

| <b>VersaIMAGE-GOLD FEATURE COMPARISON:</b>                                | <b>GOLD<br/>STD</b> | <b>GOLD<br/>PRO</b> | <b>Notes:</b> |
|---|---------------------|---------------------|---------------|
| Basic language module (English, French, German)                           | Yes                 | Yes                 | *1            |
| Concurrent user licensing module  | Yes                 | Yes                 |               |
| Unlimited application generator and set-up module                         | Yes                 | Yes                 |               |
| Five level security module by application, job role functionality         | Yes                 | Yes                 |               |
| Systems administrator security level (manages system)                     | Yes                 | Yes                 |               |
| ODBC compliant Microsoft Access database                                  | Yes                 | Yes                 |               |
| ODBC compliant Microsoft SQL database                                     | No                  | Yes                 |               |
| Single & multi-image tif and folder imaging module                        | Yes                 | Yes                 |               |
| TWAIN scanner & digital camera interface (JPEG color/grayscale, Tiff G-4) | Yes                 | Yes                 |               |
| ISIS scanner interface  | No                  | Yes                 |               |
| Folder Scanning Module  | Yes                 | Yes                 | *2            |
| Batch Scanning & Versa file separator module (VSC_SEP.doc)                | Yes                 | Yes                 |               |
| RemoteScan Versa image capture via MFD's and copiers                      | No                  | Yes                 | *3            |
| e-docArchiving Module converts e-doc's to tif, jpg                        | No                  | Yes                 |               |
| OCR full image text engine(s)   | One                 | Two                 | *4            |
| OCR Network image text engine   | No                  | Multi user          |               |
| Full image text search and image locator module                           | Yes                 | Yes                 |               |
| Fuzzy text search module with OCR Bookmark table                          | Yes                 | Yes                 |               |
| OCR indexing Zones  | No                  | Yes                 |               |
| Bar Code Zones  | No                  | Yes                 |               |
| Batch Indexing Module   | Yes                 | Yes                 |               |
| Image, digital pictures and data import module                            | Yes                 | Yes                 |               |
| Indexing Zoom Zones   | Yes                 | Yes                 |               |
| Auto increment, auto date and table verify indexing module                | Yes                 | Yes                 |               |
| Table verify indexing module  | Yes                 | Yes                 | *5            |
| Look-up append (match key field & auto fields fill)                       | Yes                 | Yes                 |               |
| Image QC module   | Yes                 | Yes                 |               |
| Image correction Module   | Yes                 | Yes                 |               |
| Image annotation (text, redaction, stamp, highlight, graphics)            | Yes                 | Yes                 |               |
| Distribution folders for work routing                                     | Yes                 | Yes                 |               |
| HIPAA image audit trail tracking and search capability                    | Yes                 | Yes                 |               |
| Build CD mastering module   | Yes                 | Yes                 |               |
| Intelligent PDF output module   | Yes                 | Yes                 |               |
| Image and data export module  | Yes                 | Yes                 |               |
| Create PDF from hit-list module   | Yes                 | Yes                 |               |
| Fax output module   | Yes                 | Yes                 |               |
| e-mail output module  | Yes                 | Yes                 |               |
| WebEx Online Support  | Yes                 | Yes                 |               |
| WebEx Online Training   | Yes                 | Yes                 |               |

Language tables available for addl. languages. 2. Search for VSC\_SEP.doc (a WORD file) in your Versalimg directory to print VersaIMAGE Separator sheets. 3. e-DOC license included with PRO Edition. 4. OCR conversion engine may be moved to separate PC on the scanning network. 5. Initial one hour orientation training free, addl. Hours charged at \$65 per hour

# SHORE Mortgage wins with VersaIMAGE-GOLD

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## **The Problem:**

SHORE Mortgage's ("SHORE") mortgage closing files contain a great number of significant documents that often must be quickly located by various user departments. With approximately 200 pages per file and 50 files per day, a minimum of 10,000 documents are generated per working day. The original documents in each valid closing file must be copied immediately after closing and overnight expressed to the lending organization or investors. Paperwork is a real cost and efficiency burden on the operation.

## **The Need:**

SHORE required an imaging system that eliminated the substantial daily copying requirements, manual file storage and handling, allowing quick image retrieval of desired documents while providing total document security. Also, additional documents that usually arrive after the loan closing need to be added quickly to the electronic file folder eliminating costly manual filing and copying.

## **Competitive Imaging Proposals are solicited...**

Conventional imaging methods proposed by various document imaging vendors required the addition of bar coded divider sheets to separate documents within each file. However, SHORE did not want to spend the additional labor hours required to divide and index their files into various categories or adding costly divider sheets to their files.

## **VersaIMAGE hits the Jackpot!**

Installation of the **VersaIMAGE-GOLD** imaging software with full image text retrieval capability quickly solved SHORE's document scanning, indexing and retrieval problem. Because a large number of documents are contained in each file folder the Versa image text search feature is "perfect" for this application, eliminating unacceptable "file sorting labor" altogether. Even though VersaIMAGE has standard batch scanning, OCR and Bar code field indexing available, the full image text conversion and "fuzzy" text search capability was selected by SHORE as the most desirable imaging process.

## **The VersaIMAGE-GOLD IMAGING Solution:**

In 2003 SHORE purchased the first two of five Canon DR 3060 and DR 5020 high speed document scanners and installed a 15 concurrent user VersaIMAGE-GOLD imaging system at their headquarters in Birmingham, Michigan. In minutes, a VersaIMAGE client application was created with 15 index fields in a Microsoft SQL database and scanning could begin.

At that time and still today, closed loan files are contained in legal file folders. "Loan work papers" are Acco fastened inside the folder to the inside right and "closing papers" are attached to the inside left with approximately 75 - 100 paper documents in each group. Because the Acco fastener holes on top of each page often caused double feeds or paper jams a document jogger was installed to allow documents to be fed "bottom first" and the VersaIMAGE software was set to rotate images by 180 degrees automatically.

## How to Scan and Folder Index with VersalIMAGE:

Documents are removed from the folder, reverse jogged (there are legal, standard 81/2 and smaller pages intermixed in the file) and inserted bottom first into the scanner. Pressing the F-2 function key scans only the first page and displays this image on the right side of the display screen. The loan number and file type is now keyed by the operator from the image or paper folder into the database fields. Subsequent F-5 key actuation scans the entire loan file automatically. The SCAN DATE is entered automatically by VersalIMAGE into the database together with the additional 13 data fields, that are match merged by VersalIMAGE's loan number "lookup-append" function from Shore's LOS database.

## The VersalIMAGE RETRIEVAL Solution:

### A. How to set up the initial OCR "Bookmark or Word Search Table":

Within a typical closed loan file (approx. 200+ images) all significant images were located manually by scrolling through the images. Significant images are images that often require retrieval such as a specific HUD or IRS forms, Mortgage application or support pages. Next, on each document the recognized OCR text was analyzed by the SHORE systems administrator (a control/right click on an image displays the OCR text file). The best unique search word combination for retrieval purposes was now chosen, tested and entered into the VersalIMAGE-GOLD "OCR Bookmark Table". Final test searches were made in VersalIMAGE using the OCR text field in conjunction with the database loan number field to see how many OCR "hits" were delivered for a given search.

Naturally the goal was to devise unique OCR search words for each document image type without retrieving other meaningless documents. For example the search word **Note** as shown below occurred in as many as 24 documents rendering the OCR search feature somewhat ineffective. However by adding the Boolean **AND** search command with the word **Promise** we narrowed the OCR HIT image count down to two images as shown below. We then continued to build a Bookmark table for each document type.

### Bookmark Table set-up EXAMPLE:

Enter a loan number into the Loan Number field: **1024435675**

Enter into the OCR field: **note**

SEARCH yields an Unacceptable Result: 24 thumbnail OCR HIT images are displayed.

Now modify the OCR search criteria to require that two unique words must be located on the same page:

Enter into OCR field: **note AND promise**

SEARCH yields an Acceptable Result: Two OCR HIT images, the correct "Note" and a related page.

The final Bookmark search table was now compiled to eliminate excessive OCR HIT images:

|                            |                                 |
|----------------------------|---------------------------------|
| <b>Application</b>         | <b>application AND uniform</b>  |
| <b>Appraisal</b>           | <b>appraisal AND comparable</b> |
| <b>Assinment</b>           | <b>assignment</b>               |
| <b>Deed</b>                | <b>deed</b>                     |
| <b>Good faith estimate</b> | <b>good AND faith</b>           |
| <b>HUD Settlement:</b>     | <b>hud AND settlement</b>       |

|                                  |                              |
|----------------------------------|------------------------------|
| <b>Insurance</b>                 | insurance <b>AND</b> Insured |
| <b>IRS form 4506</b>             | "IRS" <b>AND</b> 4506        |
| <b>Mortgage</b>                  | mortgage <b>AND</b> "MIN"    |
| <b>Note</b>                      | note <b>AND</b> promise      |
| <b>Termite inspection report</b> | wood <b>AND</b> Insect       |

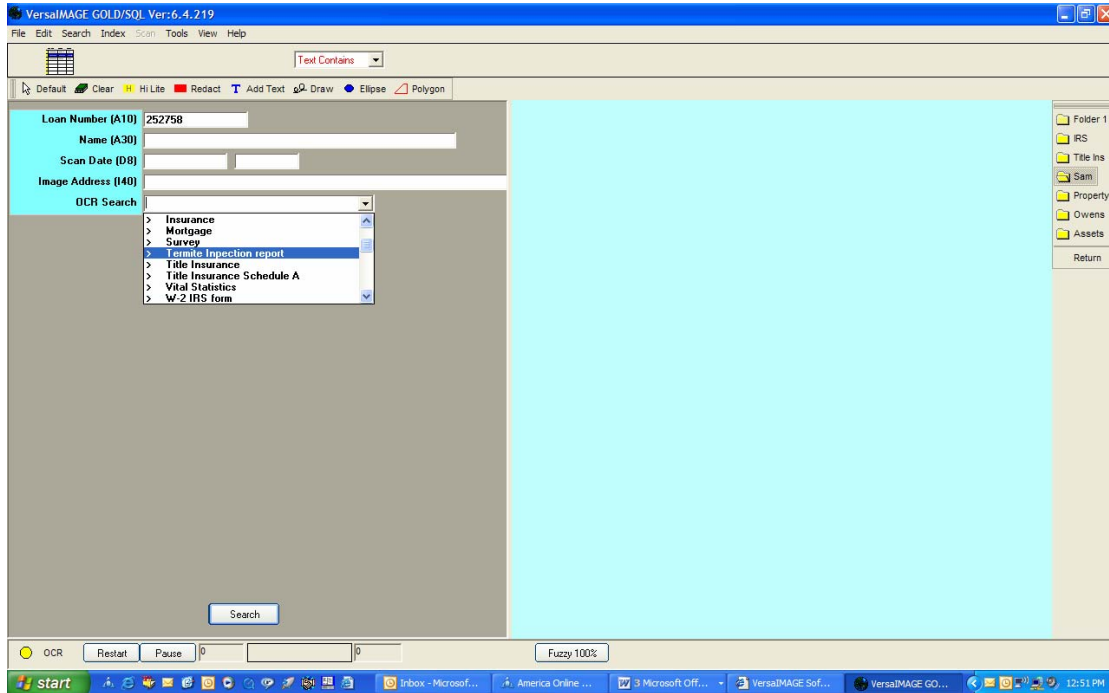
Others...

***With the completion of 24 document types in the OCR search table the SEARCH system is ready!***

**B. How to SEARCH for Specific Documents in a Loan File:**

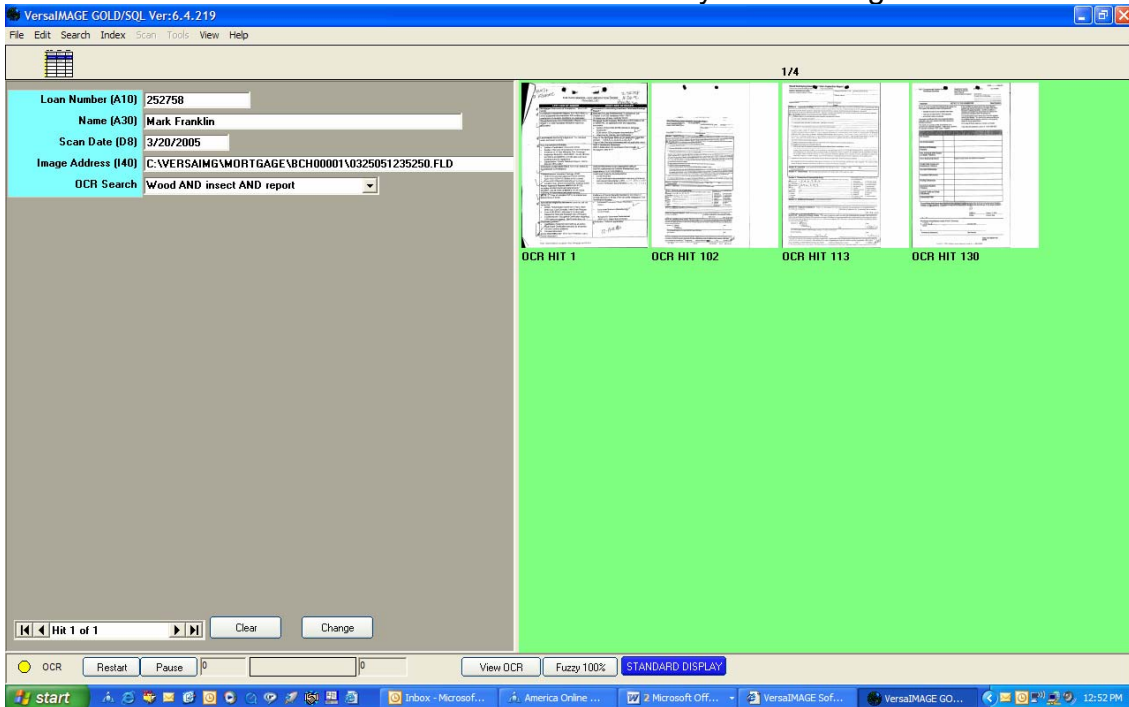
1. Enter a loan number into the SQL database **Loan Number field (I.e. "1204353210")**
2. Select a document type from the bookmark table (i.e click on down arrow in OCR field and select **Note**) then click on the **SEARCH** button (I.e. **note AND promise** appears in the OCR field now)
3. One or more OCR HIT thumbnail images appear on the screen
4. View the OCR HIT images (left click on image to enlarge, right click to reduce) and then select the desired image (I.e. **OCR HIT 113**) click the blinking blue **"STANDAD Display"** button now.
5. The display switches to the image location (**Image 113**) within the loan file (on blue background).
6. You may now view, print, fax, e-mail, image transfer to PDF one or more images as required or copy the images into distribution folders for "later" or subsequent image distribution.
7. Fuzzy search: If no OCR hit is found move the fuzzy filter from 100% to 80% or less until OCR hit pages appear on the screen. The fuzzy filter relaxes the exact OCR spell matching requirement.

The following pages show the SEARCH process in detail:  
**LOAN FILE & DOC. TYPE SEARCH**



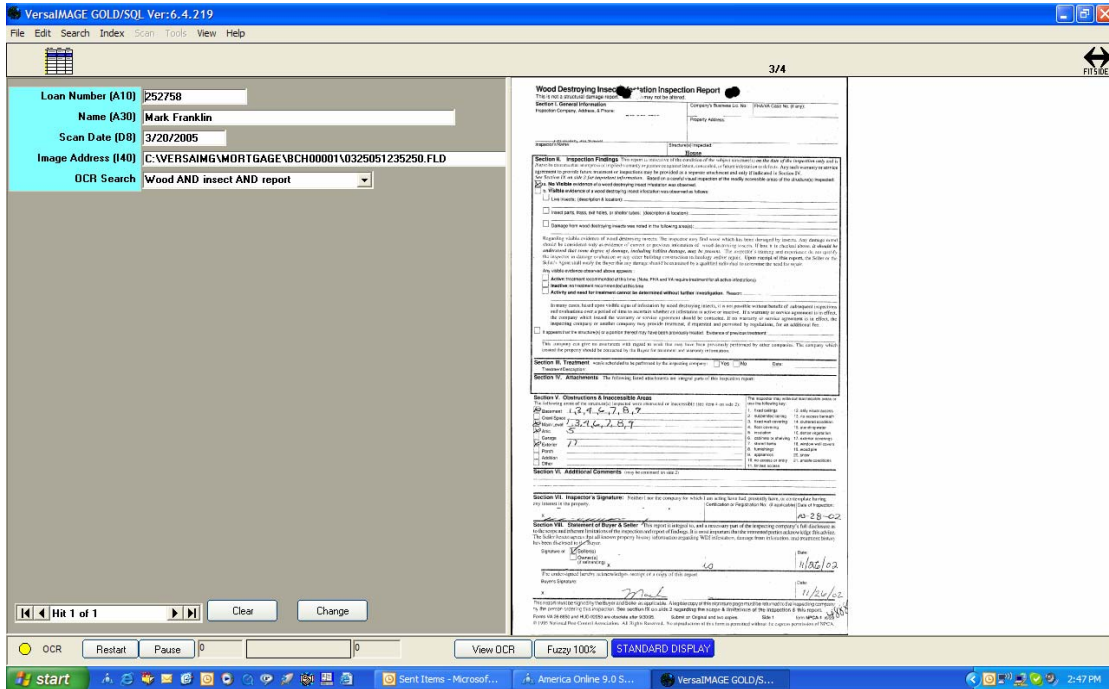
Enter Loan number and Select "Termite Inspection report" click on "SEARCH"

**OCR Bookmark TABLE Search yields 4 images**



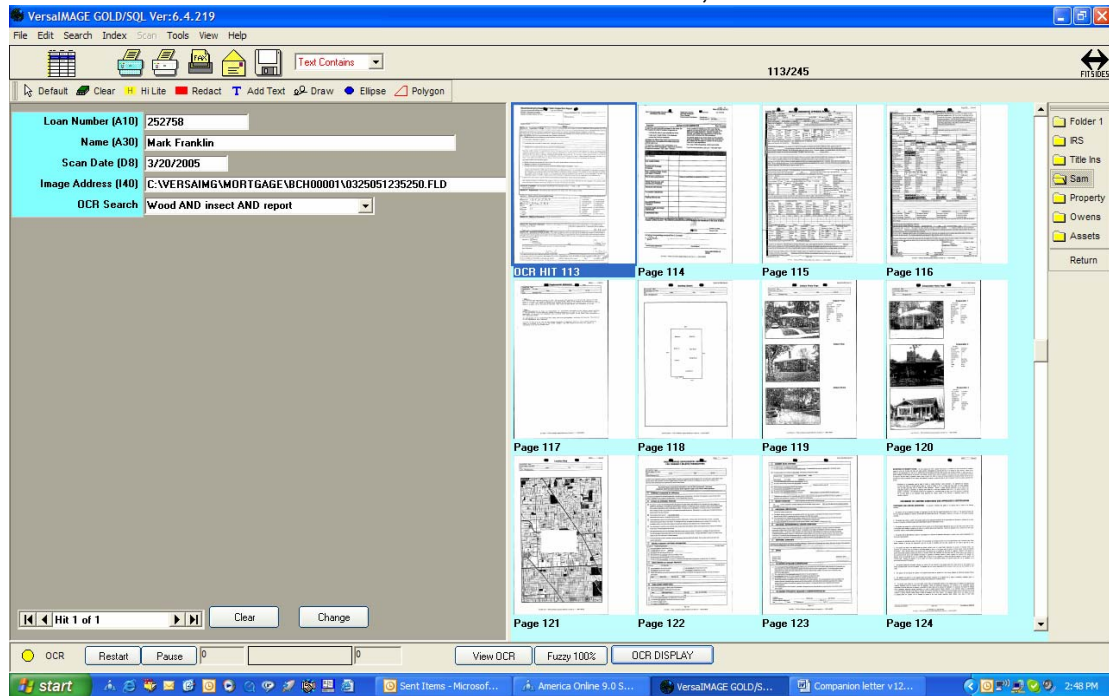
CR logic searched for: wood AND insect AND report OCR image display on green background. Click on image for full OCR image display

# DESIRED OCR IMAGE 113 IN FULL VIEW



Click on flashing "STANDARD DISPLAY" button

# OCR IMAGE 113 IN MAIN FILE LOCATION, IMAGE POSITION 113



Standard image thumbnail display