



QUARTERLY NEWSLETTER

QUARTERLY MESSAGE - IDS NEWS - IDSDOC TIP - PARTNER
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QUARTERLY MESSAGE:

Tyler - Marketing

IDS recounts 20 Years of Changes for the Better

During the year 2008, IDS, Inc. celebrates its 20-year anniversary. During this time, IDS has undergone numerous updates and improvements.

Recently moving into a new building represents an important milestone in a history that includes technological innovations and sound business practices resulting in 20 successful years.

Past technology use is laughably different from today's process. In the beginning, IDS sent Xerox printers to individual clients enabling them to print doc packages locally. Later, modem connections offered faster turn times, but still had limitations. Doc packages were calculated manually and the automation of the TIL code was a turning point for IDS.

Early on, IDS had the foresight and technological skills to stay ahead. The strategic choice to allow the client to maintain complete control over the doc package, made possible by innovative programming, is the reason for IDS's reputation for being flexible to fit each customer's needs. In fact, most software changes have been the direct result of a client request.

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NEWS:

Sales Team

IDS Set to Enter the Reverse Mortgage Market

Projected for this July, IDS will offer Reverse Mortgage document preparation. IDS predicts to be the biggest player in Reverse Doc Prep by this time next year.

For emerging markets, Reverse Mortgages are the most exciting right now. Despite their rise in popularity according to IDS there are inefficiencies in how reverse documents are being prepared.

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IDS TIP: Customer Support 3 Easy Steps to keep Doc Packages Organized

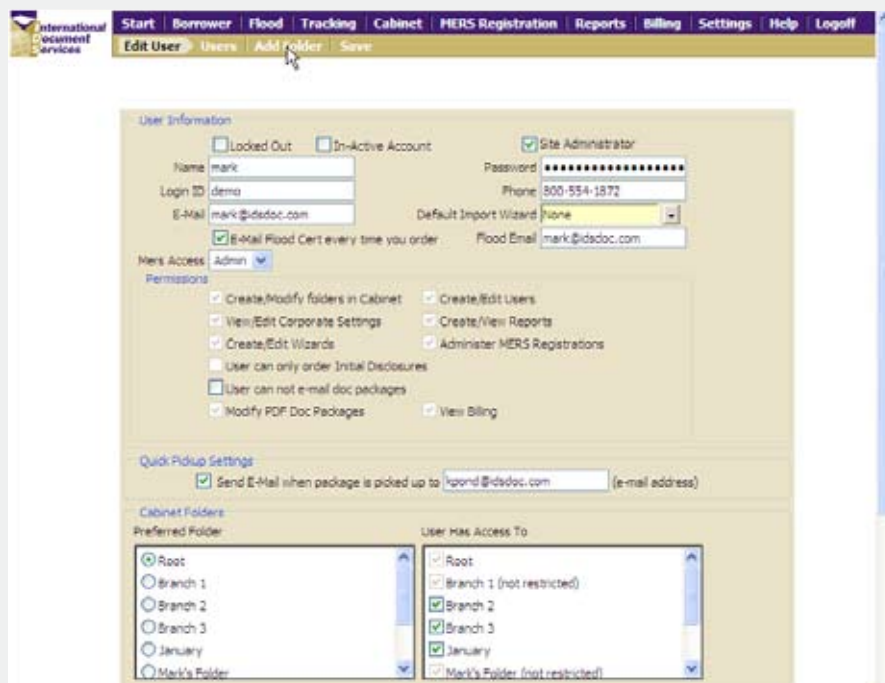
Financial documents are most easily accessible when kept organized and secure. For this reason, IDS recommends administrators create folders with defined user settings inside the Cabinet. This practice does more than prevent doc packages from being deleted after 5 days. It also allows doc packages to be automatically sent to a preferred folder when ordered, thereby limiting which users have viewing rights to the folders.

Steps to Effective Folder Filing

Step 1: From the Settings page, click Users on the gold bar then select the user you want to edit.

Step 2: Create new folders by pressing Add Folder on the gold bar. Enter the folder name. To limit viewing access, answer "no" to the question to allow access for all users for this folder.

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Screen shot from idsDoc, Edit User menu.

IDS recounts 20 Years

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Another key quality of IDS is their treatment of the staff. 20 years of consistently maintaining a level of professional courtesy has resulted in a stable and knowledgeable staff. On average, an IDS employee has 4+ yrs tenure working with mortgage documents. It's refreshing for clients to speak with someone who possesses competency in their position. Frequently, clients call for help with problems that are not even IDS related because of how helpful and well-informed the employees are!

The future for IDS is bright. With the pledge to cater to client needs, preserve a position at the forefront of technology and now based in a new facility, IDS is set for growth. Curt Doman, IDS President, foresees IDS as "the service and technology pacesetter in mortgage documents for another 20 years"

Doc Package Organization

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Step 3: In the Cabinet Folders section, select the preferred folder and access for this user. Click Save on gold bar. Repeat this action to set preferences for all users.

Things you should know:

When naming new folders, you may distinguish them by branch, month, user or other method. After a preferred folder is selected, the name of the folder will appear in the Send Docs To field of the data entry. Please keep in mind, IDS recommends using the folders as a temporary storage for organization and indexing purposes, not as long-term storage for compliance. To keep files long-term, download them directly onto your hard drive.

Reverse Mortgage Market

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The idsDoc system offers two main advantages over current norms; automated calculations made from flexible technology and reliable connectivity built upon years of experience. Although adding Reverse Mortgages to the system involves many unique variables along with complex calculations, other difficult products such as Neg-Ams and HELOC loans have been added to the system in the past.

Mark Mackey, IDS Sales Director commented, "We will offer fast turnaround with no down time at a substantially lower price. It will be good business sense to use us."



PARTNER FEATURE:

Alyssa Burley - ProLender Solutions, Inc.

ProLender Releases Interface with IDS

ProLender Solutions, Inc., a leading loan management software company, released their direct interface with International Document Services (IDS) in late November of 2007.

The interface provides a seamless link between ProLender and IDS. It allows users to send loan information from ProLender directly into IDS without having to re-key information. The process takes seconds to complete and once all the loan information has been transferred, the user can view their closing documents in IDS. The ProLender system allows lenders to manage underwriting, secondary marketing, docs, funding, shipping, MERS registration, and loan level accounting all from one corporate lending platform. With over 30 interfaces for loan origination, credit, compliance and fraud, HMDA, closing documents, mortgage registration, and warehouse

banks, the ProLender system is truly a comprehensive backend lending solution.

ProLender Solutions, Inc. is dedicated to providing lenders with software that can streamline their workflow, provide better customer service, mistake-proof the lending process and give lenders the tools they need to better manage their business. With the addition of the National Support and Training center in Dallas, TX, ProLender Solutions, Inc. continues to recognize the importance of customer service

FOR ADDITIONAL INFO CALL
602-889-0635



RULON'S RULES TO MARKET CONDITIONS:

Rulon Doman - Compliance

Will a Bailout Help?

To understand if a bailout will help the mortgage mess we must first understand one of the largest problems currently facing housing right now, cost. Nationally, since 1967 as a percentage of our income we spend about 20% more on housing. Before housing can truly recover we need either our income to increase or the cost of housing to decrease.

Currently housing cost increases have slowed to a standstill (Many markets are in a freefall), which is letting income catch up. A bailout will only artificially increase income. This artificial income increase will not last forever, nor will it fix the fundamental problems with the cost of housing to income ratios. The bad news is that a bailout will

slow the amount of time it will take for income to catch up.

The good news is that it may help the economy as a whole by keeping us out of, or reducing the length of a national recession, by giving homeowners temporary artificial income. It will also stabilize housing prices. This will reduce the losses suffered by financial institutions in foreclosure and help stabilize the credit markets.

Will a bailout help? I guess it depends on what kind of person you are. Do you want to tear the band-aid off quickly? Or would you prefer to tear it off slowly to avoid the pain?



Photo provided by KD Portraits

Meet the Staff

Employee: Kortney Harward
Position: Sales
Years with IDS: 2

Background:
Kortney has been involved with doc prep for 4 years and involved in the mortgage industry for 5 years as an AE and sales rep.

Expertise:
As a sales representative her most useful skill is her friendliness, positive attitude and ability to network, qualities that are easily identified by her clients and numerous industry contacts.



New IDS Draper facility completed

Photo by Brent Wilson

Interests:
She grew up playing competitive softball and watching her family show their Reining Horses. Now, she enjoys wakeboarding and skiing at Lake Powell, snowmobiling with friends, watching The Iron Chef and of course shopping.

Home life: Sorry boys, this catch was just married this January. Congratulations Kort!

Supervisors Remarks:
Kortney is a light-up-the-room type of person. Often, we get to travel together and people always enjoy meeting her and ask about her when she is not around. She is extremely self-motivated to excel at her job and

to help those around her as well. Her enthusiasm is contagious be it work or play. Kortney has been a great acquisition for IDS and has become a keystone of our sales team. She is compassionate and will notice when people aren't feeling quite right and try to brighten their day.

Office Personality: Kortney has the loudest and most frequent laugh in the office, it is very loud and infectious the way it projects across the whole building like a shockwave. Everybody knows whether or not she is in, simply by listening to the office atmosphere.

UPDATES:

Dave - Technical Support

Software Updates

Additional New Fields:

- Credit Factors Wizard.
- 1003 Application page.
- Rate Lock Date.
- Lock Expiration Date.
- Investor Criteria.
- Rhode Island Composite Rate %.
- Attorney's fee is excludable due to borrower choice.

Improvements:

- DIDMCA Exempt, has been moved from the Form Specific tab to the ComplianceEase tab.
- Loan Discount fee is bona fide, has been moved from the Fees 800-900 page to the Custom Fields page / ComplianceEase tab.
- The Settings Send E-mail when package is picked up, option is now specific to the user who created the borrower file.
- Other Riders, Multiple riders may now be selected.

Resolved Issues:

- The Non-Owner Occupied (FHA only) field has been removed because it is no longer needed.

For questions or comments on the information covered in this newsletter call our Marketing Director at 800-554-1872

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