

ESIGNLIVE E-VAULT MANAGER™

STORE, ASSIGN AND SERVICE YOUR ELECTRONICALLY SIGNED E-MORTGAGE NOTES AND E-CHATTEL PAPER IN A SECURE AND COMPLIANT E-VAULT

eSignLive e-Vault Manager is a web-based platform that provides mortgage lenders, auto financiers, equipment lessors and other financial services organizations the means to store, assign and service electronic mortgage notes and secured loans/leases in compliance with ESIGN, UETA and UCC Article 9.

e-Vault Manager enables fully digital processing of mortgages and other secured loans/leases, from origination to retirement. After being electronically signed with eSignLive™, the authoritative copy of an e-mortgage note or e-chattel paper is deposited in an e-vault to be protected throughout its lifecycle. e-Vault Manager also securely manages the transfer of assignment and location between various parties and other e-vaults.

e-Vault Manager ensures that electronic mortgage notes are stored, managed and verified electronically in compliance with ESIGN and UETA requirements. The same is true of e-chattel in accordance with the transfer of ownership/assignment requirements stipulated in UCC Article 9.

eSignLive assures legal control of the authoritative copy during its creation and storage, as well as during operations for sale, syndication or securitization of loans or leases. e-Vault Manager provides this by:

- Maintaining a single authoritative copy that is unique and identifiable;
- Allowing only the assignee to transfer, store or change the identified assignee of the authoritative copy;
- Ensuring the record cannot be altered, except as permitted, and clearly identifying unauthorized revisions and non-authoritative copies.

DESIGNED FOR SECURITY AND COMPLIANCE

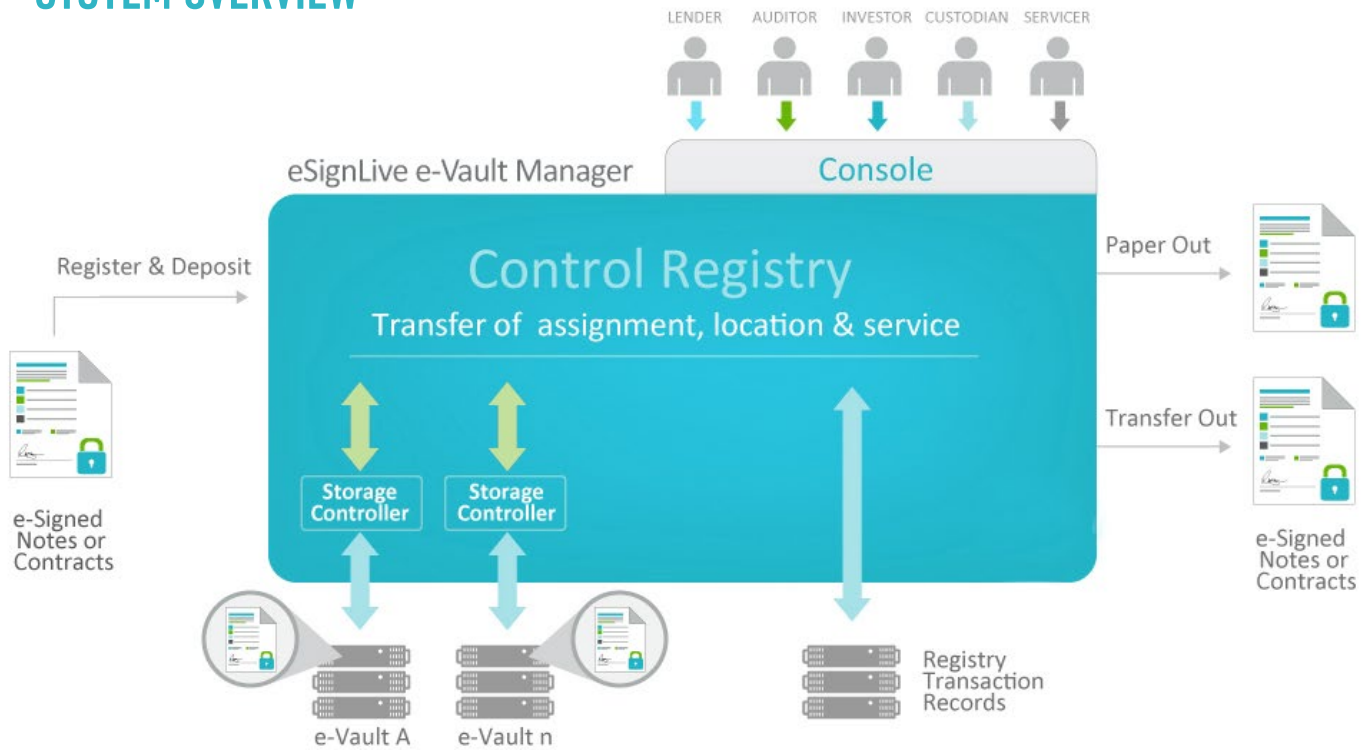
Chain of custody is essential to maintaining legal rights over the authoritative copy documents managed by the system. As such, e-Vault Manager uses a three-level security architecture:

- User access is strictly controlled by digital certificate credentials, which are required to access and execute the Registry operations.
- Secure transaction records are created for each transaction, using digital certificates assigned to each organization involved in a transaction. Transaction records are stored in the Registry.
- Document security ensures that any alteration to a document can be detected and any document outside of the control of the Registry will appear as non-authoritative.

PRODUCT HIGHLIGHTS

- Accepts e-signed records from eSignLive and other systems
- Ideal for use by lenders, document custodians, servicers and investors
- Supports transfer of ownership / assignment, transfer of location
- Secure access and authorization control
- Administration console for managing, pooling, searching and auditing electronic records
- Authoritative copy is stored in its native format
- Supports vault-to-vault transfers
- Secure output to paper
- Support for multiple e-vault databases on a single registry, allowing segregated storage for multiple lines of business or lenders

SYSTEM OVERVIEW



Control Registry: Tracks the assignment and location of mortgage notes and e-chattel paper. Controls all operations on the records stored in the system and maintains a secure audit trail of the assignment and transactions of any registered authoritative copy.

Storage Controller: Manages access to the custodial database to provide electronic vault storage of the authoritative copy.

Console: Enables organizations to access the solution's administration, transaction, pooling, search, and review and audit functionality.

E-VAULTING TERMS EXPLAINED

- **Transferable record:** Electronic equivalent of a promissory note
- **E-Chattel paper:** Electronic equivalent of chattel paper
- **Authoritative copy:** Electronic equivalent of the original copy of a note or chattel paper
- **Control:** Electronic equivalent of possession of an e-note or e-chattel paper conferring their rights
- **e-Vault:** An electronic system to store and manage control of authoritative copy documents in compliance with ESIGN, UETA and UCC Article 9

Last Updated: April, 2016



For more information, contact a representative at
1-888-745-2647
 or visit the eSignLive website today.

FREE TRIAL

About eSignLive™ by VASCO

eSignLive™ is the electronic signature solution behind some of the world's most trusted brands. Regulated industries and top analyst firms recognize eSignLive products and services for their ability to balance the highest levels of security and compliance with ease-of-use while automating any process – from the simplest, internal signing workflow to the most complex, customer-facing transactions. Available in the cloud and on-premises, the eSignLive solution offers a scalable platform to support an organization's digital transformation strategy across the enterprise – today and tomorrow.

eSignLive is the trade name of Silanis Technology Inc., a VASCO group company. VASCO Data Security International Inc., a global leader in authentication, electronic signatures, and identity management, enables more than 10,000 customers in 100 countries to secure access, manage identities, verify transactions and protect assets across financial, enterprise, e-commerce, government and healthcare markets. Learn more at www.esignlive.com