Mortgage lending is hard. Today's lenders face increased regulations, intensified pressure to create zero-defect loans and stringent data security requirements.

The ability to efficiently and securely collect, review and share the massive amounts of documents and data is essential to success. So how does a mortgage lender face all of these challenges, and still make a profit?

XDOC is a powerful cloud-based electronic document management (EDM) platform that integrates with any LOS, on your time frame. Rebuilt from the ground up to be even more reliable, efficient and secure, XDOC eases the complexities of today's lending landscape.

Benefits at a glance

/// **Save time and money by improving workflows, reducing paper and making documents easily accessible**

/// **Integration capabilities that provide compliance, security and workflow features**

/// **Internal security protects documents inside of XDOC**

/// **Flexible admin controls mean that an organization can define their own workflow and user definitions**

/// **Scalable across multiple locations, and can be used in any department in an organization that wants to go paperless**

/// **100% web-based and browser independent**

››› scrypt.com/xdoc

Benefits of XDOC

/// Capture

- Automated capture and indexing of documents from any input source, including scanners, printers, multi-function copiers, enterprise fax servers, fax to email providers and email gateways
- Intelligent scan client, print client, and web interfaces for indexing, splitting and assigning documents to loans
- Drag and drop documents from your desktop directly into the application for indexing

/// Manage

- Thumbnails for side by side document comparison and viewing
- Drag and drop pages and documents from folder to folder
- Easily configurable file structure and workflow
- Virtual Loan File implementation
- Full annotation support including highlights, text and stamps
- Barcode document recognition
- Advanced document hierarchy levels to enhance workflow processing

/// Find

- Web access to all documents throughout the loan process via any web browser interface
- Use tags to search and filter for documents
- Documents in many file formats can be identified and automatically cataloged
- Improved filters and image adjustment for hard to read documents
- Rapid image display with ability to pan, zoom and scale

/// Deliver

- Combine LOS data and documents for a single submission
- Packaging and delivery of documents via email, HTTP, SFTP and specific investor and partner formats
- Single file and batch delivery
- Delivery "sets" allow single files to be delivered to multiple parties with a single click
- Deliver multi-page PDF or TIF files with advanced PDF features including password protection, bookmarks and annotations
- Many pre-built templates for mortgage investor and mortgage insurer submissions

/// XDOC cloud

- Lenders of all sizes get access to XDOC's time saving document management features with a lower initial investment
- Using XDOC in the cloud eliminates costly infrastructure expenses
- Users will always have access to the latest version and features of XDOC
- Expedited troubleshooting and implementation
- Monitored 24/7

/// Support

- Customized implementation setup to help your company achieve your optimal workflow
- U.S. based support by phone and email by our experienced team of technicians
- Fast initial response time
- 99.95% up time to make sure your business stays on top

Ready to integrate, or not

XDOC is ready to go 'out of the box', or you can integrate it quickly and easily into your existing loan origination system.

- API for the mortgage industry allows easy 3-step integration process
- Integrated login and user authentication through your LOS
- APIs for direct insertion of documents into XDOC from your LOS or other external application
- Flexible configurability lets you customize XDOC to your environment where required
- Advanced customization toolkits and APIs available for custom feature development applications

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We are Scrypt. Work confident.

Scrypt, Inc. has been highly successfully in helping our lending customers improve their document workflow while making it easier to capture, manage, find, classify and deliver loan documents. Scrypt delivers value to the lending industry on premises and cloud versions of XDOC electronic document management for mortgage lending. XDOC improves productivity and lowers costs by taking paper based processes out of the equation so lenders can close more loans with less clicks.

AICPA
SOC 2
AICPA Service Organization Control Reports
Formerly SAS 70 Reports