

## Loan Automation System (LAS) featuring Extraction as a Service



**Zia Consulting provides document automation solutions for companies across the mortgage industry, delivering significant cost savings while at the same time offering accelerated revenue opportunities and improving visibility into the process for enhanced compliance and business intelligence.**

New regulatory requirements and enhanced oversight, combined with industry consolidation and restructuring, have pushed banks to look for solutions that can improve a wide range of business processes related to mortgage documents. And with the size of an average mortgage loan at over 500 pages and hundreds of different document types, the labor intensive and costly methods of processing loan documents used in the past are no longer possible for banks that want to compete.

Zia has experience providing document automation to a wide range of enterprises across the entire mortgage industry, which we have used to create our ZiaOne Loan Automation System (LAS) featuring:

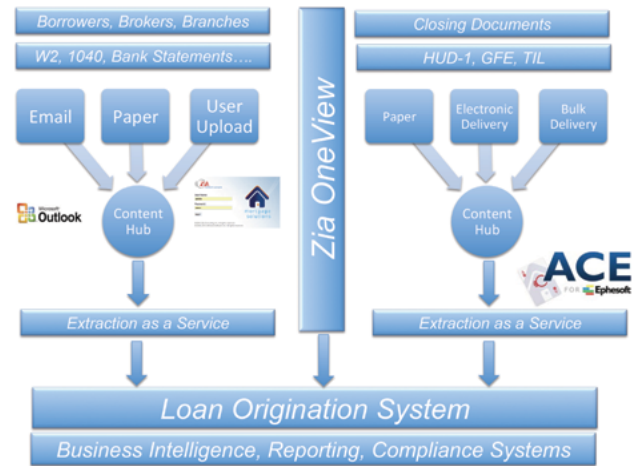
- Automated Document Processing from ANY Source, in ANY Form, of ANY Type
- Borrowers Supporting Documents to Closing Documents
- Integration with your LOS (Not Replacing it)
- Zia OneView for End-to-End Analytics

### Borrower Supporting Documents

One of the most challenging areas for automation of loan processing is with documents that borrowers must provide to support their loan application. Ranging from earnings documents (W-2's, paystubs) to tax documents (1040's and others) to bank/investment documents (monthly statements, retirement account

### ZIA MORTGAGE SOLUTIONS

Zia Consulting delivers a wide range of content services for the mortgage industry and have worked closely with our partners and customers to specifically design and deliver solutions for mortgage loan automation. We are focused on delivering measurable business results – reducing costs, accelerating revenue, and providing enhanced visibility into your information.



### EXTRACTION as a SERVICE

- Intelligent Document Capture (IDC) Technology
- Classification & Extraction without Bar Codes / Separator Pages
- OCR / ICR
- Bulk Processing (Mailroom Automation)
- Individual Documents (In Process Capture)
- Cloud or On-Premise
- Integrated with your LOS

# ZiaOne LAS

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statements), many of these documents are unstructured or semi-structured, providing a challenge for traditional automation solutions. In addition, with a trend towards borrower-uploaded documents into portals or websites, the difficulty of managing this information continues to grow. To address these challenges, the ZiaOne LAS provides:

- **Any Source** – Borrower, Broker, Branch
- **Any Form** – Paper, Email, Web Upload, Mobile Capture
- **Any Type** – Tax Documents, Bank Statements, Paystubs, Retirement/Investment, and more
- Delivered to Content Repository/Portal
- Extraction as a Service™
- LOS Integration
- Zia OneView for BI/Reporting & Compliance

### Closing Documents

With the size of an average mortgage loan at over 500 pages, and hundreds of different document types, the labor intensive and costly methods of processing closing documents used in the past are no longer possible for companies that want to compete. Whether you are a Mortgage Bank, Wholesale Bank, Investor, Mortgage Insurer or otherwise in the industry, the need to automate classification and extraction of closing documents is clear.

ACE – Advanced Closing Extraction: Zia has partnered with a leading mortgage company to create a product for the classification and extraction of common closing documents from HUD-1 to GFE to TIL and even standard state documents. This product provided a “pre-trained” version of a leading Intelligent Document Capture technology and has been tested against millions of documents.

The ZiaOne Loan Automation System (LAS) for Closing Documents includes ACE and delivers:

- **Any Source** – Broker, Branch, Title Company
- **Any Form** – Paper, Electronic Paper, Bulk Files
- **Any Type** – HUD-1, GFE, TIL, State Docs, and more
- Delivered to Content Repository/Portal
- Extraction as a Service with ACE
- LOS Integration
- Zia OneView for BI/Reporting & Compliance

### ZIA ONEVIEW

- End-to-End Analytics
- Initiate, Validate, Track, Close
- Business Intelligence (BI) Integration
- Reporting Systems Integration
- Compliance Systems Integration