



## NEWS RELEASE

### **IDS Adds Hybrid eClosing Capabilities to Its Mortgage Doc Prep Platform**

**SALT LAKE CITY, April 16, 2018** — Mortgage document preparation vendor International Document Services, Inc. (IDS), announced that its clients now have the capabilities to conduct hybrid electronic mortgage closings through its flagship mortgage document preparation platform, idsDoc. Hybrid eClosings allow for faster, more seamless mortgage real estate closing transactions, which can help lenders meet the Consumer Financial Protection Bureau’s (CFPB) “Know Before You Owe” mandate to improve the borrower experience for consumers.

“IDS’s philosophy has always been to provide solutions that help our clients meet the challenges they face today while planning for the challenges they could face tomorrow,” said IDS Vice President and General Manager Mark Mackey. “Now that investors are starting to accept hybrid eClosings, we felt the timing was finally right to add that capability to idsDoc so that our clients are able to keep pace with industry acceptance of electronic processes along the eMortgage continuum.”

Through this new functionality, lenders will be able to have borrowers electronically sign and execute the majority of closing documents through the idsDoc eSign room. The promissory note and any documents requiring notarization will still need to be wet-signed, though IDS plans to add eNotarization and remote notarization capabilities as those processes become legal in more states.

“Even though 21 states allow some form of eNotarization, investors are still wary of accepting loans with electronically notarized documents. In addition, only three states – Nevada, Texas and Virginia – have enacted legislation allowing remote notarizations,” Mackey explained. “Once eNotarization and remote notarization become reality for the vast majority of IDS customers, we will be ready with the functionality to allow them to meet this new challenge head on.”

#### **About IDS, Inc.**

IDS, a Reynolds and Reynolds company, was founded in 1986 in Salt Lake City, Utah, and is a nationwide provider of mortgage documents and compliance. IDS services include electronic signatures, closing documents, initial disclosures, document fulfillment and integration with leading loan origination systems and eClosing platforms. The IDS flagship doc prep solution,

idsDoc, is recognized in the industry for its ability to be customized to meet specific lender needs, particularly in regards to major industry compliance changes. (<https://info.idsdoc.com/>)

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