# **DocuSign**<sup>®</sup>

**Industry brief** 

DocuSign Agreement Cloud for Mortgage

# Offer a Fully Digital Mortgage Experience for Borrowers

eMortgages digitize much of the mortgage process, replacing loan application forms and manual signing processes with a more streamlined, easy-to-complete digital package. This customer-friendly process is proving to be a significant differentiator for the modern mortgage borrower.

In fact, the ability to offer eMortgage capabilities is turning out to be a must-have in the lending space. Recent DocuSign research revealed that 80% of lenders surveyed believe that the ability to offer an easy to use eMortgage solution would help them to attract new customers.<sup>1</sup>

DocuSign makes moving to a fully digital mortgage that much easier so that lenders can prepare, sign, and manage a fully digital closing within a secure, digital workspace while providing best in class customer experience.

# Support fully digital and hybrid closings

Configure workflows to support fully digital and hybrid closings, multiple buyer and other complex scenarios.

### Accelerate closing times

Reduce closing preparation time to just minutes and improve closing error rates.

# Improve borrower experience

Provide borrowers with greater visibility, a consistent signing experience, and shorter, flexible closing ceremonies.

# Customer results

60%

faster execution time for mortgage

1.5 hours

manual prep work eliminated

60%

goal for notarizations to be done remotely

Source: Solarity Credit Union

"We're a member-obsessed organization. DocuSign Rooms for Mortgage has paved the way for us to provide a truly end-to-end digital mortgage experience."

## Debbie Ingle

Vice President of Home Lending Solarity Credit Union

<sup>1</sup> Blind survey conducted by Qualtrics on behalf of DocuSign. Data collected from 11/05/21 – 11/16/21; n=205, US-based individuals who identify as full time employees of a bank, credit union, or non-bank lender based with responsibility for loan processing, operations, officers, closers or mortgage P&L

# How DocuSign can help digitize your mortgages

The DocuSign Agreement Cloud is built for lenders who want to build a modern mortgage system with digital documents at every step of the process. It's the easiest way to create, complete and manage mortgage paperwork. Lenders can use the Agreement Cloud to create a faster, more efficient system that borrowers will love.

However your organization decides to approach the digitization of its mortgage process, DocuSign has tools that can help:

### **eSignature**

Securely send, track and electronically sign applications, disclosures, and more in minutes from virtually any device, anywhere.

### **Rooms for Mortgage**

Accelerate closing times with a secure digital workspace for all stakeholders to collaborate throughout the closing process.

#### **Notary**

Sign and notarize deeds of trust and other agreements remotely and electronically via a secure audio-visual session. Mitigate risk with a robust audit trail that includes a tamper-evident recording and electronic journal.

#### Asset Vaulting by eOriginal

Create and maintain an authoritative copy of the promissory note, making it easier and faster to record and transfer ownership.

# Prebuilt integrations

Leverage prebuilt integrations with leading POS and LOS providers to create a

seamless and connected digital experience.

"Make it easy is one of our core values—and DocuSign **Rooms for Mortgage makes** the closing experience so much easier for our borrowers. We think this type of solution is only going to go from a nice-to-have to a must-have."

Rob Lefkowicz VP of Mortgage Lending Langley Federal Credit Union



