORMATION

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### CORPORATE PROFILE

PeirsonPatterson, LLP is a Texas-based law firm that provides nationwide legal services to the mortgage banking and consumer lending industry. Since 1984, the firm has been at the forefront of melding compliance with technological implementation. The firm deploys legal and technological resources in ways that serve our clients' legal and regulatory, operational, and e-commerce needs. They are proud to provide their unique combination of legal services to the residential financing industry.

### KEY FEATURES/BENEFITS

#### Key Features:

- Delivery platform (SaaS, Web-based, etc.)
- Key benefits
- User stats (i.e. number of users by sector/job description, number of loans/transactions processed through platform, etc.)

#### Key Benefits:

- Automates loan level funding authorization
- Automates endorsement chain
- Standardizes loan delivery and purchase process
- Facilitates electronic recording of security instrument
- Facilitates faster delivery of title policy
- Standardizes loan servicing "boarding" procedures
- Substantially improves capital deployment cycle times and efficiencies

The law firm is in the final stages of developing the necessary compliance tools to interface MISMO data to the common securitization platform.

### COMPETITIVE ADVANTAGE

PeirsonPatterson has the experience that other law firms don't have. The firm has generated more than 85,000 e-mortgage document packages and has e-vaulted more than 100,000 e-notes.

### INDUSTRY AWARDS, ACCOLADES, AND MILESTONES

PeirsonPatterson, LLP has been included in the CFPB eClosing Pilot Program. They are dedicated to providing a superior consumer experience by providing eClosing technologies to the lending, title, and investor communities. From the ability for all consumers to securely receive the entire closing package prior to closing, to the single digital, holographic signature, and to the virtual elimination of all post-closing issues, the consumers are educated and informed about the loan package they are signing.

### CLIENT TESTIMONIAL

Neal Brodbeck, SVP at the Blanco National Bank has described the conversion from paper lending to "e" as follows:

*"If you are contemplating an entrance to the world of paperless closings, I know how you feel and what you are thinking—I was there four years ago. Fast forward to today, and the thought of printing more than 150 pages of paper, taking an hour or more to sign the documents, making copies, and forwarding two pounds of documents to an investor seems as ancient as carbon paper.*

*Over the past four years, our partnership with PeirsonPatterson, LLP has exceeded expectations. They are committed to this innovative closing model and will provide an excellent level of service to you, your staff, and your borrowers. Moreover, if you embrace this process and technology now, you will prepare for the new closing disclosures in August of this year. Get a few under your belt and the rest will be history!*

*For us, the true benefit of the paperless closing process occurs after closing. First, the loan is purchased by [the investor] the same day of closing or the next, depending on the time of the closing. If we close a loan in the morning, it is common to receive the purchase advice and wire before the end of the day. If you deal with warehouse lines, this could be a huge savings. Second, because the file is fully vetted before closing and all, and I mean all, conditions have been cleared, post-closing conditions are eliminated. In the past four years of delivering e-close loans, we have never received a request to cure any post-closing conditions. Again, another time saving feature with the paperless process."*

*"Over the past four years, our partnership with PeirsonPatterson, LLP has exceeded expectations. They are committed to this innovative closing model and will provide an excellent level of service to you, your staff, and your borrowers"*

—Neal Brodbeck, SVP, Blanco National Bank

PeirsonPatterson, LLP



# Wolters Kluwer Financial Services



→ KEY PERSONNEL

**Brian Longe**  
CEO

**Peter Koehn**  
Interim President, Risk  
Originations & Compliance

**Art Tyszka**  
General Manager, Residential  
Lending

**Margaret Camp**  
VP, Development, Risk  
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**Daryn Byrne**  
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→ CONTACT INFORMATION

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**CORPORATE PROFILE**

Wolters Kluwer Financial Services provides customers worldwide with risk management compliance, finance, and audit solutions that help them successfully navigate regulatory complexity, optimize risk and financial performance, and manage data to support critical decisions. Wolters Kluwer Financial Services is part of Wolters Kluwer, which had 2014 annual revenues of \$4.9 billion, employs 19,000 employees worldwide, and maintains operations in over 40 countries.

**BUSINESS LINES, SERVICES, AND PRODUCTS**

Wolters Kluwer Financial Services provides customers worldwide with technology and services to help successfully navigate regulatory complexity, optimize risk and financial performance, and manage data to support critical decisions. Their holistic technology solutions help facilitate compliant interactions between financial institutions and clients throughout the lifecycle of their relationship. The company's e-lending, e-signature, and e-documentation services include fulfillment for mortgage originations, closings, and servicing through to loss mitigation and collection.

**KEY FEATURES & BENEFITS**

- Document and workflow solutions range from electronic and printed documents, to SaaS and stand-alone software solutions, to fully integrated technology platforms. Professional and compliance consulting services ensure seamless integration and implementation of technologies tailored to client needs.
- Flexible, compliance technology and services allow organizations to efficiently adapt to changing regulations, enhance data quality, and break down operational silos so clients can balance mounting regulatory and risk management obligations with improving business performance.
- Document Services help institutions streamline documentation processes, ensure compliance with all regulatory requirements, maximize internal resources, and reduce turnaround times. Technologies include: ongoing regulatory monitoring, warranted compliance documentation, automated document generation, e-signatures, secure electronic delivery, integrated print fulfillment, and business process outsourcing (BPO).
- Regulatory Intelligence and Reporting solutions help organizations connect regulatory developments with meaningful interpretation, providing a source for regulatory news, analysis, and rules, as well as capabilities to apply that knowledge and help make informed business decisions.

**Lending and Deposit Origination Technologies:**

- ComplianceOne® is an origination and workflow solution that connects various areas of a business through one, easy-to-manage user interface for faster and more efficient management of compliant loan transactions.
- Expere® seamlessly serves multiple lines of business, origination systems, and channels, providing a complete set of tools for creating, managing, integrating, testing, and deploying documents. Expere® allows clients to know loan documentation is current.
- Flood Determination Services automates flood determinations, valuation models, and mortgage loan reports via Web application.
- SDX Secure Document Exchange enables compliance workflow driven e-delivery and e-signature of confidential data and documents with optional integrated print fulfillment and complete document outsourcing.

**COMPETITIVE ADVANTAGE**

Wolters Kluwer Financial Services stands out because the company's technology solutions are embedded with deep compliance knowledge and domain expertise. Their solutions allow lenders to mitigate risks. They integrate workflows that otherwise have to be handled through manual processes in-house. This allows them to tightly manage documentation throughout the consumer experience lifecycle, ensuring the right documents are delivered to the right client at the right time.

**KEYS TO SUCCESS**

- Technology platforms embedded with insights from more than 400 in-house compliance, risk management, finance, and audit experts—former lawyers, compliance analysts, and specialists, as well as former regulators and compliance officers.
- Reinvestment of 8 to 10 percent of annual earnings in product development.

**INDUSTRY AWARDS, ACCOLADES, AND MILESTONES**

- The company's financial risk and performance management solutions and reporting capabilities are utilized by nearly 95 percent of the world's top 50 banks. They are a solutions provider for more than 90 percent of U.S. banks, more than 80 percent of U.S. community banks, and for nearly 40 percent of U.S. credit unions.