

Mobile Apps and Cloud Services Empower Mortgage Brokers to Close Deals Anytime, Anywhere

Cloud Services Such as eFax(R) and eVoice(R) Let Mortgage Professionals Cut the Cord to the Office, Without Losing the Ability to Fax or Manage Calls

LOS ANGELES, CA -- (Marketwire) -- 01/22/13 -- j2 Global (NASDAQ: JCOM) - As more Americans enter the housing market, buyers, sellers, realtors, and lenders are increasingly turning to mobile apps and the cloud to get deals done. From faxing a loan document using a mobile app to managing calls and voicemails professionally using a [virtual phone number](#), mortgage brokers are now, more than ever before, able to cut the cord to the office and still make the sale.

This trend is reflected in a November 2012 Forrester Research report entitled "Multichannel Home Lending Status Boosts Results." From the report: "The mobile channel has given a whole new meaning to anytime, anywhere. eBusiness professionals [such as agents and brokers] are excited about the prospect of reaching and engaging customers in the loan process on their phones, and they hope this will reduce the amount of time it takes to complete tasks required of the customer for credit approval such as providing credit stipulation information."

The report indicates that 18% of US online adult smartphone owners indicate that they are likely to apply for a financial product -- such as a home loan -- through a mobile device. Mobile connectivity is especially important for brokers working with younger buyers, such as the digitally-connected Gen Yers now coming into the housing market. According to the report, 41% of the Gen Yers that Forrester surveyed who applied for a home equity loan in 2012 reported applying for the loan in a digital channel, compared with 35% who reported applying in the branch channel.

Cloud services like the [eFax®](#) online fax service and [eVoice®](#) virtual phone service are becoming more prominent with brokers, as the need for connectivity and mobility intersect. j2 Global®, owner of the eFax® and eVoice® brands, recently issued its [technology predictions for 2013](#), with mobile being one of the primary influencing trends.

Today, mortgage brokers who use an online fax service such as eFax can be away from the office and still receive, sign, and send faxes from any device -- smart phones, tablets, and notebooks.

And, with a virtual phone service like eVoice, brokers can have calls to their business number professionally answered by an auto attendant and seamlessly routed to a mobile or home office phone. If the caller leaves a voicemail, that message is transcribed and sent to the broker as an email or text message.

Here are four ways a cloud service such as eFax and eVoice can help mortgage professionals stay mobile, and successful:

- *Close deals faster:*
Loan documents can be signed and faxed on the spot using apps like the eFax app for iOS and Android. With a virtual phone service like eVoice, missed calls and delayed or lost deals due to "phone tag" can be a thing of the past.
- *Access anywhere, anytime:*
Today, virtually every business professional is mobile, and relies on mobile connectivity to get the job done. Both online fax and virtual phone services enable a mobile professional to manage essential tasks such as sending or receiving a fax, no matter where they are.
- *Customer-centric service:*
Being able to respond and react quickly to a client's email, call or loan application is a hallmark of success for a mortgage broker. In a competitive market driven by commodity pricing and cutthroat tactics, a reputation for good customer service can help a broker stand out from the pack. Services like eFax and eVoice facilitate rapid response environment that a broker needs to build a positive reputation.
- *"Work smarter, not harder"*
Services like eFax and eVoice help cut down the natural barriers that exist in the time and paperwork-intensive process of buying or selling a home. eFax not only helps eliminate the need for paper, but helps eliminate the need for a fax machine and phone line. With eFax a broker could receive, sign, and re-send a fax document, all from an app-enabled smartphone or tablet. With eVoice, listening to long, detailed messages become a thing of the past. Voicemails are

transcribed and sent in an email or text message, allowing a broker to respond to a voicemail by replying to the transcribed email.

About eVoice

eVoice is a brand service and trademark of j2 Global (NASDAQ: JCOM) The eVoice small business phone system empowers businesses to stay connected to customers anytime and anywhere, without the costs and necessity of an administrative staff or expensive hardware based phone system. eVoice, one of the industry's leading virtual phone services, offers a wide selection of local or toll-free numbers and is the only phone service of its type to offer personalized U.S.-based VIP setup and support for new accounts. eVoice is online at www.evoice.com.

About eFax

eFax is a brand and registered trademark of j2 Global, Inc. (NASDAQ: JCOM) and is online at www.efax.com.

About j2 Global™

j2 Global (NASDAQ: JCOM) provides cloud services for business, offering Internet fax, virtual phone, hosted email, email marketing, online backup, unified communications, and CRM solutions. Founded in 1995, the company's messaging network spans more than 49 countries on six continents. j2 Global® markets its services principally under the brand names eFax®, eVoice®, FuseMail®, Campaigner®, KeepItSafe®, and Onebox®. As of December 31, 2011, j2 Global had achieved 16 consecutive fiscal years of revenue growth. For more information about j2 Global, please visit www.j2global.com.

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Press contact:

Bill Threlkeld

Senior Manager, Public Relations

Email: pr@j2global.com

Website: <http://www.efax.com>

Twitter: @eFax

Facebook: <https://www.facebook.com/eFaxmarketing>

Blog: <http://blog.efax.com/>

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