Capsilon DocVelocity E-Signatures™

Speed the Electronic Delivery and Signing of Disclosures from within DocVelocity

Capsilon DocVelocity E-Signatures includes:

> Click-to-Sign signature capture
> Embedded E-Signatures on documents
> Authoritative electronic evidence
> Customizable branding
> Easy-to-use interface
> Simplified workflow
> Granular status visibility
> Complete audit trails
> Multiple device support

Capsilon DocVelocity helps lenders reduce up to 80 percent of the labor associated with loan production by automating key tasks throughout the loan lifecycle. The E-Signatures capabilities of DocVelocity are important components that reduce the labor associated with printing, assembling, packaging, and shipping documents that need to be signed by borrowers.

Fully integrated into the DocVelocity workflow, Capsilon DocVelocity E-Signatures lets you assemble disclosure packages and email them to borrowers to sign electronically. DocVelocity E-Signatures speeds the borrower disclosure process, reduces loan production costs, and provides everything you need to stay compliant with disclosure requirements.

DocVelocity E-Signatures includes the following features and capabilities:
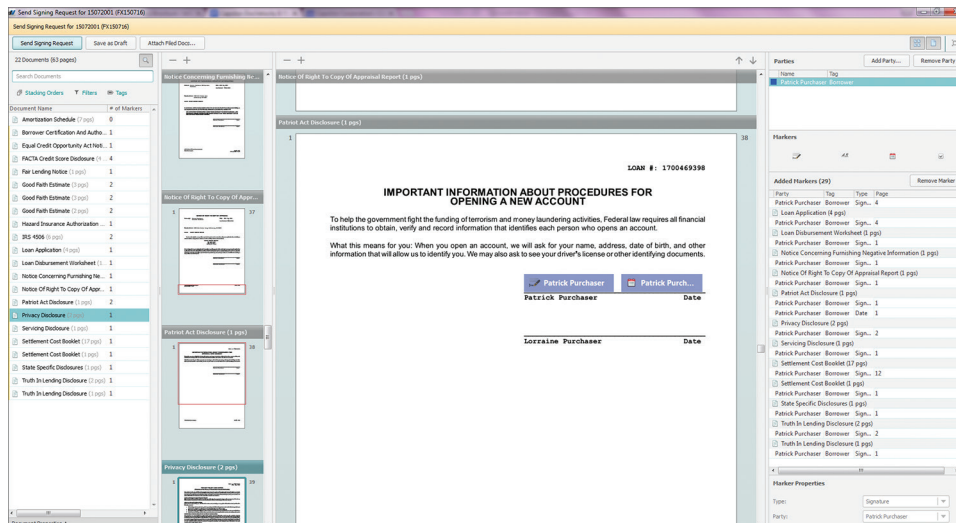
Capture Authoritative, Definitive Signatures

The Capsilon DocVelocity Signing Table™ is a device agnostic, web-based secure signing location where borrowers and mortgage professionals review and sign documents electronically. Because the DocVelocity Signing Table is device agnostic, it supports signing from any device, letting borrowers and other users e-sign documents from home, work or any other location using a PC, tablet or mobile phone of their choice. The DocVelocity Signing Table is fully integrated within Capsilon DocVelocity and completely compliant with the Uniform Electronic Transactions Act (UETA) & the Electronic Signatures in Global and National Commerce Act (E-SIGN Act).

The DocVelocity Signing Table provides electronic signatures that contain evidence of their authenticity. DocVelocity E-Signatures uses digital encryption to securely lock down every action. And, the DocVelocity Signing Table controls who is authorized to electronically sign a specific document, and the exact location of that signature on the document. A comprehensive audit trail tracks who signed

the document, when the document was signed, and from what computer the document was signed. IP addresses are logged at the time of the signing action, recording exactly where and when a specific user electronically signed documents. The complete audit trail is accessible to both the lender and the signers, providing all parties with evidence of signature authenticity.

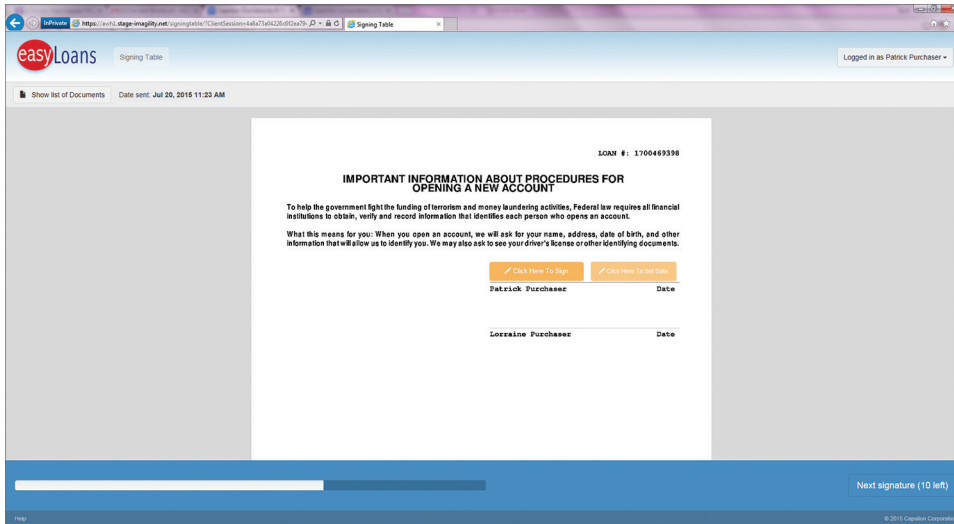## Leverage a Workflow that is Optimized for Electronic Signing

The Capsilon DocVelocity Signing Table is a key component of an optimized workflow that manages the entire signing process. Beginning with a simple email notification, signers are guided to consent to receiving electronic communications. After authenticating who they are, they are placed in the secure, cloud-based DocVelocity Signing Table. The streamlined user interface, which uses click-and-sign methodology, replicates the wet signing process in nearly every way, except it dramatically reduces the time required to receive signed disclosure packages. Users are able to quickly navigate through the intuitive signing process, speeding the process and increasing customer satisfaction.

> Assembling a signing request and placing signature markers is fast and easy from within Capsilon DocVelocity.

Speed Transactions with an Intuitive User Interface

The DocVelocity Signing Table gives lenders the ability to brand the signing location, giving your borrowers and other users confidence in, and awareness of, your secure signing site. The simple user interface was designed to make it easy for a signer to move through the process quickly, and allows them to start signing immediately. Intuitive on-screen buttons guide the user to the next signature, and obvious markings on the pages indicate where to sign so users won't miss a signature. A progress bar indicates how many signatures are left to complete, so the signer is always aware of where they are in the process, and what additional signatures are required. In addition, a document list is always accessible for those users who want to see everything that needs to be done in advance of beginning the process. Using this document list, users are able to review all documents in a package before beginning the signing process. Plus, an entire disclosure package can be uploaded to the DocVelocity Signing Table for a signer's review, even if there are documents in it that don't need to be signed. And, at any time, users are able to download a disclosure package to review at their leisure.

> Capsilon DocVelocity E-Signatures includes clear markers to guide signers through the process for a fast, easy signing process.

Track Progress with Real-Time Alerts

The DocVelocity Signing Table provides a status of the progress of all borrowers on the set of documents, so borrowers know if other signers have completed signing. Real-time alerts notify borrowers when documents are available to review and sign, as well as when others have completed signing. These alerts can also be sent to other interested parties, including loan officers, loan processors, and closers, so that they will always be aware of the progress and status of any signing package.

> Easily view a status of all documents in the signing package. Real-time alerts notify borrowers when documents are available to review and sign.

Add Signing Markers Quickly and Easily

Signing Markers indicate the locations on an electronic document where signatures are required, and also indicate who is required to sign at each location. Signing markers can be added to electronic documents quickly by dragging and dropping them onto the locations where signatures are required.

Protect Your Assets

The Capsilon DocVelocity E-Vault™ is a cloud-based, web-enabled secure platform where mortgage professionals store and manage their electronically signed assets. The DocVelocity E-Vault receives and holds legally binding, authoritative copies of electronically signed PDF documents and MISMO SMARTDocs®. The DocVelocity E-Vault is fully compliant with UETA and the E-SIGN Act. Any document that is e-signed using the Capsilon DocVelocity Signing Table can be placed automatically into the DocVelocity E-Vault.

The DocVelocity E-Vault protects signed assets using sophisticated encryption algorithms and wraps documents with tamper-evident seals. By making each asset unique and identifiable, the DocVelocity

E-Vault ensures that you have deposited the authoritative copy of the asset in the DocVelocity E-Vault. The DocVelocity E-Vault maintains an audit trail for every electronic asset, and maintains authoritative controls during an asset's entire lifecycle. With every action recorded, unalterable, and secured through digital certificates, the audit trail provides evidence of the legal chain of custody of the authoritative copies of assets. The audit trail also clearly indicates if any asset has been altered or rendered non-authoritative, so the authoritative status of an asset is never in question.

The DocVelocity E-Vault detects the authenticity of electronically signed documents by checking and validating digital certificates. The DocVelocity E-Vault is able to determine if a document has been digitally altered by examining the tamper seal—if a document has been altered, the tamper seal will be broken. The PDF of the document visibly displays the broken tamper seal, making it very apparent that the document has been compromised. By making it obvious that the tamper seal has been broken, the DocVelocity E-Vault flags the asset so that managers can verify any discrepancies. By capturing the event (the user, the timestamp, the IP address) and passing the unalterable digital trail, the DocVelocity E-Vault assures the authenticity and transferability of any electronic financial asset.

Control Access

The DocVelocity E-Vault is fully integrated within Capsilon DocVelocity, so it isn't necessary to duplicate user access control to it. With DocVelocity's Role-Based Access capabilities, your DocVelocity administrator is able to grant users access to certain functions and folders within DocVelocity. Using these robust customer-defined role-based access controls, organizations are able to ensure that only those employees who are authorized to transfer, store or change authorized assignee information will be the only users able to do so.

About Capsilon Corporation

Capsilon provides comprehensive cloud-based document and data management solutions that enable mortgage lenders and investors to increase productivity and lower costs, while ensuring compliance. The company's flagship product, Capsilon DocVelocity®, is a document imaging and data capture platform built specifically to address the needs of large mortgage lenders. Headquartered in San Francisco, Capsilon serves many of the mortgage industry's most innovative lenders, including two of the 10 largest residential mortgage lenders in the United States. For more information, visit **www.capsilon.com**.

Capsilon Corporation

One Sansome Street

San Francisco, CA 94104

Tel: 800.660.7183

Email: info@capsilon.com