

# Carolina Imaging Group, Inc.

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## Document Management

## Access & Retrieval Service

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Featuring:



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### FUNCTIONAL RESPONSIBILITIES

#### SDE

Provide Service to Closing Agent-Lender

Pick-up local\* Files & Transport; Receive client priority deliveries

Prep Sorted Files

Index Files

Scan Files

ASP User Name & Password Set-up

Store Boxes

Destroy (after retention period designated by State Statue)

#### Closing Agent-Lender

Describe Service to Borrower

Define Index Points:

1. Borrower Name
2. Borrower SSN
3. Closing Agent-Lender Location
4. File#/Loan#/...

Sort associated file documents by access category (i.e.: buyer, closing agent-lender)

Issue Access Certificate at closing to borrower for assigning the User Name (SSN) and Password.

Submit copy of Access Certificate along with closing file to SDE; borrower to retain the original certificate and one copy of their original documents.

Prepare & box sorted files for pick-up or priority delivery; complete inventory list with defined indexes, and include within each box of closed files.

# Document Management Access & Retrieval Service

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

## System Features

- File retention and client access consistent with individual state statutes
- SDE 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 Closing Agent-Lender) will 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) Social Security Number, Closing Agent-Lender Company Branch &/or Corporate location, and File or Loan Number
- Separate and secure access rights for the individual Borrower (Buyer), the respective Closing Agent-Lender Branch, and the Closing Agent-Lender Corporate office (if applicable)

- Scheduled local (**within 50 miles**)\* pick-up of available boxed closed files
- Two day “Priority Service” delivery (UPS, etc.), at client’s expense, is recommended from remote locations outside the local pick-up area and received at our processing center closest to you; cataloging files (bar-coding boxes for storage); allocation to the pre-scanning prep department; prepping, and submission to scanning department; all within three (3) business days from receipt.
- Standard turn-around of locally picked up boxed files will be available for Internet access, by your requested indexes, within three (3) to five (5) business days of submission to the scanning department

## Functional Deliverables

### Interactive Real-Time Document Management Access & Retrieval Service

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

- Hard copy local\* pick-up, or priority service delivery, indexing (as defined), storage, destruction, unique & secure URL, internet user name & password to a closing file document management database 24/7.
- A WELCOME LETTER (in Certificate Format) for the borrower (buyer), delivered at closing; Borrower to provide User Name (SSN) and Initial Password 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: Closing Agent-Lender/Borrower System will notify Closing Agent-Lender following borrowers access to their respective closing file documents, for follow-up with client regarding refinancing or any additional services you may provide.
- RECOVERY: Back-up CD ROM file retention for disaster recovery purposes.
- SECURITY: Uncompromised 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!
- 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: Closing Agent-Lender gains an additional client fee over and above our third party service fee per file. Borrower pays fee at closing as a separate line item on the HUD1 Form or (if desired) can be included in the standard Doc Prep or Closing Fee line items and discussed as an added value service
- MARKETING: Provides a vehicle for the Closing Agent-Lender to market additional services, such as refinancing, as a result of the notification when each borrower accesses his/her closing files
- PROVIDES TIME SAVINGS IN RESEARCH & RETRIEVAL & DELIVERY:

ASP model provides the most complete and full-featured document management system on the market today, with the ability to search for documents. Information is instantly available saving time and the costs associated with retrieving documents. Improves Customer Service: Allows for instantaneous turn-around for state audit requests (when applicable); and much more.

- TRANSFERING OF SERVICE: Closing Agent-Lender, upon offering their funded closed files for purchase by an alternative lender servicing the loan, can email files for review & audit of loan quality and lending guidelines (re: FNMAE, FMAC, FHA, VA, etc.). NOTE: There is a fee for the physical retrieval and delivery of original stored hard copy, to the new servicing provider, if applicable
- 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 allowing borrower access via your corporate web site (re: Brand Labeling (if desired)). NOTE: This is optional, and will require a fee to coordinate the IT link to the SDE server.
- Provides a method of document disaster recovery at no additional cost
- Accommodates storage & destruction of original documents of boxed files thereby eliminating current off-site storage & shredding costs
- Meets with Compliancy Law in document retention
- Provides Detailed Audit Logging of every file access and subsequent activity

