



## CASE STUDY

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### Pathway Financial Enhances Business Efficiency with DocuTech's ConformX

**Who:** Pathway Financial, LLC, Southfield, Mich.  
Milo Loop, president

**When:** June 2004

**What:** Pathway Financial's use of ConformX, a Web-based solution that accelerates the closing process through document management, enables enhanced customer service and productivity

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#### **The Challenge**

Southfield, Mich.- based Pathway Financial, LLC a provider of full line mortgage loans, had a need for an efficient document preparation solution that met with current and future compliance standards and provided a seamless software interface.

#### **The Solution**

In June 2004, Pathway Financial purchased ConformX, a Web-based solution that transforms an Internet connection into a 24-hour loan origination or closing office, and successfully implemented it in July 2004. Pathway Financial's challenges were best met with DocuTech's ConformX, because it could create Web-based and customized loan documents with a compliance guarantee.

#### **The Result**

Since Pathway Financial first implemented DocuTech's ConformX, the company has not only remained current with the compliant documentation investors require despite changes to legislation and regulations, but has also enabled Pathway Financial to process more loans (from 50-75 to 100-125 loans per month with fewer closers, increasing business productivity and efficiency.

In addition to ConformX's speed, the solution seamlessly interfaced with out existing loan origination system (LOS) while maintaining guaranteed compliance with federal and state requirements, such as Fannie Mae's Securable, Manageable, Archiveable, Retrievable and Transferable Document (SMART Doc) and Mortgage Industry Standards Maintenance Organization (MISMO) approved standards.

*"DocuTech has enabled Pathway Financial to increase workflow efficiency and business processes while taking nothing away from providing quality customer service," said Milo Loop,*

*president of Pathway Financial. "With DocuTech's ConformX, we have been able to free up personnel who were heavily focused on overseeing compliance and shift our efforts to serving our customers. DocuTech as provided a true business partnership with a team of industry and compliance experts who give individualized compliance support and predatory lending checks."*

### **About Pathway Financial**

Southfield, Mich.-based Pathway Financial, LLC offers a full line of mortgage loans for our consumers. Through our extensive nationwide search of mortgage investors we have put together loans that include: Conforming and Non-Conforming Loans, Relocation and Jumbo Loans, Construction and Improvement Loans, FHA, Community Homebuyer and Second lien home loan programs. For more information, please visit the company's Web-site a [www.pathwayloan.com](http://www.pathwayloan.com)

### **About DocuTech**

Since 1991, DocuTech Corp. (DocuTech) has provided industry-leading compliance services and documentation technology for the mortgage industry. To date, DocuTech has the largest, most complete document library in the industry with thousands of customized investor documents, which are federally and state compliant in all 50 of the United States.

DocuTech's software interfaces with leading loan origination systems (LOS) and enables mortgage professionals to generate documents locally, which increases efficiency, reduces time, eliminates errors and omissions and provides added convenience to homebuyers. DocuTech manages and secures all information needed for a loan, guaranteeing accuracy, security and compliance.

Recognized as a Top 100 Vendor for the past three years by *Mortgage Technology Magazine*, DocuTech offers innovative technology solutions paired with the highest standards in customer service. For more information, call 800.497.3584 or visit the company's Web site at [www.docutechcorp.com](http://www.docutechcorp.com).