

# Welcome to ORIGIN BANK eMortgages

## BENEFITS OF ORIGINATING eMORTGAGES

- ✕ **Save Time**
  - Elimination of traditional paper shipments creates operational efficiencies.
  - Faster turn times create increased capacity of warehouse lines and may result in number of lines utilized.
- ✕ **Save Money**
  - Notes are delivered and transferred electronically, reducing courier expense.
  - Faster turn times mean lower interest payments to your warehouse lender.
  - Quicker liquidity allows for better pricing and increased revenue.
- ✕ **Reduce Risk**
  - Notes are "tamper-sealed" to prevent duplicate "originals."
  - Notes are "shipped" by secure electronic delivery and stored in Origin's eVault.
  - Collateral transfers are system-to-system, so Notes cannot be lost.
- ✕ **Impress Borrowers**
  - eMortgages add value to millennials and those who want a fully electronic process.
  - Borrowers can use your eClosing platform to sign electronically.
  - Digital closings are one of the strongest competitive advantages you can offer.

## WHY FUND THROUGH ORIGIN BANK?

- ✕ **Collaboration**

As an early adopter of eMortgage financing, we can partner with you to facilitate your transition to eMortgage lending.
- ✕ **Technology**

We've done our due diligence and selected the premier technology solutions provider - eOriginal™.
- ✕ **Strategy**

We worked closely with MERS, Fannie Mae, and eOriginal™ to build an end-to-end eNote delivery process.

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