



NetDirector
Integrate Once

Redaction Overview

Service Powered by

BLACKMARKER

www.NetDirector.biz



REDACTION SERVICE

- **Uses Artificial Intelligence (AI)** to automatically redact PII from documents
- **Created specifically for Default Law** but can be used in other arenas
- **Produces** completely “flat” redacted copies with **zero metadata**
- **Generates immediate** & significant labor **savings**
- **Processes** tens of **thousands of documents** in parallel **at any given moment**

REDACTION CHALLENGES

Increased Risk

Manual redaction = missed text or incorrect redactions

Increase in Staff

More time & money spent redacting documents from scratch

Potential Security Issues

Other solutions run on desktops or laptops, requiring increased security monitoring for your IT staff

Incorrect Results

Other redaction tools can revert to manual to address other text types



WHY USE **REDACTION** SERVICE?

Highest Accuracy:

Powered by AI, guarantees redaction cannot be undone which ensures compliance

Cloud-deployed Solution:

Reduces the people component and scales to handle more documents with compute power under a subscription (SaaS)

Save on Operating Expenses:

The time savings realized from a client-firm testing is approximately 75% of manual effort



REDACTION OPTIONS

- **With Human Review/Approval of document post redactions**
- **Automatically without reviewing document post redaction**

***Firms can use a combination of all options if desired!**

REDACTION DOC TYPES

Mortgage
Deed of Trust
Act 91 Letter
Payment History
Notice of Intent
Demand Letter
Lexis Nexus Search

Skip Trace
Note
Loan Modification
Escrow Statement
Escrow Analysis
Act 6 Letter
Assignment

Military Search
(SCRA)
Bankruptcy PACER
Search
DMV Search
SSN Search
Heir Search

EASY TO IMPLEMENT!

Send Documents:

- **Via Integration with NetDirector using Document Transaction**
- **Without Integration using drag and drop technology on the fly**

***Firms can use a combination of all options if desired!**

REDACTION ON THE FLY

Easily drag & drop files into the library to redact

Menu BLACKMARKER bault@netdirector.biz

Document Library

Filter by Name, Id, Types, or Batch/Notes

[New Redaction Job](#) [Bundle](#)

<input type="checkbox"/> Name	Notes	Type	Uploaded	Size	Pages	Status
<input type="checkbox"/> fe471f83-0a83-4a97-846f-41c7c425f338.pdf	201528	Mortgage	2023.05.31 02:57pm	1.1 MB	19	Review

REDACTION ON THE FLY

Use the workbench to redact without integration if needed!

Menu BLACKMARKER bault@netdirector.biz

fe471f83-0a83-4a97-846f-41c7c425f338.pdf
Mortgage

LIBER 207 PAGE 10 1 of 19

STATE OF MICHIGAN - JACKSON COUNTY
Received 04/20/2016 11:00 AM 2737
Processed 04/20/2016 01:52:04 PM M
Amanda L. Riska, Clerk/Register of Deed

FNMA 401170

Approve Reject

MORTGAGE₂ Loan No. 20152

MIN : 1001507-02015
PARCEL TAX ID#:
PMI CASE#:

Page 1 / 19

Review Settings

Sensitivity 0% 100%

Auto advance

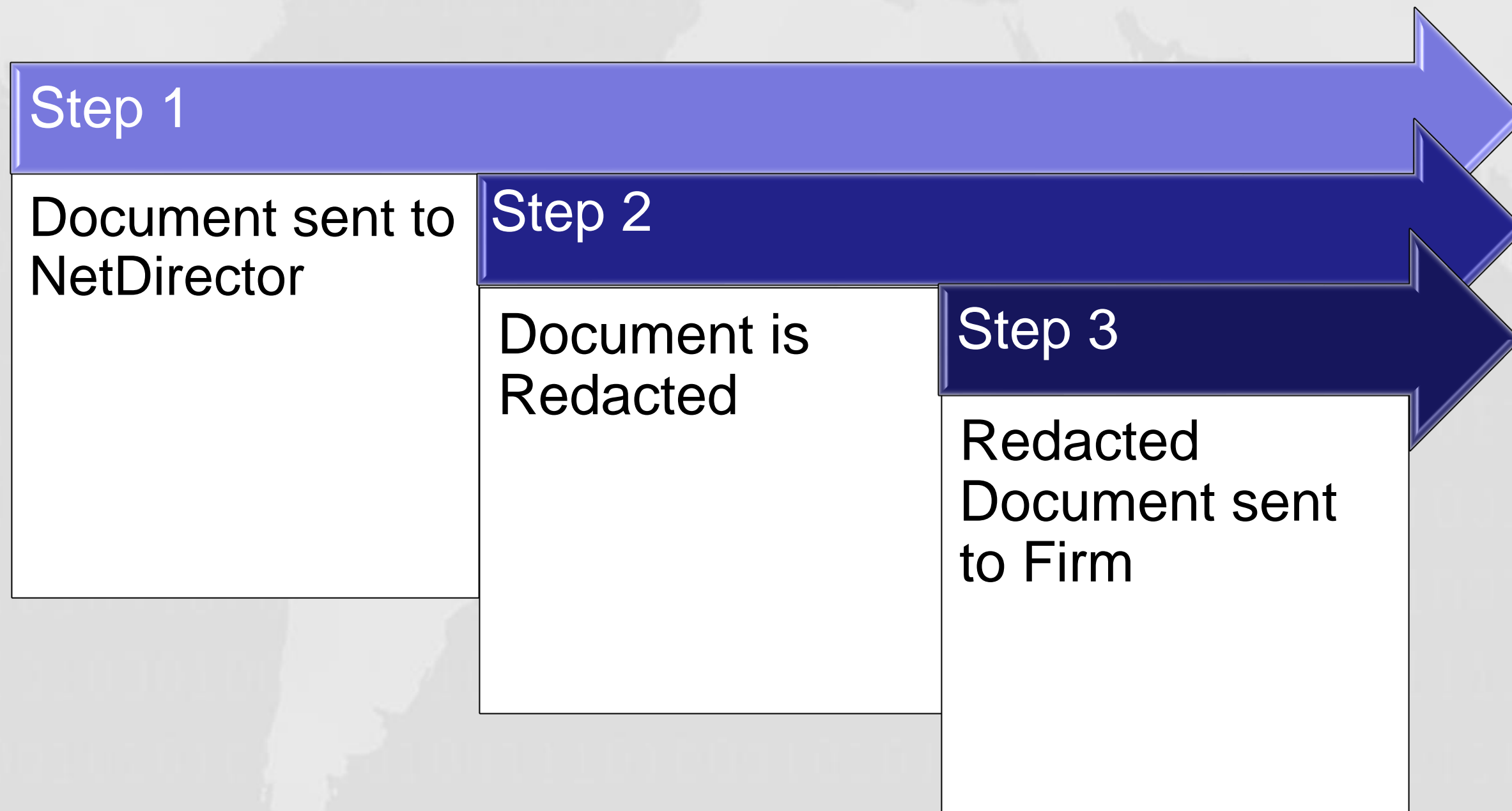
Redaction List

1 of 22	✓
2 of 22	✓
3 of 22	✓
4 of 22	✓
5 of 22	✓
6 of 22	✓
7 of 22	✓
8 of 22	✓



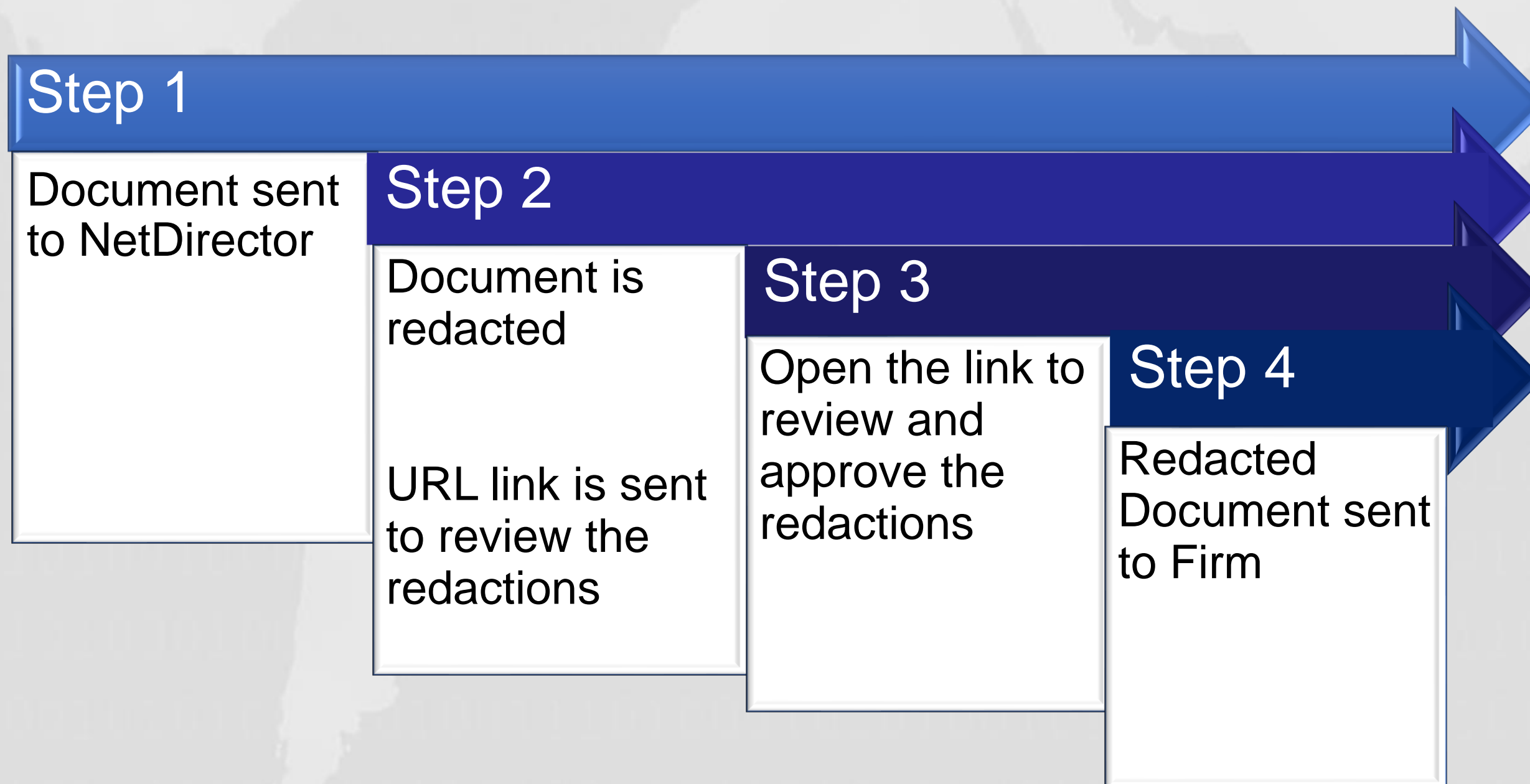
How Does the Redaction Service Work?

Redaction No Human Review



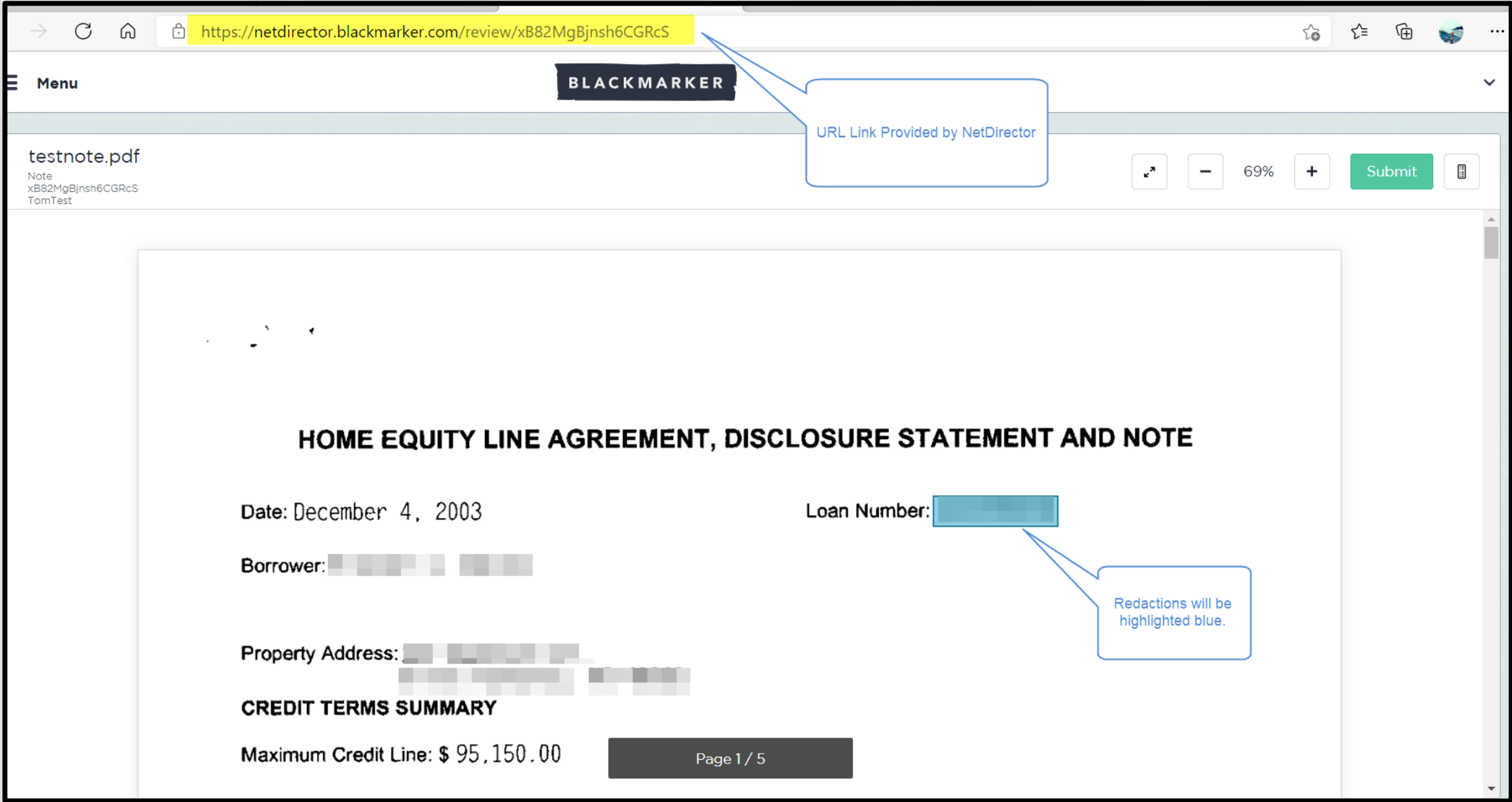
How Does the Redaction Service Work?

Redaction with Human Approval



Redaction with Human Approval

URL link is sent back to your case system – OR you can see your document in the Workbench Queue.



Redaction with Human Approval

Scroll through the document to review the redactions.

CLOSURE STATEMENT AND NOTE

Loan Number: [REDACTED]

3. **PROMISE TO PAY:** I promise to pay the amount of all Principal, finance charges, late charges, dishonored check charges, and other charges and costs (including all costs of Lender in securing, perfecting and enforcing its lien) that may be due under this Agreement or under the Security Agreement signed in connection with this Account, including all charges that may exceed the Maximum Credit Line as provided for in this Agreement. All past due amounts shall be due and payable immediately upon demand by Lender.

4. **STATEMENTS:** At the end of each monthly billing cycle in which there is a debit or credit balance of more than one dollar (\$1.00) or in which a finance charge has been imposed, Lender will send me a statement (the "Statement") showing the activity in my Account during the cycle and the minimum amount (the "Minimum Monthly Payment") I must pay by the due date stated thereon.

[REDACTED]
2002/05 herote1.pcl

Page 1 of 5

[REDACTED]
1671999678140P

[REDACTED]

5. **PREPAYMENT:** I may prepay my Account balance in whole or in part at any time, however, I must pay at least the Minimum Monthly Payment as stated in Section 7 below.

Page 1 / 5

Redaction with Human Approval

Once complete, select **Submit** and the document will be sent to you via a NetDirector Document transaction.

The screenshot shows a document viewer interface for a PDF file named "testnote.pdf". The interface includes a "Menu" button, a "BLACKMARKER" header, and a "Submit" button. The document content features several signatures and redactions:

- Joanna Wight, Vice President**
Acting Agent for GMAC Bank
- K. Doherty**
Limited Signing Officer
- Michael S. Dobies**
12/04/2003
Borrower
- WITHOUT RECOURSE**
Pay to the Order of GMAC Bank
- QUICKEN LOANS INC.**
Borrower
- By**
SCOTT JOHNSON
CAPTURE MANAGER

At the bottom left, the text "2002/05 henate5.pcl" is visible. At the bottom center, it says "Page 5 of 5".



Redaction with Human Approval

18. **CREDIT REVIEW:** Now, and in the future, I authorize Lender at any time to make or order whatever credit investigation or reports Lender feels are necessary and proper to evaluate and re-evaluate my credit or financial standing and/or employment. I authorize Lender to share with credit bureaus, its credit experience with me.

19. **SECURITY:** I have given or will give Lender, a security interest or mortgage ("Security Agreement") on the real or personal property that is my principal or secondary residence which is located at:
227 Buckhorn Dr., Orion Township, MI 48362
("the Security"). I warrant that this Security is the principal or secondary residence of, and owned by, either the Borrower and/or Co-Borrower. [redacted] at I owe under this Agreement and under the Security Agreement [redacted] give Lender, a lien or security interest in any of my property for some other obligation or in some other security agreement, then that property will also secure this Agreement, provided however, that if such property is my principal or secondary residence and is not the Security listed in this Section 19, then such property shall not secure this Agreement regardless of any other agreement between Lender and me.

2002/05 henote3.pcl Page 3 of 5

Page 3 / 5

To add a redaction, highlight over the information and right click. The redaction portion will turn yellow.

Right click again and the Approve/Reject pop-up will open. Select Approve.

You also have the option to remove the redaction.

Right click on the blue box, then select Reject.

CLOSURE STATEMENT AND NOTE

Loan Number: [redacted]

Approve Reject



RETURN ON VALUE

- **Reduced Admin Costs**
- **Reduced Data Mishaps**
- **Faster Turnaround Times**
- **Improved Client Satisfaction & Productivity**
- **Move resources into more profitable directions**
- **Gain Competitive Advantage**

Getting Started...



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COMMENTS/QUESTIONS



NetDirector
Integrate Once™



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THANK YOU!

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