



## NEWS RELEASE

### **IDS Strengthens State-Specific Mortgage Document Preparation Functionality**

**SALT LAKE CITY, February 19, 2020** — Mortgage document preparation vendor International Document Services, Inc. (IDS), announced today that it has enhanced eSign tools for state-specific document functionality in its flagship document preparation platform idsDoc. The addition of this functionality enables IDS clients to automatically access state-specific documents that are electronically fillable, where allowed by law.

“Because of the variances between state regulators, maintaining compliance at the state level is in many ways even more burdensome for lenders than doing so at the federal level – especially when adding digital mortgages to the mix,” said IDS Vice President and General Manager Mark Mackey. “State-level compliance has always been a hallmark of the IDS platform. We are thrilled to make our digital mortgage functionality available to clients for use in the execution of state-specific documents and to help them maintain compliance while supporting their individual digital mortgage strategies.”

The IDS library of state-required documents puts the standard collection of state documents at lenders’ fingertips. This library is a collection of expansive regulatory research and is maintained and updated regularly by the IDS Compliance Department. In addition, the department maintains the “IDS State Disclosure Matrix,” a reference document which lists the state-specific documents available in idsDoc and notes the default parameters used to determine when specific documents should be included in a loan package. This Matrix is available through the Customer Portal and in the IDS Help Center.

In addition, clients can have all disclosure documents electronically signed in the eSign Room with a unique login and secure email link for each document signer. Through this functionality, reviewing is verified and reported, and all compliance requirements, including timing requirements, are met. In the event the eSignatures cannot be verified, a physical disclosure package can be automatically sent by the IDS Fulfillment Center.

With IDS’ expanded signing tools, loan officers and processors save time with the document verification process as completed by the borrowers. The review and signing functions have been expanded to allow the filling of text boxes and check boxes. These tools can be used with the standard documents as well as any custom documents the lender wants to include. This

feature also eliminates the need to pre-disclose or include printed documents that require borrower selections and data input.

“As technology continues to improve the digital mortgage experience, IDS strives to meet its clients’ every anticipated need in idsDoc,” Mackey added. “By adding this functionality to our already expansive multi-state document preparation offering, we are simplifying things for our clients even more while maintaining our continued commitment to providing compliance support at all levels.”

**About IDS, Inc.**

IDS, a Reynolds and Reynolds company, was founded in 1986 in Salt Lake City, Utah, and is a nationwide provider of mortgage documents and compliance. IDS services include eSignatures, closing documents, initial disclosures, document fulfillment and integration with leading loan origination systems and eClosing platforms. The IDS flagship doc prep solution, idsDoc, is recognized in the industry for its ability to be customized to meet specific lender needs, particularly in regards to major industry compliance changes. (<https://info.idsdoc.com/>)

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