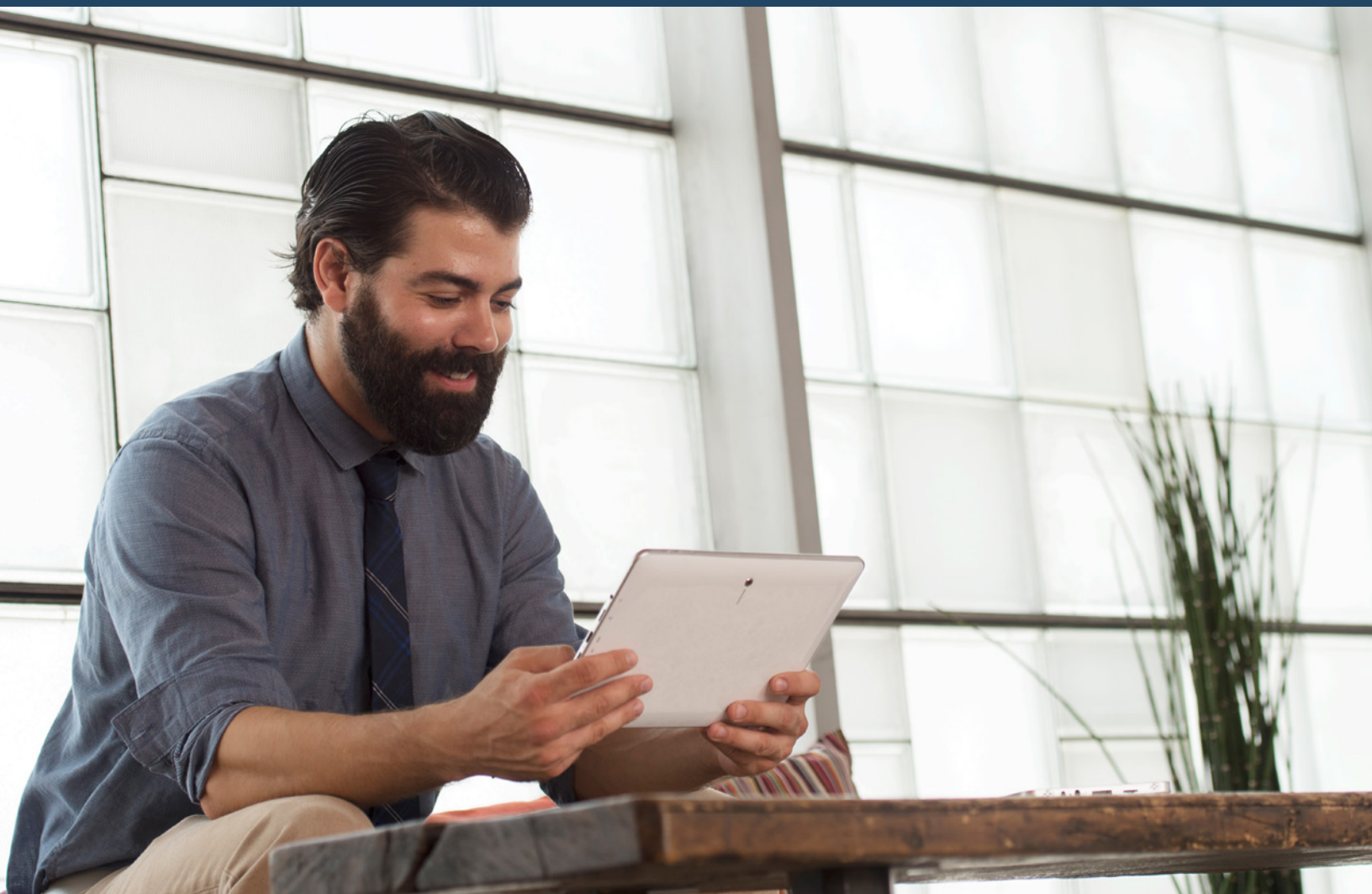# BlitzDocs®

Cloud-based electronic mortgage loan processing,
configured to your needs.

Finally. Intelligent collaboration in the mortgage process.

BlitzDocs® is the secure, cloud-based electronic collaboration platform that improves communication, adapts to changing workloads, supports new regulations and meets borrower demands.

With BlitzDocs, every participant in the mortgage workflow can quickly process any document type—paper, paper-based image or electronic—via a robust collaboration platform.

- **Accelerated Process:** Anytime, anywhere access to all loan documents speeds review times.
- **Powerful Notifications:** Alerts inform users of required items or steps completed to ensure timely approval.
- **Competitive Edge:** Connect with thousands of mortgage participants through the BlitzDocs network to attract better loans and service them more effectively and efficiently.
- **Regulation Compliance:** Gain complete eDelivery capabilities, including capture of borrower receipt and eSignatures, speed the disclosure process and support compliance for industry regulations like ESIGN.

At the heart of it, BlitzDocs is about network connectivity, allowing you to quickly communicate with the partners and providers you rely on to process a loan.

How does BlitzDocs work?

Using the BlitzDocs® cloud-based electronic loan folder (eFolder), all authorized parties can securely access, view, sign, share, electronically ship and archive loan documents.

With BlitzDocs Extended Edition, you can even extend the collaboration and convenience to borrowers, enabling electronic signatures or wet signing and faxing directly into the eFolder.

A lot has changed in the mortgage industry, and continues to change. But despite the industry's best efforts to achieve true eMortgage capability, it's still as complex as ever.

Accelerating the loan process is a tall order, but BlitzDocs® does it.

From real estate agents, loan officers, borrowers, appraisers, inspectors and loan applicants, to underwriters, title and mortgage insurance companies, lenders, service companies, investors, auditors, quality control and due diligence companies and more—everyone works better, faster and with more accuracy and efficiency with BlitzDocs.

Flexible: Supports business continuity in a constantly changing environment by supporting tens of thousands of users and millions of loan documents and folders. BlitzDocs enables rapid configuration to meet changing requirements, without the need to develop in-house code.

Extensible: A vendor-agnostic solution, BlitzDocs seamlessly integrates with external systems—from LOS providers, portal systems and document preparation systems to back-end and eMortgage solutions like the MERS® eRegistry.

Online Storage: BlitzDocs provides secure, online storage for electronic archiving of paper-sourced and electronic documents. Online collaboration to the eFolder accelerates and streamlines the loan process.

Key Features

- On-demand, Software-as-a-Service (SaaS) model requires minimal up-front investment
- Configurable model adjusts to changing workloads
- Parallel processing and collaboration between multiple parties
- Intelligent security and access by tier, role and workflow
- Integration with existing or legacy in-house, or third-party systems
- Extensive and trusted network of mortgage participants

Key Functions

- Paperless Origination and Submission
- Electronic Disclosure and Signature
- Image-Based Underwriting/Validation
- eDelivery to Closing Agents
- Online Due Diligence and Quality Control
- eDelivery to Investors
- Servicing Single Point of Reference

BlitzDocs® puts you on the path to efficiency.

Paperless origination and submission.

At the initial step of origination, an eFolder is created by the submitter (brokers, loan officers and/or processors) or via integration with data systems like an LOS or portal.

Documents enter the eFolder via system integration, upload, the BlitzDocs print driver or secure file transfer protocol (SFTP); paper documents are electronically converted to images and put into the eFolder via fax, scan or automatic classification by Conduent BPO services, barcode recognition or automated document recognition (ADR) capabilities.

Document-driven workflow will push the loan, once ready, to the processor or underwriter. The eFolder enables true collaboration, with authorized users able to view changes, conditions and loan status.

Electronic disclosure and signature.

Add BlitzDocs® Extended Edition and lenders can electronically send documents to and receive documents from borrowers—reducing cycle time, improving compliance and ensuring a complete audit trail of loan activities.

Borrowers authenticate themselves to the BlitzDocs Extended Edition online portal to securely access and view documents such as disclosures. To support compliance, lenders can specify the degree of action that needs to be taken—from acknowledging receipt to electronically signing documents. If signatures are requested, borrowers can provide a legally-binding eSignature on documents like the 4506T, or they can print, ink-sign and return the document by fax or upload.

Borrowers can also return bank statements and other supporting documents through BlitzDocs Extended Edition's two-way communication with the eFolder—increasing velocity of the loan.
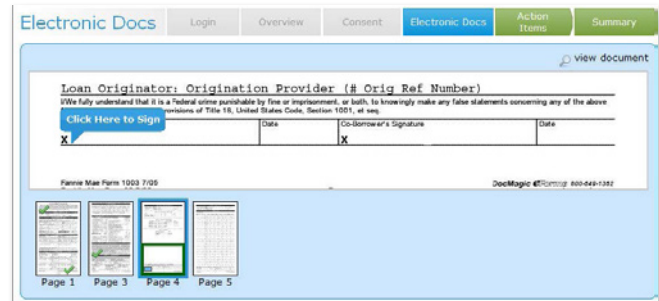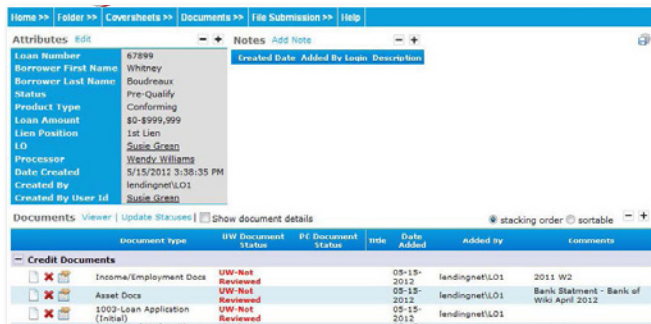
Image-based underwriting/validation.

Once a loan is transferred to the underwriting workflow queue, the loan can be assigned to an internal or outsourced underwriting resource.

Underwriters can electronically review and underwrite the loan, annotate documents, update loan status and place conditions or stipulations on the eFolder. To further improve cycle time, mortgage insurance can be ordered from the eFolder and pre-funding reviews can be completed with several major investors/banks.

The underwriter collaborates with the loan originator regarding any conditions and is automatically notified when documents satisfying these conditions arrive in the eFolder. Security settings define the various users' views of the eFolder, eliminating the need for followup calls.

eDelivery to closing agents.

BlitzDocs® Extended Edition further supports collaboration with third parties by enabling electronic delivery of complete loan packages to the closing agent.

Once all required loan documents are signed, the final package is delivered back into the BlitzDocs eFolder via fax, scan or upload. Automated document classification options—ranging from sophisticated barcodes called world-class Conduent BPO services to automated document recognition capabilities—classify and index incoming documents based on the lender's document naming convention and order, eliminating time and costs associated with manual review and classification.

Online due diligence and QC.

The BlitzDocs® eFolder provides a secure way for auditors, quality control firms and due diligence companies to view or download documents.

Each party has a unique view of the eFolder with documents stacked in their preferred order. Detailed audit trails capture activities and provide insight into the loan process and reports can be run to show industry compliance and service levels.

BlitzDocs also facilitates the assignment of temporary access via powerful rules or action sets.

eDelivery to investors.

BlitzDocs offers electronic loan delivery in flow, bulk or mini-bulk to major investors and due diligence providers.

Loan document images and metadata can be electronically delivered to investors on the secondary market in their stacking order and with their naming conventions. Individual or multiple eFolders can be packaged for integration into specific investor systems for faster turn times, negotiated basis points and reduced warehouse costs.

BlitzDocs can package the eFolder in either an investor-defined format or industry-standard format (e.g., MISMO® ePackage) specification. In addition, BlitzDocs maintains a detailed management log that tracks the electronic shipment.
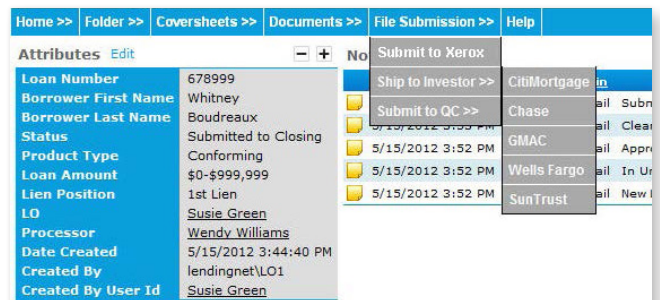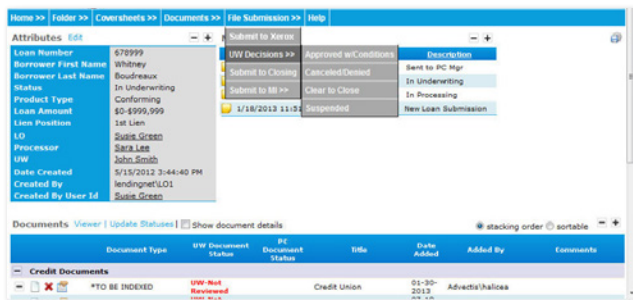
Servicing single point of reference.

The BlitzDocs® document management capabilities support servicers from document control to customer service and through default loan servicing.

Critical and non-critical loan documents are memorialized within the BlitzDocs eFolder, providing a single point of reference for all files associated with a loan. Loan documents can be quickly and easily sent to and received from trading partners, including investors and mortgage insurance companies.

Servicers can leverage BlitzDocs Extended Edition to send and receive documents from borrowers, including loan modification and refinance documents for troubled borrowers.
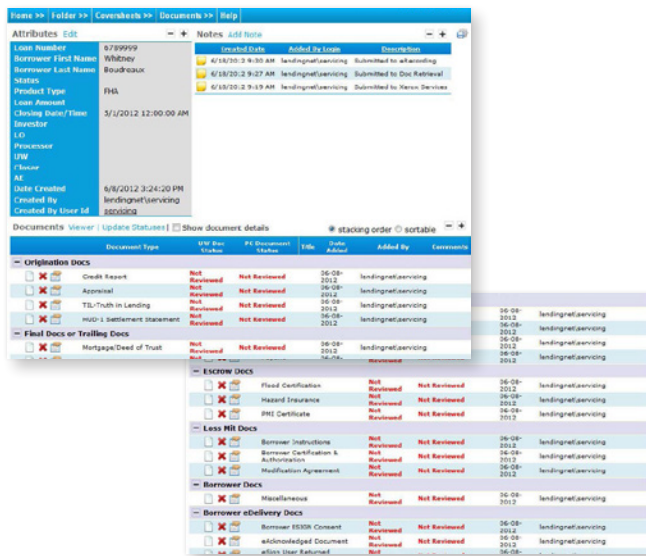
The BlitzDocs® advantage.

Using intelligent collaboration, BlitzDocs offers an extreme advantage over traditional paper-based processes.

Document-Driven Workflow: Workflow support for submission, notifications and conditions management for your existing processes or augmentation of existing LOS-based data workflow rules. A manager dashboard provides insight into productivity and workloads.

Borrower Document Center: The sophisticated, secure and customizable BlitzDocs Extended Edition portal enables borrowers to receive, acknowledge and sign (electronically or traditionally) critical loan documentation, and upload relevant materials.

eShip/BlitzDocs Connector: Electronic shipment capabilities enable electronic delivery of eFolders to other BlitzDocs users including 4506T vendors, compliance companies, mortgage insurance companies, due diligence providers, investors and more.

Role and User-Based Privileges: Robust security rights define accessibility. BlitzDocs recognizes the role (e.g., underwriter) and rights (e.g., administrator, supervisor) of each user, allowing documents to be viewed securely and functions performed consistent with user roles and rights.

Notifications/Conditions: The eFolder streamlines workflow by automatically generating rules-based or ad-hoc notifications. Originators are automatically notified when a condition is noted by the underwriter, and when that condition is satisfied.

Compliance: Document-driven workflow, eShip and eSignature capabilities and secure access ensure compliance with industry regulations—including RESPA, UETA and the CFPB requirements.

Audit Trail: A detailed audit trail is maintained at the document and folder level, providing a view of the "who, what, when" of every submission, verification and other status change. Participants in the loan process can view the audit trail to see the progress of a loan.

Automatic Document Classification: Automated document recognition capabilities and BPO integration streamline the indexing process of incoming documents. Incoming files are quickly and accurately indexed according to the lender's document naming convention and stacking order.

For more than a decade, hundreds of lenders have relied on BlitzDocs® to support their document management and electronic collaboration needs.

More than a million loan files are maintained within BlitzDocs every year. Conduent Mortgage Services has the proven ability to support market demands for document and data management, collaboration and storage, and has the accolades and industry recognition to prove it.

Technology to last.
Technology that works and integrates with your pre-existing systems and platforms—while providing an architecture that can scale and grow—is the foundation for our technology.

We use a SOC II-compliant primary data center built for high availability and redundancy. In addition, a fully redundant SOC II-compliant Disaster Recovery site is provided for business continuity.

Conduent Mortgage Services provides a cloud-based, intelligent collaborative network that accelerates loans throughout the entire lifecycle, from origination to post-closing to servicing. Reaching more lenders, underwriters, investors and other parties than anyone else, BlitzDocs delivers advanced paperless capabilities and provides tremendous flexibility in its ability to be configured to your workflow and integrated with current systems.

Conduent Mortgage Services provides mortgage companies improved scale, greater efficiency and a clear path to a true eMortgage.

Conduent Mortgage Services can help you get started today.

To learn how BlitzDocs® can start improving your efficiency and generate ROI as quickly as possible, visit Conduent.com or contact us at 678-460-2460 today.

CONDUENT