



Making Customer Connections™



MORTGAGE Loan Kit

Enhancing the Borrower Experience

Streamlining the Process for Borrower and Lender

The mortgage loan industry is more competitive than ever. Volatile interest rates coupled with heightened consumer awareness has created an increasingly crowded field, consisting of both traditional and non-traditional players.

Today, borrowers demand easier and less time-consuming alternatives for securing mortgage loans. As a result, mortgage lenders are under significant pressure to offer new methods that increase new borrower activity and improve customer retention. The answer, streamline the lending and refinancing process so the experience is positive and efficient for both parties.

Gaining Efficiencies and a Competitive Edge

At NCP Solutions, we understand mortgage lenders are challenged to gain efficiencies in the loan origination and documentation process. Timely and consistent delivery of loan documents leads to lower costs, higher probability of closure and increased borrower satisfaction. This translates directly to higher earnings and improved brand perception.

Working cooperatively with our customers, we create personalized Mortgage Loan Kits that enable borrowers to self-close new loans or refinancings at home, within a few days of loan approval. While borrowers enjoy a fast and easy closing experience, NCP's customers gain a competitive edge in the demanding mortgage lending marketplace.

Closing the Sale

For most, buying a home is a stressful process. From loan application to close, borrowers are presented with a dizzying array of forms and documents filled with unfamiliar and complex language.

To reduce borrower stress, NCP Solutions provides an automated Mortgage Loan Kit. The kit makes it easy for borrowers to thoroughly review the loan material well ahead of the closing date so they may, on their own terms and timeline, clarify content, rate and fee information to facilitate a successful closing.

Automated Mortgage Loan Kit production reduces lender costs for processing, printing, assembly and fulfillment, thereby improving profitability for each mortgage closed.

Mortgage Loan Kit THE PROCESS



- Borrower data is securely transmitted from the lending institution to NCP Solutions.
- Loan documents are electronically populated with all relevant borrower data, including rates, payment and escrow calculations, and respective state compliance information.
- Loan documents are tagged with the required "Sign Here", "Initial Here" and "Notarize Here" flags to ensure complete and accurate execution.
- Loan Kits are produced in duplicate, placed in customized packaging and express mailed to borrowers within 24 to 48 hours of data submission.

"Because I had the opportunity to review my mortgage paperwork well ahead of my closing date, I was able to address my issues and concerns so my mortgage loan and home equity line of credit closing took only minutes of my time"

-Recent Home Buyer
Atlanta, Georgia

Partner with **Experience**

For over 30 years, NCP Solutions has collaborated with its clients and partners to develop and implement advanced output systems, secure workflows and quality processes that deliver superior print and digital media communications.

Empower the Enterprise

NCP Solutions empowers the enterprise to communicate effectively with various targeted audiences. Accuracy, security and reliability serve as the foundation for solutions that address:

- Accounts Receivable and Cash Flow
- Compliance and Risk Management
- Customer Acquisition, Retention and Loyalty
- Education, Training and Information Exchange

Timely and Professional Implementation

NCP Solutions' professional staff will work with your institution to customize a Mortgage Loan Kit that addresses your specific needs. Our consultative approach expedites the design and set-up process and allows for complete integration with legacy systems. NCP Solutions' disciplined project management approach and comprehensive testing ensure a seamless and successful implementation.

Demonstrated Results Improve Loan Profitability

Lending institutions using NCP Solutions' Mortgage Loan Kit services have experienced positive results. By utilizing NCP's expertise for processing, printing, assembly and fulfillment, lenders can free valuable internal resources to perform other essential functions. The net result, increased profits for each mortgage closed.

Faster Closings Enhance Borrower Satisfaction

Because the borrower is afforded the opportunity to review the personalized Mortgage Loan Kit early in the lending process, issues and concerns can be addressed prior to closing. When loans are finalized in less time with increased borrower satisfaction, both parties benefit.

Commitment to Privacy and Security

NCP Solutions takes extensive measures to protect the privacy and security of customer data. Our annual SAS 70 Type II examination conducted by Ernst & Young, LLP, demonstrates NCP Solutions' commitment to providing its clients with the highest level of data safeguards through isolated systems, encryption, disaster recovery and overt/covert security features.

