## COUNTDOWN TO NEW LEGISLATION ENFORCEMENT!

### Don't Lose your Eligibility!

August 1, 2015, the Integrated Mortgage Disclosure Rule becomes law.

As a Notary performing critical activities on behalf of the bank, you are subject to a higher level of scrutiny under the Integrated Mortgage Disclosure Rule which goes into effect August 1, 2015.

The Office of the Comptroller of the Currency (OCC) requiring to provide risk management regardless of whether the bank performs the activity internally or through a third party. A bank's use of third parties does not diminish the responsibility to ensure that all activity is performed in compliance with applicable laws.

# Comply, manage, and increase opportunities with an OurRecords Account

Manage your records, credentials, closings and other critical banking activities through a Notary Account with OurRecords.

Unless you can readily prove that you meet the requirements for third party providers, you will lose eligibility to oversee closings and other critical banking procedures.

#### Benefits

Compliant with CFPB, FDIC and OCC guidelines for managing third party risk

Secure, limited sharing of records and credentials to meet due diligence requirements

Secure policy management

Proactive notification of expiring or new credential requirements

Track critical risk control points for closings and other banking activities to meet regulatory oversight requirements (Coming 2015 Q2)

Always have your documents with you, wherever you go. OurRecords provides 24/7 accessibility and data encrypted environment.

Easily connect to Title companies, Banks, and other Businesses for more opportunities!

### **OurRecords Solution**

Step1: For just \$4/month, create an account in OurRecords

Step2: Connect to Title companies, Banks and other organizations

Step 3: Submit your records to meet the requirements of you connections