



## Doc Prep—Desert Document Services



Desert Document Services combines best-in-class technology with industry-leading compliance. Backed by Wolters Kluwer Financial Services, Desert Document Services brings decades of experience in delivering compliance content management, rules management and loan product management solutions to the mortgage industry. Our in-depth mortgage domain knowledge answers the complex industry-specific problems associated with managing, organizing, and deploying mortgage loan products.

### SOLUTIONS

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- Hosted doc prep platform
  - Closing packages
    - ◊ Home Equity Lending
    - ◊ Construction Lending
  - Initial disclosure packages
    - ◊ eDisclosures direct to the borrower
    - ◊ Welcome packages
    - ◊ Paper fulfillment of disclosure packages—print, ship, track
- Content and loan product management
  - Custom documents
  - Version control for auditing and analysis
  - Documents easily recalled from distribution
- Third Party Originator collaboration for more accurate data
- High cost loan and predatory lending checks
- Documents output in PDF and XHTML
- Secure document delivery

### PROFESSIONAL SERVICES

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- Custom content authoring
- Loan product calculations, design, deployment, and maintenance
  - Prepays
  - Non-real estate loan products
  - HELOCs
  - Construction
  - Pay Option ARMs
- Design and analysis of workflow needs
  - Implement to fit

### COMPLIANT CONTENT

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- VMP® origination and closing, government and conventional documents
- Investor specific custom documents
- Customer specific custom documents
- Custom content authoring available from a compliance leader
- Unique loan products
- HELOCs
- Construction
- Support for common industry loan products not maintained by GSEs

### INTERFACES

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- Accepts MISMO and proprietary formats
  - Web-services, Service Oriented Architecture connectivity
  - Custom integrations available
  - Data-in-docs-out with automated review
- Calyx
- DataTrac
- E3

### TECHNOLOGY

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- Highly scalable and flexible Service Oriented Architecture
- Hosted on high-availability, Tier-1 data center with full redundancy
- Powerful rules engine for data validation and workflow
  - Multi-layered rules allow quick changes
- Highly secure—independently monitored and tested
  - 128 bit SSL connectivity
  - Data encryption
  - Role-based and Rule-based security
- Support for electronic signatures
- Powerful Mortgage Calculation Engine
  - Highly configurable parameters
  - Supports virtually all loan types
  - Construction



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