

MGIC



# Go Paperless

with eMagic's suite of origination tools.

MortgageApp, Contact & Lead Manager  
Trio and eMagic Message Center



Save time, money and paper with eMagic's suite of origination tools.

eMagic Suite<sup>SM</sup> is a set of interconnected tools that automate and simplify the origination process, from application to closing.

At only \$75 a month, it can save you thousands of dollars a year in IT costs or contracts with vendors of similar products.



MortgageApp

Capture high-quality leads and turn them into loans with eMagic Suite's **MortgageApp** tool. By providing 'round-the-clock access to this secure, streamlined mortgage application, you allow consumers to submit key loan and financial information and authorize their credit check — in minutes and at their convenience. **MortgageApp** turns their contact and lead information over to you.

While you evaluate the application, take advantage of eMagic's many other conveniences: Order services such as credit, automated underwriting and mortgage insurance; and build a complete electronic loan file (see Trio).

**MortgageApp** is paperless, ready-to-run and easy to add to an existing website.



## Contact & Lead Manager

Bridge the gap between maintaining customer relationships and managing your pipeline of leads and loans with **eMagic Suite's Contact & Lead Manager**. Like a personal assistant, this smart tool brings all of this data together in one place.

With **Contact & Lead Manager**, you receive lead data directly from **MortgageApp** or import from your own database. Use it to prequalify borrowers and help them choose their best mortgage financing option by creating multiple loan scenarios for them.

As leads solidify to become actual loans, use **Contact & Lead Manager** to convert the contact file into a loan file — keeping customer information synchronized throughout the origination process.

## Trio

Technically speaking, **eMagic Suite's Trio** is a web-based document-imaging and workflow system. Not-so-technically speaking, think of it as an online filing cabinet that can streamline origination and improve customer service with reduced turn times and paperless workflow.

**Trio** automatically and securely collects and organizes electronic loan documents and data — the 1003, 1008, AU findings, credit reports, etc. — and creates a shared loan folder for you and others on your origination team to access. Using **eMagic Message Center**, you can electronically deliver **Trio** documents to borrowers and business partners.

## eMagic Message Center

Bring online collaboration to the next level by including all participants in the mortgage transaction with **eMagic Message Center**. It's like having your own security guard standing ready to receive, deliver and protect private information exchanged during the origination process.

Using **eMagic Message Center** as your communication hub, you reduce potential liability and your borrowers' risk of identity theft and fraud. As documents are received through **eMagic Message Center**, they automatically feed into your electronic loan folder (see Trio). Save time otherwise spent tracking down underwriting documentation and get to the closing table sooner.

Seamless flow of information, from application to closing.



Receive application



Assign and manage lead



Create an electronic loan folder



Securely communicate and deliver the loan

Questions? call 1-888-549-9322, Option 9



## How customers are using eMagic's suite of origination tools

### Eliminate the lost file 'fire drill,' save on shipping costs and reduce turnaround time

- A credit union reduces paper shuffling and shipping by using the contact tools from **eMagic Suite's Contact & Lead Manager** and **eMagic Message Center** to share closing packages with escrow agents and their due diligence review company.
- The updates are received swiftly from the due diligence company as it completes its review via one consolidated communication log in the **eMagic Message Center**, Thus reducing overnight delivery costs by 50%, and streamlining its quality control process.

### Ensure compliance through instantaneous delivery of disclosures

- A community bank uses the lead management tools from **eMagic Suite's Contact and Lead Manager** and **eMagic Message Center** to share initial disclosures with potential clients whose loan applications were received through **MortgageApp**.
- With instantaneous delivery of documents through a secure website, the bank was able to minimize the risks associated with sending borrower information and loan files over the Internet and adhere to initial disclosure time lines.

### Save time and maintain an audit trail through creation of one consolidated loan folder

- A mortgage banker with several branches uses **Contact & Lead Manager** and **eMagic Message Center** to share initial disclosures with potential clients gained through **MortgageApp**.
- All signed documents and loan information are retained in Trio's electronic loan folders; creating a secure, easy-to-access, paperless audit trail.
- These files can be shared with investors, consumers, different branch locations, as well as its home office – using one set of loan information through **eMagic Message Center**.
- By moving the origination process online, the company eliminated overnight shipping costs, time delays and the challenges associated with communicating among different locations, consumers and the end investor for funding.

### And save money.....

- Quickly and easily automate your mortgage origination process with no IT start-up costs.
- Eliminate the cost of paper handling, shipping and file delivery.
- Reduce the risks associated with handling borrower information or not meeting compliance deadlines.

Despite its tiny price tag (\$75 a month), **eMagic Suite** is big on customer support. The eMagic Sales Support team will handle your setup. Our Business Specialists will follow through to ensure your needs are met, help you become more comfortable with the Suite and show you how to optimize its tools.

## Questions?

To sign up for or to learn more about eMagic Suite contact us at [www.emagic.com/emagicsuite](http://www.emagic.com/emagicsuite) or call 1-888-549-9322, Option 9.



### Mortgage Guaranty Insurance Corporation

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