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Loan Volumes Improve for Colorado Capital Bank Mortgage with Lending Technology

Who: Cheryl Devine, Vice President and Regional Closing Manager
Colorado Capital Bank Mortgage, Castle Rock, Colorado

When: DocuTech customer since December 2007

What: Colorado Capital Bank Mortgage converted to DocuTech's ConformX® from a competitor. The Web-based document compliance service was user-friendly interface, and DocuTech's customer service team was quick to respond to any question or need from the bank. ConformX integrated smoothly with Colorado Capital Bank Mortgage's existing systems and shortened the loan process for employees and borrowers. As a result, DocuTech has become the primary document provider for Colorado Capital Bank Mortgage.

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The Challenge

Colorado Capital Bank Mortgage, headquartered in Castle Rock, Colorado with assets of more than \$700 million, was struggling to keep its mortgage documents compliant and up-to-date with current and changing legislation. Their existing provider was not meeting the bank's need for customized loan documents, which resulted in fewer loans being completed. Colorado Capital Bank Mortgage needed an efficient, flexible and guaranteed mortgage document compliance system that would satisfy the needs of borrowers and the requirements of investors.

As a result, Colorado Capital Bank Mortgage began searching for a new provider. They learned about DocuTech from a sales representative and the bank decided to examine DocuTech's ConformX® document and compliance solution.

"Our previous provider was not able to adjust to our specific needs and the overall personality of who we are," said Cheryl Devine, Vice President and Regional Closing Manager for Colorado Capital Bank Mortgage. "When the opportunity presented itself, we tested ConformX for its ability to create customized, compliant documents that would both help our borrowers find a loan product that met their needs and enabled our employees to close more loans. During implementation, DocuTech tailored their ConformX product to work with our LOS, customized to our requirements."

The Solution

Through its research, Colorado Capital Bank Mortgage decided that DocuTech's ConformX solution provided the best functionality in an overall platform, while also being more cost-efficient than their past provider. ConformX is a Web-based solution that transforms an Internet connection into a 24-hour closing office. It guarantees that all loan documents and loan

packages are compliant with all federal and state regulations and supports e-documents, prepayment penalty management and initial disclosures.

Throughout the implementation process, DocuTech was able to meet Colorado Capital Bank Mortgage's requests for personalization of their compliant document tools. ConformX was setup in early 2008 and Colorado Capital Bank Mortgage is happy to report that their expectations for customer service and performance have been exceeded.

"Customer service is something that is intrinsic to the overall identity of our company," said Devine. "DocuTech offers a complete document compliance solution that is much better than our previous provider and they go a step further to ensure that they have the best customer service in the business. We feel more comfortable working with a company that mirrors our corporate culture."

Colorado Capital Bank Mortgage uses Calyx Point to originate loans and then requests documents from their Del Mar DataTrac system. ConformX's ability to seamlessly import data streams from those systems creates a complete solution for Colorado Capital Bank Mortgage.

The Results

Using ConformX has saved Colorado Capital Bank Mortgage both time and money, while improving borrower service and employee productivity. Title companies that work with Colorado Capital Bank Mortgage have commented on the ease and security of emailing important documentation through ConformX. With customized loan documents, bank employees spend less time on loan processing because they are not required to re-input information once it has been imported from ConformX. Devine said that Colorado Capital Bank Mortgage has been able to increase its loan volume without adding additional loan officers. The increase has occurred without having to add staff, sacrifice service, or risk noncompliance.

In addition, since Colorado Capital Bank Mortgage spends less time on entering data, additional time is freed for other aspects of customer service, such as discussing additional bank products in a cross-sell opportunity. Effective time management and the reduced bottom line cost of DocuTech and ConformX help Colorado Capital Bank Mortgage gain a higher profit margin.

"DocuTech has provided us with a more affordable and customizable document compliance system, which has helped us attain a higher loan volume without having to incur the expense of additional staff," Devine said. "I would recommend DocuTech as a company and ConformX as a product to anyone, because they have saved us a great deal of time and money. ConformX is more secure and supports more products at a lower hard cost than other services we've used."

About Colorado Capital Bank

Colorado Capital Bank has a commitment to the delivery of innovative, quality products and services that represent exceptional value to customers. Based in Castle Rock, Colorado, the bank continually excels in technology and serves its communities with integrity and pride. For more information, visit www.coloradocapitalbank.com. Member FDIC. Equal Housing Lender.

About DocuTech

Since 1991, DocuTech Corp. (DocuTech) has provided outstanding compliance services and documentation technology for the mortgage industry. DocuTech's software interfaces with

leading loan origination systems (LOS) and enables mortgage professionals to generate documents locally. DocuTech manages and secures all information needed for a loan, guaranteeing accuracy, security and compliance.

For more information visit the company's Web site at www.docutechcorp.com.