



U.S. Lender Audit's

Document Management Access & Retrieval Service

An Interactive Real-time Electronic Imaging System providing Archiving and Retrieval Capabilities, which will allow lenders the opportunity to provide their respective borrowers, as well as their lending officers, access to a comprehensive document management system, via the Internet (24/7): *Your Files, Anywhere, Anytime!*

Electronic Document Management System

- File retention and client access consistent with individual state statutes. Designed to service the specific needs of service Law Firms, Broker-Dealers, CPA's, Loan Modification Companies, Mortgage Companies, Hedge Funds, and Lenders.
- ASP model provides the most complete and full-featured document management system on the market today. A document management system that provides centralized project setup and security, simple point-and-click interface, extensive security, unlimited projects and images, detailed production and audit reports, and much more. Users (both borrower and lender) find this easy-to-use and powerful tool to be extremely helpful for their information needs.
- Files can be retrieved by index points, re: by Borrower (Buyer) Name, Borrower (Buyer), Loan Number, Social Security Number, Lender Company Branch &/or Corporate Location,
- Separate and secure access rights for the individual Borrower (Buyer), the respective Law Firm, Permission's given by Law Firm, including U.S. Lender Audit, when applicable and any other designated third party (you can designate)
- Scheduled shipment of document files
- "Priority Service" which will consist of the following: file delivery; shipment to, and receiving at, our conversion service bureau in Tampa; cataloging boxed files (bar-coding boxes for storage); allocation to the pre-scanning prep department; prepping, and submission to scanning department; all within five (5) business days.



Functional Deliverables

Interactive Real-Time Document Management Access & Retrieval Service

Per file service fee (depending upon file retention plan selected) per file, based upon a minimum guarantee of 'TBD' file submittals per month:

- Hard copy file delivery, indexing (as defined), storage, destruction, unique & secure URL, Internet User Name & Password to a closing file document management database 24/7: Your Closing Files, *Anywhere, Anytime!!!*
- **A WELCOME LETTER** (in Certificate Format) for the borrower (buyer), delivered at closing; Borrower to provide User Name (SSN) and Initial Password (Recommended: 1st letter of first name, followed by 1st three letters of the last name, followed by the last 4 digits of their SSN) for access to their respective file documents. NOTE: Borrower will be required to change their initial Password on their first access log in, as well as download the document management viewer software (one time only)!
- **FUTURE MARKETING OPPORTUNITIES:** Law Firm Pro System notify Attorney, U.S. Lender Audit Processing, following borrowers or Paralegal/Legal Assistant's access to their respective closing file documents
- **RECOVERY:** Back-up CD ROM file retention for disaster recovery purposes.
- **DATA SECURITY:** Un-compromised Security to ensure users are granted appropriate access only to their respective functionality and data, as well as limited access document grants for external users such as independent state or federal auditors for temporary access to specific data (if desired). **VeriSign Secured.**
- **SYSTEM SECURITY:** System security as defined, with airtight configurations for all customers including function-level verification on every transaction; 128 bit encryption; support for Secure Socket Layers, along with site-specific security measures such as IP address limiting, session source persistence and more; three layers of application-level security. **VeriSign Secured.**



Anticipated Benefits

- **ADDED SERVICES INCOME:** Attorney may pass any file fees to a client fee for Internet Access Service for Borrower.
- **VALUE ADDED SERVICE PROVIDED BY YOU:** Give your borrower access to their file and without wasting any of your employees time
- **MARKETING:** Provides a vehicle for the law firm to market additional services to their clients
- **PROVIDES TIME SAVINGS IN RESEARCH & RETRIEVAL & DELIVERY:** ASP model provides the most complete and full-featured document management system on the market today, and is confident that users will find this easy-to-use and powerful tool to be extremely beneficial for their borrower file access application. Some of the benefits include centralized project setup and security, simple point-and-click interface, extensive security, unlimited projects and images, detailed production and audit reports and much more.

- **TRANSFERRING OF SERVICE: Attorney, upon offering their files ,**

CONFIDENTIAL AND SECURITY

A secured web access domain and file server capable of supporting your current client base, with the knowledge that the system can maintain and accommodate projected closing file growth rates

- **DIFFERENTIATE YOUR FIRM:** Ability to differentiate your firm from the competition by 24 hour access to ALL your scanned files. 'User Number and Password' entry for clients, along with your designated employees, via U.S. Lender Audit's web site. **NOTE:** This is optional, and will require a one time set up fee of \$299.
- **Provides a method of document disaster recovery @ no additional cost**
- **Accommodates storage & destruction of original documents** of boxed files thereby eliminating current of off-site storage & shredding costs
- **Meets with Compliancy Law in document retention**
- Provides Detailed Audit Logging of every file access and subsequent activity



Functional Responsibilities

U.S. Lender Audit Processing (To Do) Law Firm (To Do)

Provide Service to Law Firm

Describe Service to Borrower

Pick-up Files & Transport

Search Files by 4 Index Points:

1. Borrower Name
2. Borrower SSN
3. Lender Branch Location
4. Your Choice (File#/Loan#/????)

Prep Sorted Files

Sort associated file documents by access category (i.e.: buyer, etc.)

Index files

Issue *Certificate of Access* @ closing to borrower; assigning the User Name (SSN) and Password

Scan files

Submit a copy of the *Certificate of Access* along with closing file to RESELLER NAME HERE; borrower to retain original certificate.

ASP User Name & Password Set-up

Prepare & box files for shipment; Include Complete Inventory List of files in each box

Store boxes

Destroy (after retention period designated by State Statute)