



## NEWS RELEASE

### **IDS Mortgage Document Preparation System Now Fully Supports E-Signatures for FHA Documents**

**SALT LAKE CITY, Feb. 26, 2014**—[Mortgage document preparation](#) vendor International Document Services, Inc. (IDS) announced its flagship doc prep system idsDoc is fully capable of supporting electronic signatures for Federal Housing Administration (FHA) documents. The FHA announced on Jan. 30 that it would accept e-signatures on documents associated with FHA-insured loans.

"FHA acceptance of e-signatures has been a long time coming, and this is really the next step in the long march towards the fully realized eMortgage," said IDS Executive Vice President Mark Mackey. "Now, lenders no longer have to 'pull paper' as part of their process for FHA mortgages because virtually all loan documents can now be reviewed and signed electronically up until closing."

According to U.S. Department of Housing and Urban Development (HUD) Mortgagee Letter 2014-03, FHA will accept electronic signatures on the following documents for FHA Single Family Title I and II Forward Mortgages and Home Equity Conversion Mortgages:

- Mortgage Insurance Endorsement Documents;
- Servicing and Loss Mitigation Documentation;
- FHA Insurance Claim Documentation; and
- HUD Real Estate Owned (REO) Documents.

"Furthermore, FHA directs lenders to comply with the definition of electronic signatures as outlined in the Electronic Signatures in Global and National Commerce (ESIGN) Act, as well as the requirements set forth within, "with the exception that FHA will not accept an electronic signature that is solely voice or audio."

"IDS clients can begin e-signing FHA loan documents through the idsDoc E-sign portal. If your company is not set up for E-sign, contact your IDS account representative to activate this specific functionality.

## **About IDS, Inc.**

IDS, founded in 1986 in Salt Lake City, Utah, is a nationwide provider of mortgage documents and compliance. IDS services include closing documents, initial disclosures and fulfillment. The IDS flagship doc prep solution, idsDoc, is recognized in the industry for its ability to be customized to meet specific lender needs. The system is backed with compliance and document guarantees. IDS succeeds with unsurpassed customer service, cutting-edge technology, and a diligent compliance team. Lenders looking to get more out of doc prep can visit the IDS website [www.idsdoc.com](http://www.idsdoc.com) or call 800.554.1872.

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