

Introducing eSign[®] and paperless closings

More Profits a “Click” Away

eSign[®] & Our Paperless Vision

Our vision for paperless lending is now at your fingertips, enabling you and your closing agents to close loans more profitably, efficiently and virtually error-free! Because we've converted most legal closing documents to a digital format, your borrowers can now electronically sign many paperless closing documents with the simple click of a mouse, right from Gemstone. NYCB Mortgage's brand of electronic closings – eSign[®] – an electronic signature or “click-through” technology, replaces “ink” signatures on the electronic versions of closing documents.

Exceed Borrower Expectations with Easy Paperless Closings

Years ago, in alliance with Fannie Mae and MERS,[®] NYCB Mortgage Company, LLC established itself as the preeminent leader in mortgage technology by being the first wholesale lender to register an eNote in the MERS[®] eRegistry and sell it to Fannie Mae for securitization. As our partner, you are clearly positioned to become a front-runner in paperless mortgage closings. By adopting this technology today, you will immediately distinguish yourself with borrowers and referral sources by being one of the first to offer new, paperless closing solutions.

Significant Deficiency Reductions = More Profit & Productivity

The arrival of a dramatically expanded paperless closing package offers tangible cost savings through the end of your expensive efforts to collect, copy, correct, organize and mail many paper mortgage documents to banks, loan originators and borrowers.

- **Eliminate All Signature Errors & Missing Documents** Now you have a way to free your staff from the countless hours of post-closing follow-up required to correct signature errors and re-sign missing documents. eSign[®] signatures are always correct and can't be missed because every paperless document must be signed to complete the closing. And, because the loan assignment is now automated, it's impossible to forget those elusive allonges ever again!
- **Perfect Paperless Document Integrity** When paperless documents are signed and submitted electronically, they instantaneously become part of a tamperproof digital package after closing – always remaining together and in the proper order.
- **Immediate Paperless Document Delivery** Paperless closing documents are immediately transmitted and stored electronically, eliminating the need to double-check, copy and ship them to anyone.

Get Ready for Paperless Closings Today!

Don't wait - you can benefit from paperless closings today. View the online video on Gemstone and esignmortgage.com and start learning how much easier it is to sign documents electronically.

eSign[®] Training, Service and Support

Our Mortgage Consulting Center and your local Product and Technology Consultants are available for questions and support.



For information and use by Wholesale Loan Originators and Closing Agents.
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 **NYCB MORTGAGE COMPANY, LLC**