

First American Nationwide Documents

Overview

First American Nationwide Documents specializes in loan document preparation and electronic loan delivery services for the mortgage lending industry. We offer a balance of technology and mortgage lending experience unique to the industry. Our cutting-edge technology, outstanding customer service, and strong commitment to compliance will give you a competitive edge. We offer mortgage loan document preparation services in all 50 states. Our success is based on visionary leadership with a personal commitment to excellence at every level. Building on our proven history of technological advances, we continually strive to develop even faster and more efficient information processing systems. Our systems development group is dedicated to keeping our company and our customers at the forefront of the industry with reliable, cost-effective, easy-to-use, electronic document preparation and delivery systems.

Systems & Technology

The varied services offered can be tailored to suit your specific requirements and maximize your capacity to close and deliver residential mortgage loans.

DOCWeb

DOCWeb is our browser-based data entry system. A fast, convenient, and secure way to enter data at any time and from anywhere using nearly any internet connection. DOCWeb is secure - using 128-bit encryption. DOCWeb provides the fastest and easiest possible set up. Once registered, customers have immediate access and can begin entering data. Training requirements are minimal, and most users can be up-to-speed the same day.

ProDirect™

ProDirect™ is our Windows based data entry system, which can be used as a stand-alone application. The flow of screens has been designed with a closer's workflow in mind. Data entry generally takes five to ten minutes and using a hierarchy of codes indicating lender name and product type, the system pre-fills approximately 30% of the information for you. Data is then transmitted to First American via the Internet where edits, calculations, and automated document selection processes take place.

ProDirect™/Link

ProDirect/Link is an expanded version of ProDirect™, which enables the performance of a full closing module when interfaced to popular loan origination systems (LOS).

We have created standard interfaces to Contour™, Point by Calyx™, Genesis 2000™ and DataTrac™.

Pre-filled Data Entry

These interfaces process data stored in the LOS and transfer it to our ProDirect™ system when closing documents are ready to be ordered. Information common to both processing and closing (e.g., borrower's name, property address, legal description, loan amount, interest rate) will then pre-fill in corresponding ProDirect™ fields thereby increasing the overall pre-fill to as much as 85% of the total data needed for closing.

The ultimate benefit to the user is that it eliminates the need for dual data entry, it reduces the data entry time to five minutes or less, and it improves the level of data integrity from processing to closing.

Link

Link is a custom data interface that extracts data directly from your LOS. This method is typically used when you are satisfied with the data retrieval efficiencies of your own LOS. All data entry is performed on your LOS. Then, data is extracted and transmitted to First American.

Turnaround Time

Regardless of how data is captured and transmitted, documents are delivered back to the specified location via DocConnect™ within minutes of the transmission.

DocConnect™

DocConnect™, our Internet delivery service, allows you to specify on a loan-by-loan basis where to send your loan packages via the Internet. DocConnect™ works in conjunction with our loan document services to deliver closing packages directly to your computer through the Internet, anytime, day or night.

Changes can be made while the borrowers are still at closing.

Turnaround Time

Within seconds, you can retrieve, review on screen, and print your completed loan package.

Features

New features in the latest version of DocConnect™ include RSA encryption, loan-level encryption, and the ability to attach external documents to loan packages. Send attachments either by fax to our loan database, or you can attach an electronic document to a loan from within any Windows application.

DocConnect™ Online

DocConnect™ Online, our browser based delivery method, allows you to get started accessing loan packages through the Internet even faster. Right from our website (www.fand.com or <http://www.firstam.com/>), you can connect to our available loan database and begin printing your loan package right away with the same security and encryption you get from our full featured locally installed DocConnect™ software. This delivery method is a great advantage for brokers and settlement agents.

Initial Disclosure Packages

Automated preparation of the federally required initial disclosure package. Nationwide Documents prepares all documents and returns the information back to the client. The client downloads this information and mails package to Borrower within the three day disclosure time period.

FirstMail

FirstMail is an automated mailing service that facilitates the preparation of the federally required initial disclosure packages, as well as the timely physical mailing and tracking of the assembled packages.

Compliance and Time

This service handles the cumbersome process of preparing, mailing, and tracking the initial disclosure package; keeping you in compliance and giving your processor more time to concentrate on other aspects of the mortgage process.

Customizable Reports

We will produce reports that can be customized to support your audit requirements, detailing when each account's disclosure package was mailed. A bar coding system is used to track your package all the way through our system from receipt of package data to postmarking of the package.

Customized Customer Contact

Initial Disclosure packages can be customized to satisfy any additional requirements that you might have. This process also can be used to include customer cover letters and additional marketing materials such as flyers, survey requests, etc., to better serve and take advantage of this contact with your customer.

Review & Release

Review & Release is a process that uses several components of our technology. It combines our loan processing services with our DocConnect™ loan delivery system by utilizing a secured interactive page on our website.

The Review & Release process offers advantages to all parties: the investor, the broker, and the reviewing attorney. It allows lenders to turn over the data entry to their brokers while retaining the ability to review all loans for accuracy and quality before they are released. It gives brokers control over entering the data for the loans that they bring to the lender and assures them that when a loan is delivered to them by DocConnect™ it has already been approved for closing. As required, the loan can be directed to an attorney for additional review before the loan is delivered to the broker or settlement agent. Any and all of these services can be completed in minutes through our proprietary software and Internet technology.

Loan Programs & Document Library

Our library contains all of the necessary closing documents for our standard programs. They include the following:

Standard Programs

- Conventional loans that conform to Fannie Mae and Freddie Mac requirements
- Fannie Mae Interest First
- Government programs including FHA and VA
- Federal disclosures

Custom Programs

We are able to setup custom programs and custom documents efficiently based on our customers' unique lending requirements.

- Second Mortgages, both closed-end and equity lines (commonly known as HELOC's)
- Construction to permanent financing
- Reverse mortgages (HECM/Homekeepers)
- State bond programs

Customer Support

Every employee recognizes that our customers are the most important people in our business. Our customer service is second to none, with a trained staff of both mortgage and technically experienced representatives to answer your questions, and assist you in making the most of our electronic document delivery services.

Each customer has an assigned Customer Fulfillment Manager who is well-versed in the mortgage industry and all facets of our products and services. Additionally, the Technical Support staff is available to assist customers with routine support needs for systems and operations. They are available 7:00 a.m. to 7:00 p.m. MT, and after hours via pager.

Compliance Services

Our legal and compliance support staff is knowledgeable in the area of Federal and State regulatory compliance. Our Compliance Department keeps us informed of Federal and State developments affecting the form and content of our documents and closing practices, by continually monitoring industry publications and a variety of other resources, and interacting with our legal counsel to ensure compliance.

We maintain all standard Fannie Mae and Freddie Mac, VA, and FHA documents on our systems, as well as a full library of ancillary closing documents. We also maintain a library of custom documents for a variety of home-equity, and reverse mortgage products. We offer the option of adding custom documents or special products that are not already available on our system in order to meet all of your product needs.

Hardware & Software Requirements

Our document preparation and delivery solutions run on your stand-alone personal computer or in a network environment. Minimum system and printer requirements are as follows:

- Pentium PC or comparable with 32MB RAM, 20MB disk storage, and a mouse
- Windows 95, Windows 98, Windows NT 4.0 or Windows 2000
- Direct connection to the Internet through an Internet Service Provider (ISP) or through an office network
- Windows compatible, two-drawer printer with both letter and legal sized trays
- Microsoft Internet Explorer 4.1 or higher

Contact Us

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