



Enhancing Document Management with S-Drive & Jungo Mortgage CRM

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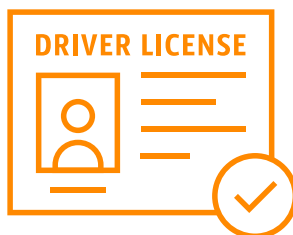
COMPANY OVERVIEW

A mortgage company based in California has been steadily growing its operations in mortgage loans over the last decade. With a team of 15 employees, including loan officers, underwriters, and administrative staff, the company processes a large amount of loan applications per month. Known for providing personalized service, they prided themselves on helping local homebuyers navigate the complexities of securing a mortgage.

To streamline its processes, the company has been using Jungo, a powerful Mortgage CRM designed specifically for the mortgage industry and built on the Salesforce platform to manage customer relationships, track leads, and automate customer management efforts. However, as the company has continued to grow, its increasing document management and document collection needs began to pose significant challenges, creating inefficiencies that hindered its workflow.

CHALLENGES BEFORE S-DRIVE

By leveraging Jungo, the company captured leads from multiple channels, whether through referral partners, online inquiries, or marketing efforts and automatically assigned them to the right loan officers for fast, personalized follow-ups. Jungo's CRM software also enabled targeted email and SMS campaigns, nurturing both new leads and existing relationships.



However, as loan volume grew, so did the complexity of managing the required documents like W-2 forms, driver's licenses, pay stubs, and bank statements, along with tax returns and credit reports. The manual effort to collect and organize these materials became a significant bottleneck, exposing gaps in their workflow and delaying loan approvals.

This emerging challenge began to expose limitations, particularly around end-to-end document management and document collection processes:

- **Manual Document Collection:** Loan officers were spending too much time manually requesting and following up on necessary documents from borrowers, such as income verification forms and tax returns. This resulted in delays in the loan approval process.
- **Version Control Issues:** With multiple team members handling loan files, keeping track of the most updated version of each document became a challenge. Confusion over outdated documents often resulted in errors during underwriting or processing, which further delayed the loan cycle.
- **Difficulty Managing Complex Document Structures:** As the number of loan applications grew, the company faced challenges in organizing and categorizing borrower documents. They lacked a scalable folder system that could handle complex file structures for different types of loans and disclosures, making it difficult to quickly access the correct documents when needed.
- **Wasted Time on Filing:** While the loan processing took long, the filing of all documents for compliance and audit reasons were usually skipped due to lack of time. The files were not finding their way into the appropriate records in Jungo as attachments and it was almost impossible to quickly check if the files are complete and in place.

The company realized it needed more robust document management and document collection solutions to handle these challenges efficiently and securely.



HOW THEY IMPLEMENTED S-DRIVE TO JUNGO MORTGAGE CRM

To address its document management and document collection challenges, the company has integrated S-Drive into its existing Jungo Mortgage CRM workflow. The implementation process was seamless, as S-Drive is designed to work natively with Jungo.



- **Automated Document Collection with DocuFetch:** S-Drive's DocuFetch tool automated the collection of borrower documents. Loan officers were able to send secure requests for specific files, and borrowers could upload their documents directly into the system. This eliminated the need for manual follow-ups and ensured that all required documents were collected promptly.
- **Scalable Folder Structures:** The company set up a scalable folder structure within S-Drive to organize and store borrower documents. This ensured that all loan-related files were neatly categorized and easily accessible when needed, saving loan officers time during the review process.
- **eSignature Integration:** S-Drive's integration with **DocuSign** and **Adobe Sign** enabled borrowers to sign important loan documents directly within the system. Once signed, the documents were automatically saved to the appropriate borrower record in Jungo Mortgage CRM, making the approval process faster and more efficient.

BENEFITS SEEN BY COMBINING JUNGO AND S-DRIVE

After implementing S-Drive with their Jungo Mortgage CRM, the company experienced several key benefits:



Reduced Loan Processing Times

By automating document collection with DocuFetch and using eSignature integrations, the company reduced the time it took to gather and process loan documents. This allowed them to move loans through the pipeline faster, cutting overall loan processing times by nearly 30%.



Improved Document Security and Compliance

S-Drive's secure file management ensured that sensitive borrower documents were stored in compliance with CFPB regulations. The company no longer worried about potential security breaches or compliance risks.



Efficient Document Access

The scalable folder structure allowed loan officers to quickly locate the files they needed without digging through disorganized folders. This improved workflow efficiency, particularly during underwriting and loan approvals, where speed and accuracy are critical. All documents were attached to the right record in Jungo.



Enhanced Client Satisfaction

Borrowers appreciated the ease of signing documents through eSignature tools and being able to upload documents securely via DocuFetch. This streamlined communication between the company and its clients, leading to a smoother and more transparent loan process.

CONCLUSION

The company can now manage the end-to-end document management system from file organization to document collection, by integrating S-Drive with Jungo Mortgage CRM.

It transformed the way managed mortgage loan documents. What was a time-consuming and inefficient part of its workflow is becoming streamlined and automated. The combination of these two powerful tools helped the company speed up loan processing times, improve document security and compliance, and deliver an exceptional borrower experience.



For this company, the integration of S-Drive and Jungo not only improved internal efficiencies but also enhanced their ability to serve clients more effectively within Jungo CRM. As a result, they could grow their business and remain competitive in the local mortgage lending market while maintaining their reputation for personalized, high-quality customer service.