



DESERT DOCUMENT SERVICES

A Mortgage Document Preparation Solution



The most robust mortgage document preparation platform, now backed by a compliance leader!

In an environment of heightened competition, greater consumer choice, and increasing regulatory complexity, today's lenders are challenged to get products to market faster, cut costs, stay in compliance, and make the most of each transaction. When it comes to document preparation, lenders can no longer afford to compromise control for automation or compliance for flexibility.

With Desert Document Services, they can have it all.

Desert Document Services is a best-in-class operation that delivers compliant document preparation for disclosures and closing packages through effective technology. Backed by Wolters Kluwer Financial Services, Desert Document Services brings decades of experience in providing compliance content, rules, and loan product content 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.

Ideal for single- or multi-channel lenders, Desert Document Services helps:

- Improve document and loan package quality
- Achieve up-to-the-minute, reliable compliance
- Reduce costs and improve efficiencies
- Introduce/recall loan products more quickly
- Attain multi-channel compliance and consistency
- Control the loan product life cycle

Powerful Content and Workflow Solutions

Now lenders can create new documents and loan packages quickly and implement changes to them automatically—saving precious time and expense. Our data and form management engine, along with our rules and calculation engines, provide unparalleled levels of flexibility, customization, and validation. Using the industry's most robust content management system, Desert Document Services manages over one billion changes to our client's loan products each year.

Our loan product management solutions also support traditional paper-based and paperless processes while reducing your risk, cost, and implementation time—as you introduce e-Mortgages at your own pace.

Effortless Integration Options

Desert Document Services provides XML-based ASP solutions based on Service-Oriented Architectures—making it easy to support your integration and workflow requirements. Our integration options allow for direct deployment, private labeling, or silent integration into your application.

Also, we strongly support the MISMO organization and its goal of standardizing mortgage transactions.

Security With Flexibility

With Desert Document Services, lenders have the ability to administer tiered user rights and profiles from a web browser in a secure and controlled, yet flexible, manner. We support public and widely accepted encryption algorithms such as HTTPS protocol with 128-bit Secure Socket Layer (SSL) encryption as the standard, ensuring browser and data security.

Industry Expertise

In addition to our extensive mortgage domain expertise, we support:

- VMP® Mortgage Solutions content—the industry standard
- A comprehensive forms and content library covering government and popular investors with both origination and closing documents
- Regulatory compliance support and services



Desert Document Services

As a leading provider of compliance services, Wolters Kluwer Financial Services is known as a strong financial partner with a deep commitment to the mortgage industry.

Professional Services

ProServSM offers a full range of services that reduce risk and maximize revenue opportunities, including:

- Loan Product and Calculation Design and Analysis
- Loan Product Deployment and Maintenance
- Interface Expertise and Integration Expertise

Ongoing Support

We believe that providing solutions means more than just delivering technology. Our solution is backed by the entire strength of Wolters Kluwer Financial Services, including an extensive staff of attorneys, compliance experts, and experienced mortgage professionals.

To learn more about how Desert Document Services can bring you the latest in technology and meet ever-changing compliance requirements, call 800.726.9898, Ext. 612, or visit our web site at www.desertdocs.com.

Control Your Loan Product Life Cycle With a single compliance management solution

Desert Document Services understands the complexities of managing multiple loan product lines and can help lenders deploy new loan products and change or retract loan product offerings more quickly than ever before. Plus, we identify all content changes for you.

Reduced Cost—Improved Efficiencies

With Desert Document Services, the cost of document preparation can be billed to brokers. Plus, our efficient operational workflow processes allow you to redeploy current staff to other areas—creating lower costs and higher productivity in your closing departments.

Our industry-specific process includes:

Manage

- Forms
- Business rules
- Compliant content changes
- Exception-based form behaviors

Organize Product behavior across:

- Channels
- States
- Markets

Speed Deploy-Retract

- Auditable, automated workflow
- Integrated version management
- Lender can schedule deployment of products and changes without interrupting originations

Execute

- Rules engine optimized for data, forms, and package assembly
- Multipurpose output; paper, paperless, and data
- Comprehensive data set return for downstream processing

Analyze

- View deployed loan product transactions
- View volume of product by channel and/or state
- Identify variations of specific products by channel
- Perform impact analysis of proposed product changes

