

# case study



U.S. Recordings

## Moving Toward Paperless Mortgage Recording

*Mortgage recording company, U.S. Recordings, is using DocuWare to streamline all facets of its business. From the acquisition of new business and reduced costs, to better customer service by providing online access to an archive of recorded documents, to more efficient and happier employees who benefit from better workflow processes, electronic document management is making this company a leader in the evolution of electronic mortgage recording services.*

Headquartered in St. Paul, Minnesota, U.S. Recordings is a provider of nationwide real estate document recording services in over 3700 jurisdictions in all 50 states. As a pioneer in the mortgage recording industry, U.S. Recordings provides lenders, vendor managers, and the title industry with electronic and paper-based recording services that minimize the risk of recording errors and increase their client's efficiency by managing the volume fluctuations associated with mortgage processing.

### **Work Processes**

Prior to 1998, U.S. Recordings business processes were geared toward preparing original paper mortgage documents for recording at the county level. Their clients would ship mortgage documents to U.S. Recordings

where they were prepared and shipped to each county according to their individual specifications. Once the county records the mortgage, the documents were returned to U.S. Recordings, who then forwarded them on to their clients.

The company knew that eventually the mortgage and financial industry would completely adapt to electronic (paperless) processing as county recording offices became e-document enabled. As a first step in this transition, they decided to invest in a document management system to store an electronic copy of all the documents they sent for recording. The next step in this evolution was the in-house development of IntelDoc Plus, a software and electronic document preparation system used to send electronic documents and XML data to the counties able to accept e-documents.

### Solution Requirements

Initially, U.S. Recordings was looking for a software system to help them provide their customers with online access to recorded documents. The company then realized that a document management system could help them facilitate their electronic recording needs, provide imaging and indexing capabilities for their front-end business processes by allowing the staff to work from images, not paper, and provide the company with the ability to offshore some of their work.

### Solution and New Work Processes

AMI Imaging Systems, Inc., an Authorized DocuWare Partner, implemented the solution.



Today, the company receives both paper and electronic documents. Electronic documents are automatically indexed with information from the accompanying data. A barcode is placed on the paper documents and is later used for indexing after the documents have been recorded. Paper and e-documents are put through an extensive production system, verifying information and tracking the number and type of pages. These images are valuable today and in the future; for audit purposes and for the preparation and recording of mortgage satisfactions (the document that is recorded when a mortgage is paid in full). The document packets, either electronic or paper, are sent to the appropriate county for recording.

When original paper documents are received back from the county, they are batched by customer and scanned into the system. The barcode is used as a match-code to import basic data such as mortgage borrower's name, county, state, type of document and the num-

### The Task

- Improve Customer Service
- Reduce document processing time and costs
- Adopt complete electronic document recording processes

### Appointed Modules

- DocuWare
- ACTIVE IMPORT
- AUTO INDEX
- CDMAKER
- INTERNET-SERVER
- RECOGNITION

### The Benefits

- Improved efficiency
- Better workflow processes
- Decreased employee stress levels
- Business growth without adding staff

ber of pages. The staff manually indexes the remaining fields with the recording date, document, book and page numbers. DocuWare is also used as a quality control tool to verify that the same number of pages were received from the county as were originally sent to them.

The company's customers now have 'round the clock electronic access to recorded mortgage documents, even if the documents were recorded at the county in a paper-based process.

Today, two of the company's largest clients are electronically transferring mortgage documents at a rate of 60,000 TIFF images a day, and one client is completely paperless. Because only a limited number of counties are able to accept e-documents, U.S. Recordings generally sends a hard copy of the documents to the recording county, but the exchange of information with certain customers is completely seamless.

For U.S. Recordings, once a document was recorded it used to be considered end of life, but the company has found that the ability to quickly retrieve the lengthy legal descriptions contained in a mortgage document, without requesting a copy of the original mortgage from the lender, has streamlined the creation of mortgage satisfactions. The company creates 750 satisfactions per day and the staff no longer has to wait a month to receive a copy of the original mortgage before they create a satisfaction.

## The Benefits in Detail

### User Benefits

Working with electronic documents and eliminating some of the physical contact with paper allows the production staff to work more efficiently. Better workflow processes decrease employee stress levels, turnover and retraining costs.

### Department Benefits

On a department level, the increase in productivity allowed U.S. Recordings to release some of their temporary staff and grow their business without adding employees.

"Before we moved to an image based system, we could process about 150 to 180 document packets a day. Now we are processing 250 to 300 a day because the information we need is easier to see on the screen and it's much easier to go from page to page with DocuWare than thumbing through a pile of paper. At this point most of the time savings we've seen comes from eliminating the physical handling of paper," said Jim Herman, Director of Information Technology for U.S. Recordings.

DocuWare's architecture allows the company to accept images from customers using other imaging systems. This seamless transfer of information further improves productivity and customer relations. Additionally, the electronic transfer of documents has reduced shipping costs by \$36,000 annually. The savings will continue to grow as more banks and counties adopt electronic processing.

### Corporate Benefits

Even though only 35 out of 3700 counties are now accepting electronic documents for recording, U.S. Recordings is completely ready to send electronic information as soon as a county is able to receive it. DocuWare's open architecture allowed U.S. Recordings to easily integrate their own software, IntelDoc Plus, with DocuWare to create a cutting edge system. The transition to electronic processing of information is already in place, positioning U.S. Recordings to be a leader in electronic mortgage recording services and giving them the option to shift work off-shore in the future.



The combined strength of DocuWare and IntelDoc Plus also allows U.S. Recordings to meet security audit and "best practices" requirements, differentiate themselves from their competition and win new business. "Our imaging capabilities make us very attractive to new clients," said Jim.

Recording billing can be very complex and paper intensive. U.S. Recordings has expanded their use of DocuWare to the Accounting department, where it is being used to provide electronic billing for customers who request it.

The evolution towards paperless processing continues. U.S. Recordings is in the process of changing their workflow to become 100% paperless. Paper documents will be scanned when initially received and the staff will work from the e-document throughout the process.

Overall, DocuWare helps U.S. Recordings differentiate itself from its competition, and lead the industry toward more efficient electronic mortgage recording processes while providing better customer service for its customers.

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Jim Herman,  
Director of Information Technology,  
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