



Mid-America Mortgage, Inc.

Case Study

Multi-state mortgage lender remains ahead of the curve while cutting costs

Established in 1940, Mid-America mortgage, Inc. is a multi-state residential and commercial mortgage lender with nearly 30 branches in the United States. It was one of the first 100 lenders in the country to become an approved seller / servicer of Fannie Mae. The company offers a wide range of residential home loan programs to meet the needs of most home buyers and homeowners.

Challenge

Mid-America Mortgage, Inc.'s goal was to maintain their competitive advantage and status as an industry leader.

In order to achieve this, the company discussed various innovative ideas in order to generate cost, time and clerical efficiencies. The company understood the power of paperless technology in lowering costs, but also in helping to provide a seamless and secure electronic experience.

Mid-America providers knew that their technology solution needed to include a reliable platform that allowed lenders and brokers to complete mortgage disclosure documents. Further, once executed and verified, these document packages needed a scalable eSignature capability that allowed borrowers to complete and sign their mortgage documents.

Ultimately, Mid-America Mortgage, Inc. decided to seek out technology that could allow for a fully-electronic, paperless closing - or, an eClosing.

Solution

Mid-America Mortgage, Inc. selected a variety of eSignSystems products to engage their clients and customers in a fully electronic way. eSignSystems' SmartSAFE technology was implemented, with additional modules selected in order to expand and enhance capabilities, including real-time signers' identity verification via SmartIdentity. **"We made the decision to sign with eSignSystems because of the unique capabilities of the combined technology components, together with the most powerful eMortgage reputation and expertise in the industry."** , says Jeff Bode, President/Owner

eSignSystems made SmartSAFE implementation particularly easy with their SmartConnect web services, which allowed for complete functionality and control of the SmartSAFE technology from Mid-



America's own web portal. This ensured all eSignSystems technology was fully integrated within the company's brand name and current workflow.

eSignature capabilities offered borrowers the opportunity to review and electronically sign mortgage documents within Mid-America Mortgage's own secure website and a complete audit trail was made available.

Results and Benefits

Since implementing eSignSystems' eSign, eDelivery, SmartIdentity and eRetention solutions technology, Mid-America Mortgage Inc. is:

- Fully competent at executing closing documents, including the Note, electronically,
- Able to ensure their initial disclosure process remains compliant with the Real Estate Settlement Procedures Act (RESPA), and
- Raising compliance standards while cutting costs.

Bode is delighted with the outcome, noting, "In the end, eSignSystems allowed us to offer a truly paperless mortgage experience." Mid-America continues to expand through dedication, ethical lending standards and the application of advanced technology platforms such as eSignSystems.

For more information:

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