Atlantic Bay Mortgage Group eMortgage Roadmap

Atlantic Bay's eMortgage Timeline

1996
Atlantic Bay Mortgage Group founded

2018
Implemented Hybrid eClosings

2020
Delivered first eNote and incorporated their first conventional Remote Online Notarization into closing process

2021
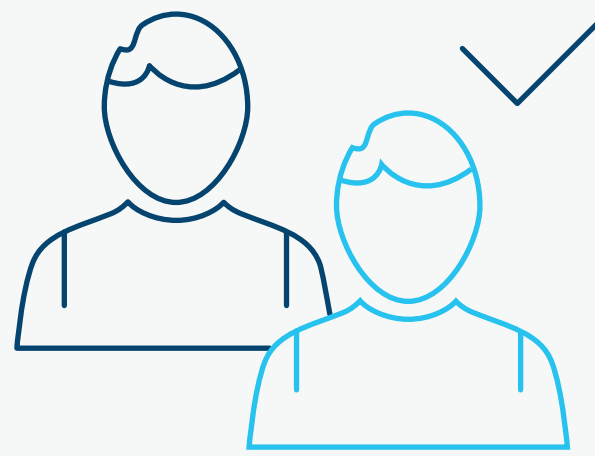Delivered first Government National Mortgage Associate eNote
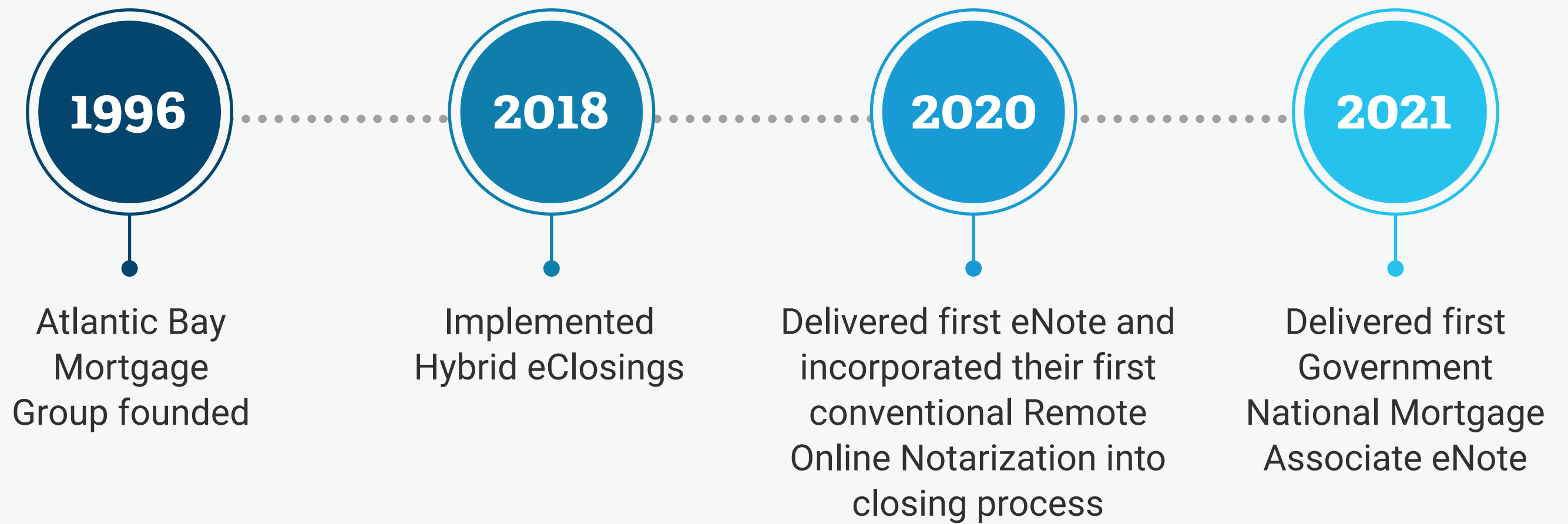
Goals

Improve efficiency

Improve customer experience

Drive down costs

Solutions

Challenges	Solutions
Resistance to change	Increased communication and demos (demonstrations of eClosing system to help settlement agent adoption)
Modifying processes	Designated position to guide execution, eClosing videos and how-to guides for the borrower and settlement agent
Creating value virtually	Faster/easier closing process

Results

3,602 eNotes* sold to Freddie Mac

*as of December 31, 2021

Decreased purchase times and faster delivery

Improved customer service

Less labor and increased cost savings