

An Apple a Day

In our culture today there is a big emphasis on "going green," eating organic and keeping up a healthy and environmentally friendly lifestyle. This might be hard for some of us to believe considering about two-thirds of American adults are overweight or obese. According to the Health Promotion Act prepared by David Anderson, Ph.D., 55 percent do not get enough physical activity, 26 percent are completely inactive and only 25 percent eat the recommended amounts of fruits and vegetables.

Here at IDS we encourage our employees to keep an active, healthy lifestyle and to push one another to reach their exercise and health goals. As a staff we create challenges on a regular basis in order to meet and accomplish our different goals. These goals include walking every day, other types of physical activity and biking into work two to three times a week. We all want to stay healthy and enjoy the beautiful outdoors that surround us in Draper, Utah. Several members of our staff enjoy running, biking and participating in local sports leagues like basketball, flag football, softball and soccer. With our new monthly newsletter we want to challenge each of you to strive to live an active, healthy lifestyle right along with us.

Companies that encourage their employees to live healthy, active lives have become a phenomenon throughout the country. Wellness incentives within com-

panies are popping up everywhere. The American Institute for Preventative Medicine Study found that 62 percent of all companies, ranging from small, medium and large, offer some type of wellness program. These incentive programs come in all different varieties and some have been proven to be more effective than others.

The biggest emphasis overall is employee participation and accentuating the positive.

Employers strive to let employees realize there is something to gain. These different wellness incentives provide participants with several benefits including healthier, more energized, less stressed employees. In the end the result is a more enjoyable workplace.

At IDS we want to create a satisfying workplace where employees can participate and push each other in positive ways. We encourage all of you to challenge yourselves to live a healthy, active and fulfilling life. Feel free to share your healthy lifestyle success or your own company wellness incentives with us and we will continue to share ours. If we can do it, you can too.



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IDS

UPDATES

IDSDOC

Software Updates

- Addition of IDS Live Chat
- Login and Quick Pickup screens updated
- GFE, TIL and Interfaces have been updated to comply with 2010 RESPA changes

TRADE SHOWS

Where will IDS Be Next?

- April 25-29: MBA's National Technology in Mortgage Banking Conference & Expo
Chicago, IL
- May 16-18: TMBA 94th Annual Convention (BOOTH #24)
San Antonio, TX
- May 23-26: MBA's National Secondary Market Conference & Expo
New York, NY

April 2010

DOCS IN MOTION





DOCS IN MOTION

Our New Look and Theme

The motivation behind our new look is basic, a brand revamping. Developing a new tagline, theme, look and feel based on our overall company message was the goal. The IDS mark was updated to have a more contemporary look that invokes docs in motion and the cycling theme. "I'm happy with how the new look has turned out. For years our design has fallen short of the level of quality of our document services," said Marketing Manager Tyler Sebresos. He hopes that the new design will better reflect a message closer to the caliber of the service IDS offers.

Cycling in our design represents the operation of a mechanism in motion.

The principles of function on a bicycle are simple and easy to see, yet it consists of

highly innovative technology in order to optimize its effectiveness, much like the IDS product. By carefully listening to our client's feedback, there is a constant evolution of our application.

Even though our previous theme of flexibility still applies, Docs in Motion is more encompasses the technological innovation of the IDS product as a whole. At IDS we understand that not every lender needs or even wants the exact same off the shelf doc prep system. This is exactly why IDS takes customization seriously and to a level far beyond the competition. This mentality has quickly propelled IDS to premier status and industry leader. Our obsession to turn obstacles into finely tuned refinements helps keep your docs in motion at all times.



LIVE CHAT



IDS Live Chat Makes For Easier, Time Saving Communication

IDS is now featuring an easy to use chat tool for everyday questions. Whether it is the most basic question about data entry or just a question about any compliance laws, this chat tool will connect you with one of our customer service reps in real-time.

Using this chat tool is simple. On the data entry page you have the option to choose live chat and access it by clicking on the link. You then will be asked to enter your name, company and the specific question or area you need help with. Your question will then be read and handled by one of our customer service members. They will walk you through and explain everything until your question is answered. This creates a personal, but quick relationship and response with us here at IDS.

The chat tool provides our users with several benefits. The best benefit is its ability to save you time. We know you are busy and trying to accomplish multiple things in one day. By using the chat tool you get a quick response and the help you need. It allows you to continue to work on other tasks. There is no wait required with this new feature.

Clients have noticed how easy and straightforward it is for basic questions to be answered.

Here at IDS we want to make things easier and more effective for you. With our new chat tool we can do just that. So far, there has only been positive feedback about this new feature. IDS ultimately wants to see if its clients view it as an effective tool. Check out this new feature for yourself and let us know what you think.

IDS Receives Excellent Response at Lenders One Trade Show

Recently the IDS sales team attended the Lenders One Winter Member Conference in Orlando. Lenders One has been a partner with IDS for eight months and has presented IDS with some great opportunities. They have allowed IDS to show its product to a number of potential clients.

IDS has learned that when it comes to doc prep functionality, compliance review capabilities and document delivery mechanisms are at the top of lenders' wish lists. Lenders One is one of the leading alliances of independent mortgage banking companies and is the ninth largest mortgage originator in the United States.

Approximately 220 lenders attended this year's Lenders One Mortgage Winter Conference. Lenders One holds a member conference twice a year and this was the first one for 2010. During the four-day event, attendees discussed investor strategies, vendor benefits and how to provide better services for their customers by collaborating with the co-op. There were also closed-door sessions about specific topics, such as the new RESPA compliance reform.

Overall, IDS had an excellent response at the Lenders One show and recognized the opportunity to expand their clientele.

"Lenders One creates a valuable interactive environment where lenders and their service providers can productively discuss challenges such as regulatory compliance and investor relationships. It is an ideal opportunity for the kind of dialog that produces solutions, and we were pleased that our investments in developing idsDoc have been on target," said IDS sales team member Matthew Mackey. The biggest hurdle for IDS is getting the opportunity to show its product to potential customers. By attending the show IDS was able to meet this challenge

head-on and showcase the quality of the IDS product.

"Potential customers commented on how great the compliance review and delivery mechanisms would be to their day to day operations," said Mackey on the overall show response. Since our partnership began with Lenders One

IDS has already garnered 25 percent of the total Lenders One market and expects it to continue to grow.

This increase will create a better product for existing customers while adding new increased usability for future customers.



Ensure 2010 RESPA Compliance with IDS Initial Disclosures and Fulfillment

We know that having compliant disclosures has been all the talk since the new RESPA reforms in 2010. Check out how IDS has made the transition and changes a little easier for you.

All IDS Initial Disclosures are calculated with our audit system to be compliant with RESPA guidelines, especially the new guidelines that involve Wait Period Audits dealing with disclosure to closing dates, Fee Increase Audits that look at 10 percent tolerance and non-increase fees and of course Points and Fees Audits, State High Cost test and Investor test.

With our Electronic Disclosures IDS can track the initial process from the time they are sent to the time the borrower picks them up. If the initial package is not picked up within 48 hours of sending, they are automatically sent through our fulfillment center. If the borrower opens their document package within the 48 hours, the lender will be sent a confirmation that the documents have been viewed. This allows you to always be aware and up-to-date with your borrowers in a simple, quick way. Custom emails are sent out to the borrower with your logo and instructions on how you would like to receive the signed documents. By using the IDS audit and tracking system disclosures don't need to be confusing and time consuming.

Thank You To Our Clients

IDS just sent many of you a voluntary six-question survey to gather client testimonials and to better serve you. We thank all who participated and provided helpful feedback.

If you would like to take the survey, it is available on the welcome screen of idsDoc. Thank you again from the IDS team.