

Mortgage & Loan



Lenders and the service providers who serve them are challenged with tight margins, regulatory compliance, risk-based decision-making, and timely delivery of information.

ibml mortgage and loan solutions accelerate the processing of documents for all consumer and commercial loans, including mortgages, home improvement and auto loans. ibml solutions automate the capture of information from any structured or unstructured document that might be in a loan package, including applications, credit reports, titles, employment verification, truth in lending documents, checks, correspondence and more.

Our solutions support every step of the loan document lifecycle:

- Origination
- Processing
- Underwriting
- Closing
- Delivery
- Servicing
- Packaging

Information Capture Solutions

ibml's intelligent capture solutions are proven to help financial institutions and other processors lower operating costs, accelerate turnaround, eliminate downstream exceptions, and help manage sharp fluctuations in processing volumes.

To best meet the needs of mortgage and loan processors, ibml offers ImageTrac® scanners ranging from desktop scanners to ultra-high-speed scanners. All of our production scanners, in concert with ibml's Capture Suite, help mortgage and loan processors speed delivery of critical information and imaged documents to downstream (CS) systems, to accelerate data verification, file review and approval, and enhance customer service. The superior image quality provided by ImageTrac scanners also helps eliminate potential customer service issues and maximize data capture and ECM investments.

ibml's Capture Suite features powerful modules that enable financial institutions and other processors to scan pages on ibml ImageTrac and TWAIN scanners, automate document classification and data extraction during scan time, centralize administration and control, and analyze scanner and operations performance. CS also captures and processes digital documents from other input sources such as emails, MFPs or mobile devices.

The Synergetics module is an advanced document recognition solution that classifies documents and extracts critical data automatically after the scanning process. Synergetics can feed data into any loan origination system and any downstream workflow or document management retention platform. ibml also offers the Accelerated Mortgage Capture™ solution, a predefined library of mortgage documents that can be deployed rapidly to automate document processing.



Mortgage bankers, banks and credit unions, originators, servicers, third-party services providers, and systems integrators can all benefit from the functionality and flexibility provided by an ibml information capture solution.

Enhance customer service

The faster cycle times provide lenders with more time for due diligence and help ensure that borrower's receive their money in time for closing.

Increase efficiency and margins

Users can reduce data-entry, eliminate the need for photocopies, out-sort separator sheets and other documents, and print a seal on documents signifying they are originals.

Accelerate return on investment

Achieve ROI faster while reducing the implementation burden on your staff with ibml's Accelerated Mortgage Capture solution – a growing library of documents with pre-configured rules for classifying and extracting data from Disclosures, Certifications, Deed of Trust, Appraisals and many more.

Speed information delivery

ibml solutions automatically classify and out-sort documents that need to be recorded, create copies for re-sale, and deliver usable information to loan origination or other back-end systems.

Improve audit and reporting

Digitizing and electronically storing documents and comprehensive data allows for improved access by auditors and the aggregation of data for Home Mortgage Disclosure Act reporting.

Streamline regulatory compliance

ibml solutions help ensure compliance with TILA-RESPA and other regulatory mandates by automatically classifying documents and validating data to ensure necessary information is present.

Let's Get Started

ibml has a strong track record in automating and accelerating mortgage and loan processes. To learn how we can help your organization, e-mail sales@ibml.com or visit us online at www.ibml.com.