



## DOCUMENT EXPRESS, INC.

At Document Express, we understand that every lender has different needs and requirements and that your document provider should work alongside you. We personally take the time to understand the challenges you are facing and work to find a document solution that is right for you. The Document Express **DX Elite Series** combines state-of-the-art technology solutions with an engaging user experience to provide you best in class **Initial Disclosures, Closing Documents, High-Cost/Predatory Lending Analysis and Flood Zone Determinations** via our new document preparation system **EliteDocs**.



### DX Initial Disclosures

We bring you a tool to make Initial Disclosures safe, simple, fast and inexpensive. Placing initial disclosures into the hands of your new loan applicants quickly is a must needed task. The Truth-in-Lending regulation requires that these documents be postmarked within a specific 72-hour timeframe. Satisfying this requirement can be a labor-intensive process involving preparation, postage fees and late night runs to the post office. Preparation, delivery and return take time and can delay the origination process. DX Initial Disclosures changes all of this. Let DX process your initial disclosures and within a few seconds, your borrowers are viewing their documents. The entire initial disclosure process is accomplished almost immediately. No paper, toner, labor, postage or delays and the process is legal and complete!



**Partner** Through our partnership with **eLynx**, we offer to DX clients, **eLynx Fulfillment Services (eSign, eDelivery, Print and Mail)** for DX Initial Disclosures. This service is customizable and features proof of customer identity, a controlled step-by-step signing procedure to capture the customer's intent to sign, automatic and electronic notifications, comprehensive audit trails, versioning and replays to prevent repudiation and is of course compliant with ESIGN and UETA Regulations.



### DX Closing Documents

Here at DX, we bring you the industry's most comprehensive array of document preparation solutions, **DX Elite Series**. By supporting and managing your lending document needs, you can relax knowing we will ensure your documents are compliant and securely delivered on time, every time. Document Express was the first document preparation company to allow you access to a 100% Internet-based system and transfer of closing information without the download of clumsy or hard to use software.

DX **EliteDocs** utilizes cutting edge SaaS model technology which requires no software or dedicated hardware on your part. Your compliant closing documents can be posted for immediate secure pickup at no additional charge. Also, DX Closing Documents seamlessly integrates with most leading loan origination systems, dramatically reducing the input time and assuring transfer accuracy which eliminates additional key strokes on your part while improving data-quality. Loan documents are posted within seconds, anytime and anywhere, for your compliant document needs.

DX **EliteDocs'** partnership with **eLynx** also provides electronic HUD reconciliation using the **eLynx Electronic Closing Network** linking lenders, title underwriters, and closing agents to improve and streamline the mortgage closing process.



### DX High-Cost/Predatory Lending Analysis

We provide you with an easy to use and efficient process to filter all loans for predatory lending violations, APR/finance charge accuracy, rescission and more. With one click, you have the peace of mind knowing that DX Compliance Analysis is working hard to provide you with a detailed and comprehensive report that tests for compliance with predatory lending regulations across all jurisdictions (federal, state and local), sub-prime tests, investor/GSE fee limitations and APR, finance charge and rescission verifications. With highly accurate results and a fully-staffed compliance team ready to answer your questions, we ensure your compliance analysis is done right the first time.

We also ensure proper fee treatments with a sophisticated fees engine and multiple ways to calculate bona fide discount points and loan originator compensation. At Document Express, we are there for you every step of the way.



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### DX Flood Zone Determinations

DX provides you with the most efficient process to order your flood zone determinations. Document Express works with you to make our DX Flood Zone Determinations fit your specific business practice and needs. With one simple click, your request is sent through DX Closing Documents and a completed flood zone determination is returned back to you within our system. This provides you the freedom to do what you do best, close more loans.

When special circumstances arise and additional research is required, we will provide you with a full menu of flood determination services while working to keep the process simple and uncomplicated.

The speed and ease of DX Flood Zone Determinations continues to provide you cost effective, industry leading solutions that keep you ahead of the competition.



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