



Alliances and Interfaces

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Titan Lenders Corp. Allies With IDS

By James Comtois, Online Reporter



In order to maintain loan salability and make mortgage documents 100% compliant, Titan Lenders Corp., a mortgage back office fulfillment services provider specializing in closing, funding and post closing services has added idsDoc, a web-based document preparation system that provides closing and initial documents, as an integrated service provider to its outsource services.

This relationship creates a direct process route within Titan Lenders Corp's Cerberyx system, a proprietary process management platform. The partnership is founded upon a mutual aim to maintain loan salability amidst a struggling and uncertain secondary market.

Titan Lenders Corp. is an outsource, variable-cost solution alternative for mortgage bankers, brokers and investors seeking to reduce risk, errors and overhead in their mortgage operations, while remaining responsive to fluctuations in their loan closing pipeline. IDS provides access to fully compliant initial disclosures and closing documents that meet federal, state and investor specific requirements.

Through the idsDoc integration, Titan Lenders Corp. customers can be confident in their mortgage documents, knowing that all forms are kept up to date by the IDS internal compliance department. Additionally, idsDoc can perform a compliance check called ComplianceAnalyzer, powered by ComplianceEase, a constantly updated, multi-jurisdictional review.

"Compliant mortgage documents have never been more critical to mortgage lenders," said Curt Doman, president and CEO of IDS, Inc. "We developed idsDoc to have checks and balances in order to maintain correctness. With the secondary market in its current state, lenders can't be second-guessing the accuracy of the forms."

Beyond compliance, the Titan Lenders Corp. Cerberyx interface transfers all data smoothly, allowing for all customizations, audits, reports and other value added resources included in idsDoc.

"Lenders outsource their back office operations to Titan Lenders Corp. to better manage costs, reduce risk and ensure that their loans reach their investor destination as expected and required," said Titan Lenders Corp. founder and CEO Mary Kladde. "That is why we chose IDS, their document preparation platform integrates cleanly with our technology platform which allows us to create a customized back office process for customers that have more particular needs."

According to Ms. Kladde, lenders outsourcing their back office operations to Titan Lenders Corp. have multiple fraud, compliance and document system choices available to them that would not be practically managed or financially feasible to maintain under an in-house model.

Titan's cross-pollination with specialty vendors in the mortgage industry allows it to customize its processes. By helping meet the requirements of their investors and warehouse line providers, Titan also ensures improved possible salability turn times.

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