

# Automated Document Manager™

## Identify, Index and Organize Loan Documents Automatically

Correspondent lenders are always looking for ways to improve process times to sell more loans faster. ACES Automated Document Manager (ADM), uses advanced optical character recognition technology to automatically identify up to hundreds of documents, index using an easy drag and drop process and help identify missing documents in each loan file.

### KEY BENEFITS

- Available through ARMCO's ACES Audit Technology™ or as a stand-alone product
- Identifies any missing documents associated with loan files
- Save time and money by eliminating antiquated manual processes to reconcile various loan documents
- Pre-defined categories and document types ensure consistency across the client's organization
- Increase efficiencies by utilizing automated processes that provide data recognition confidence levels exceeding 95%
- Boost productivity and sell more loans by saving time with automation

## 🌟 Saving Time and Increasing Efficiencies is Key to Your Success



Easily drag and drop loan docs at both the audit and loan level



With over 350 pre-defined doc types, ACES automates the indexing process using doc recognition



Indexed docs are classified into categories for quicker identification



Identifies key missing documents as defined by the client



Missing docs are automatically requested from the responsible party.

**Discover ACES Automated Document Manager**

Call us at (800) 858-1598 or email [QCSolutions@armco.us](mailto:QCSolutions@armco.us)



**ARMCO**  
ACES RISK MANAGEMENT

## Save time with automated document uploading and indexing

ADM provides a more efficient process for the identification and organization of the multiple documents contained within a loan file. Save time by housing all your loan documents electronically in one place and find multiple documents within seconds with just a click.

## Stay organized with easy pre-defined categories

Automated Document Manager makes it easy to upload data and index each loan document with customized or preset categories and sub categories.

Loan Type: Conventional | Loan Status: Closed | Loan Status Date: 10/20/2017

Document Management | Missing Documents

Documents | Application - Loan Application | Page 1 | Application - Loan Application

Enhance Resolution | Search | Refresh | Print | Split Mo

**Application**

- Identity Verification Docs (1)
- Loan Application (2)**
- Approval
  - AUS Findings (1)
  - LDP\_GSA Checklist (5)
  - Uniform Underwriting and Transmittal Summary (1)
- Assets
  - Bank Statement (1)
- Collateral
  - Appraisal (1)
- Credit
  - Credit Report (1)
- Disclosure
  - Closing Disclosure (1)
  - Loan Estimate (1)
- Employment / Income
  - IRS W-2 (2)
  - Paystub (1)
  - Tax Returns-IRS-Personal-1040 (1)
  - Tax Transcript (2)
- Insurance

**Uniform Residential Loan Application**

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower: *[Signature]* Co-Borrower: *[Signature]*

**I. TYPE OF MORTGAGE AND TERMS OF LOAN**

Mortgage Applied for:  VA  Conventional  Other (explain) Agency Case Number Lender Case Number

Amount: \$271,200.00 Interest Rate: 4.250% No. of Months: 360 / 360 Amortization Type:  Fixed Rate  Other (explain):  ARM (type):

**II. PROPERTY INFORMATION AND PURPOSE OF LOAN**

Subject Property Address (street, city, state & ZIP): 4034 255TH PL No. of Units: 1

Legal Description of Subject Property (attach description if necessary): 000 PEBLTH Year Built: 1992

Purpose of Loan:  Purchase  Refinance  Construction-Permanent  Construction-Permanent  Other (explain): Property will be:  Primary Residence  Secondary Residence  Investment

Complete this line if construction or construction-permanent loan. Year Les Acquired Original Cost Amount Existing Liens (a) Present Value of Lot (b) Cost of Improvements Total (a + b)

Complete this line if this is a refinance loan. Year Original Cost Amount Existing Liens Purpose of Refinance Describe Improvements made to be made

## Identify Missing Documents

The set of documents needed for the loan can be customized by the client and criteria-driven. Documents identified as missing are then automatically requested from the responsible party via the ACES Communication Portal.

Loan Type: Conventional | Loan Status: Closed | Loan Status Date: 10/20/2017

Document Management | Missing Documents

3 Missing Documents Found.

Id	Document Type	Status	Found	Issued Date	Due Date	Action	Status History	Communication
608	Uniform Underwriting and Transmittal Summary	Received		10/20/2017	10/20/2018		Show	Communication
609	Homeowners Insurance Policy	Issued		10/20/2017	10/20/2018		Show	Communication
610	Verbal Verification of Employment	Unavailable		10/20/2017	10/20/2018		Show	Communication

1 - 3 of 3 Items

Issue Documents

Discover ACES Automated Document Manager

Call us at (800) 858-1598 or email [QCSolutions@armco.us](mailto:QCSolutions@armco.us)

