



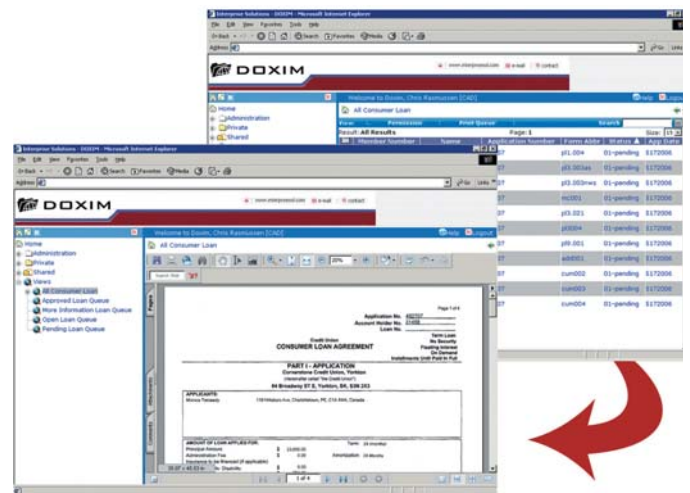
Paperless Lending

Financial institutions like banks and credit unions are increasingly seeking out paperless solutions to streamline day to day banking processes, such as lending. In an effort to remain competitive and compliant, improve customer service and reduce costs, a growing number of financial institutions are using paperless lending technology to secure loans for their customers.

A typical paperless lending process uses loan origination software (LOS) that compiles the correct loan documents and allows the lender to fill out the application electronically. Although this results in a more efficient means of completing a loan application, some LOS systems are limited in their ability to offer end-to-end paperless lending. Most financial institutions continue to print out the completed loan documents from their LOS and follow manual approval processes. This means applications are printed out, signed, sent for approval, and eventually filed in cabinets that take up valuable storage space and remain inaccessible across multiple locations. Over time, these paper files may be duplicated, misfiled or lost, leaving businesses exposed and at risk in the event of an audit or disaster.

DOXIM Loan Origination System Manager is an efficient, cost effective application that integrates with existing LOS technology to automate many of the administrative steps required to secure a loan.

Additionally, DOXIM LOS Manager automatically stores loan documentation in a secure, centralized, web based archive, making it easy to provide controlled access to loan documents across multiple branches. Hard copy scanning options permit the capture and electronic storage of existing physical loan documents and other customer files.



Businesses using DOXIM Loan Origination System Manager enjoy peace of mind knowing they are leveraging their existing investments and reducing their exposure, while improving performance and internal efficiencies.

DOXIM Loan Origination Manager enables organizations to:

AUTOMATE THE LENDING PROCESS BY:

- Leveraging existing LOS technology to create a more effective method of processing, storing, and accessing Loan applications and associated documentation
- Eliminating manual approval processes and associated delays

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Doxim Loan Origination Manager enables organizations to:

IMPROVE DOCUMENT ACCESS BY:

- Providing secure, immediate access to files across branches through a DOXIM Web Portal
- Electronically tracking and storing customer application forms including non LOS originated documents such as proof of employment, equifax reports and third party appraisals.

IMPROVE CUSTOMER SERVICE BY:

- Ensuring faster loan approvals
- Reducing response times to customer inquiries
- Providing authorized staff with access to customer loan documents across multiple branches

REDUCE OPERATING COSTS BY:

- Eliminating the need for expensive physical storage space
- Reducing incidents of misplaced/misfiled hard copy loan documents
- Decreasing paper usage and handling
- Improving performance and efficiency
- Eliminating courier costs and associated delays

IMPROVE REGULATORY COMPLIANCE BY:

- Reducing exposure during audits by ensuring access to complete files
- Employing disaster recovery and business continuity strategies

Doxim Loan Origination System Manager is an important part of DOXIM ECM. (Enterprise Content Management). DOXIM ECM can be used to capture 100 percent of all output files, such as documents and images, and make that data easily accessible to personnel across the company in electronic formats. It serves as an important part of an effective disaster recovery strategy and enables compliance with today's stringent regulatory obligations.

Doxim Loan Origination Manager is comprised of the following modules:

- Doxim Commit Manager
- Doxim easyCapture

Please contact us for more information on any Doxim product or service.

Doxim Inc. provides a full suite of enterprise content management products and services that together provide a web-based alternative to the printing and mailing of customer-centric documents such as statements, reports, client records, cheque images and transaction records. Doxim serves the financial services marketplace across North America, with over 300 clients in banking, credit unions and investment brokerage. These organizations work with Doxim to improve their client communications, streamline document access, meet compliance requirements, and reduce the expense, work effort and environmental impact associated with the creation, delivery and archiving of business critical documents. Doxim is a SAS 70 and CICA 5970 certified organization.

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