



Introducing eSignSM and paperless closings

More Profits a "Click" Away

eSignSM & Our Paperless Vision

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

Exceed Borrower Expectations with Easy Paperless Closings

Years ago, in alliance with Fannie Mae and MERS®, AmTrust Mortgage Banking 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 Error Reductions = More Profit & Productivity

The arrival of a dramatically expanded paperless closing package offers tangible cost savings through the eventual end of your expensive efforts to collect, copy, correct, organize and mail many paper mortgage documents to banks, correspondents/brokers 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. Activate your eSign capability and start learning how much easier it is to sign documents electronically. If you are already activated, contact your AmTrust Mortgage-affiliated Correspondent/Broker to learn how to receive refresher training on eSign closings.

eSign Training, Service and Support

AmTrust offers comprehensive and interactive online training for you. Simply ask your AmTrust Mortgage-affiliated Correspondent/Broker how to sign-up for training. Or feel free to contact AmTrusts Mortgage Consulting Center **888.321.6446** for activation information and to learn how to sign-up for training.



For information and use by
Wholesale Loan Originators
and Closing Agents.

WSI: 419 (Revised 05/09)