

IDS Documenter



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Questions or comments regarding this newsletter, contact Marketing at 800.554.1872 © 2013 IDS, Inc.

Congratulations 2013 Top Tech- Savvy Lenders

Congratulations to all of the 2013 Top Tech-Savvy Lenders. It is a true accomplishment to strive for technological excellence and succeed as an industry leader. IDS would like to spotlight one of our “tech-savvy” clients for their technological efforts and advancements, namely Horizon Bank.

Horizon Bank Spotlight

Horizon Bank, a regional community bank of 25 offices across Indiana and SW Michigan, has made great strides in enhancing their technological structure. This past year Horizon began migrating its entire mortgage operations to the Mortgagebot Enterprise platform, enabling them to integrate with a variety of third-party vendors, including IDS for document preparation. This integration has increased Horizon Bank’s capabilities, allowing them access to numerous online tools such as mortgage calculators and online applications, in addition to IDS’s web-based e-sign tool.

Horizon Bank has several other “tech-savvy” plans in the works including finalizing their LOS-core system integration, refining the integration between Mortgagebot’s Image Flow software and the bank’s current enterprise-wide imaging system, and redesigning and developing its web-site to be more user-friendly.

THE ids IDENTITY

How does IDS fulfill its mission of ensuring compliance and generating efficiencies?

Ensuring Compliance

Compliance is currently a hot topic in the industry, and for good reason. As laws and regulations have been changing more frequently and on a larger scale, it has become harder to keep up with compliance. This is why



IDS is dedicated to keeping you compliant. Our in-house compliance team handles a variety of compliance issues, including managing investor relations and investor docs, maintaining privacy policies and procedures to industry standard, and continual compliance research and implementation for idsDoc. Their years of experience and extensive research has become a knowledge-base that you can utilize at any time. If you have any compliance questions, feel free to contact us at 800-554-1872.

Generating Efficiencies

idsDoc is structured to save you both time and money. idsDoc integrates strategically with other LOSs to create quick and efficient data transfers that reduce the number of clicks it takes to go from finished loan file to e-mailed docs. And you know what they say, "time is money." But IDS also saves lenders 20% on average per doc package. You gain additional efficiencies with IDS because:

- » Redraws are free
- » Prices are based on the number of doc orders you make in a monthly period
- » idsDoc wizards quickly retrieve and retain redundant data
- » There are many data entry shortcuts such as auto-fill macros and previous entry drop downs
- » You can correct errors and make final adjustments right from the audits page

idsDoc TIP

Prepare for January 2014 Reg. Changes

IDS has recently released layout changes and additional fields on idsDoc for you to view and test prior to the January 2014 Dodd-Frank Act changes. While testing these fields you will get an audit which explains that no changes will appear on your docs yet. As we near January, you will gain the ability to activate these fields in your company settings so that they appear on your docs. As always, we encourage you to review the Release Notes to be prepared for this and upcoming changes.

New Fields Added:

- » New Counseling Notice Date added and layout changes made to the Dates panel
- » New fields to support NMLS # displaying on Note/Security instrument
- » New fields on the Investor page to support the Dodd-Frank Act
- » Endorsement/Allonge panel
- » New field on the Escrow panel to support Dodd-Frank Act

Find the Release Notes by clicking on the top link of the Start page, this will take you to an archive of all past Release Notes.



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