



Good for You Greek Salad

Nutritional Information:

Servings per recipe:	6
Calories:	187
Total Fat:	15.6g
Cholesterol:	22mg
Sodium:	347mg
Total Carbs:	8.3g
Dietary Fiber:	2g
Protein:	5g

Ingredients:

- 3 large ripe tomatoes, chopped
- 2 cucumbers, peeled and chopped
- 1 small red onion, chopped
- 1/4 cup olive oil
- 4 teaspoons lemon juice
- 1 1/2 teaspoons dried oregano
- Salt and pepper to taste
- 1 cup crumbled feta cheese
- 6 black Greek olives

Directions:

In a shallow salad bowl, or on a serving platter, combine tomatoes, cucumber, and onion. Sprinkle with oil, lemon juice, oregano, and salt and pepper. Sprinkle feta cheese and olives over salad. Serve.

This is a perfect recipe for your Spring BBQ!

HEALTHY RECIPE



11629 S. 700 E. Ste. 200
Draper, Utah 84020

IDS

UPDATES

IDSDOC

Software Updates

- ↻ Quick select Templates for the Doc Package
- ↻ Cabinet View list controls
- ↻ Email auto-inputs by Loan Officer, Title Officer or Settlement Agent

TRADE SHOWS

Where will IDS Be Next?

- ↻ May 2-4: Avista Solutions 2010 Annual Customer Conference
Charleston, SC
- ↻ 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

PUBLICATIONS

Press Contributions

- ↻ Mortgage Technology April Issue: e-docs Feature by Tony Garritano featuring IDS and Primary Capital Mortgage.
- ↻ Mortgage Banking April Issue: TechNewz Inlanta Mortgage Selects IDS doc-prep Solution.

Coming Soon

- ↻ Mortgage Technology: High State-Cost Audits by-line IDS In-House Attorney Clint Salisbury
- ↻ Secondary Marketing Executive: RESPA Redux Article

May 2010



DOCS IN MOTION

sas70

IDS Completes Security Audit

IDS has successfully completed its full company SAS 70 Type 1 audit. Clients may now enjoy the peace of mind of knowing that a third party has validated our ability to provide secure and reliable controls and operations.

SAS 70 requires IDS to provide a description of its controls and demonstrate their enforcement prior to certification. As a result, IDS has implemented new security provisions and safeguards related to computer technology, building securities, and employee access.

SAS 70 is a widely recognized auditing standard developed by the American Institute of Certified Public Accountants. It is designed to provide information and assurance about controls within a service organization to its customers and their auditors. It ensures a service organization has been through an in-depth audit of their control activities, which generally covers procedures over information technology and related processes.

SAS 70 benefits include:

- ☞ Documentation and testing of internal control structure
- ☞ Satisfy customer financial audit requirements
- ☞ Compliance with regulatory requirements
- ☞ Satisfy contract requirements

“Mortgage lenders benefit from the expertise and cost effectiveness offered by third-party providers, such as for document preparation, as long as their data is secure both onsite and in transit,” said IDS president Curt Doman. He adds that IDS recognizes the importance of having a SAS 70 audit, providing a third-party validation and maintaining secure and reliable operations for our lender and attorney clients. This SAS 70 has created extra assurance not only for our clients, but for all of us at IDS.



Capital Markets Cooperative Sixth Annual Conference

Capital Markets Cooperative has been a partner with IDS since October 2009. This partnership has brought the cooperative membership greater benefits given our innovative document preparation technology combined with CMC's best-in-class secondary marketing solutions. Clients resulting from this partnership have provided valuable feedback shaping new IDS features.

IDS recently attended the CMC 6th Annual Conference. There was a variety of potential clients, lenders and successful industry insiders. This was a three day event that brought many people together, allowing everyone to build on one another's successes. IDS had a positive response from current and potential clients. The biggest interest was the recent modifications that IDS made to its software, which helps reduce the efforts of our clients when dealing with the many changes within the industry. Most customers expressed how the IDS software exceeds their expectations and allows them to put more labor and time into other profitable areas of their company.

CMC is regarded as a premiere secondary marketing specialist in the industry. CMC leverages its cooperative power and secondary marketing expertise to improve execution and member profitability. Its executives have managed more than \$500 billion of mortgage volume. Capital Markets Cooperative is proud to have IDS as a preferred partner. “We share the IDS commitment to innovation and excellence in customer service. We feel like IDS is a great fit for our patrons,” says Tom Millon, CMC President.

IDS seeks relationships with some of the most successful lenders in the industry. CMC attracts these experienced lenders to its cooperative giving IDS the opportunity to prove itself among these industry leaders. “We are grateful for the opportunity to work with CMC,” says IDS President, Curt Doman. He believes that the lenders will be happy with what they find. “This has definitely been a win-win partnership,” he adds.

The speed, precision and expertise that IDS puts into its work has allowed customers to save time and money. Being able to give users a strategic advantage over their competition is always exciting and pushes IDS to continue to update and perfect its software. IDS Vice President of Sales Matthew Mackey observed that over time customers continue to use the IDS product differently. He says that when he started 14 years ago the product was very different, and as IDS continues to make changes, its product becomes superior among industry competitors.

IDS continues to provide CMC with added advanced technology solutions and provide its lenders with a higher level of customization for mortgage documents. The CMC client base is well suited for IDS and has helped CMC strengthen its service offerings for its targeted clients.

If your goal this year is to improve your secondary market performance, increase revenue and reduce expenses, call CAPITAL MARKETS COOPERATIVE 904-354-0052 or email jharry@capmktcs.org

Spring is in the Air



Now that it's springtime it seems like the streets are littered with kids, families, runners, bikers and walkers. Everyone is coming out of hibernation and taking pleasure in the new season. It must be the warm sun shining on our faces that is so invigorating. Here are six ways to enjoy this time of year.

Having fun with your kids:

- ☞ Visit a botanical garden or the zoo.
- ☞ Fly a kite.
- ☞ Plant a vegetable garden, teaching your kids about eating healthy.

Having fun on your own or with your significant other:

- ☞ Rent a tandem bike and ride around town – get some ice cream or lunch.
- ☞ Plan a spring BBQ for all your friends with fresh fruit and vegetables.
- ☞ Enjoy a weekend camping and hiking with friends and family.

It is interesting that during this time of year students start missing more classes, fewer employees are in the office and kids discover biking to be one of their favorite activities once again. Note: Spring Fever. What does spring fever actually mean? The dictionary defines it as a listless, lazy, or restless feeling commonly associated with the beginning of spring. Some symptoms include having an uncontrollable desire to be outside and an increase in energy and vitality. There really is a reason why we feel the sudden itch to be active and outside all the time.

Springtime is always refreshing. Make sure to enjoy it with family and loved ones before the sweltering heat of summer sets in.



Additional Audit Information is Just a Click Away

Did you know when reviewing your audits on the Audit & Order page you can click on a specific audit to obtain additional information? Not only can you get more information, but in most cases you can also jump to the exact field in question. For example, when dealing with the FNMA/FHLMC Points and Fees test, clicking on the audit breaks down the Total High Cost Fees, Total Allowable Fees, and Pass or Fail status. You can also go directly to the relevant field by clicking on the “Go To This Field” link. The ability to edit the field right away, read explanations and click on other information links can only increase chances of being compliant and understanding the regulations. This simple idsDoc tool makes each audit more user-friendly.

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