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**FOR IMMEDIATE RELEASE**

## **New PDF eSignature Guidelines for Mortgages**

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### **MISMO Guidelines to Help Standardize Implementation of PDF in the Mortgage Process**

**TAMPA, Fla. — Mar. 26, 2007** — Adobe Systems Inc. (Nasdaq: ADBE) and MISMO® Inc. today announced the release of guidelines for the standardization of electronically signed PDF documents in the mortgage process. The guidelines are intended to help standardize the implementation of PDF and electronically signed PDF documents across the mortgage banking industry, moving the industry to a new level of interoperability with PDF for end-to-end electronic mortgage workflows.

The guidelines aim to provide mortgage professionals with the ability to replace conventional pen-and-paper signatures with electronically signed PDF documents. Mortgage professionals will be able to implement solutions to process transactions more quickly and efficiently, significantly reducing costs and errors associated with manual data entry. The new guidelines provide mortgage professionals with information on standardizing electronic PDF documents for long-term archiving and for consistent electronic signing; two key components of the electronic mortgage framework.

“Now, mortgage professionals can electronically integrate two of the most crucial steps of the mortgage process – signature gathering and verification – into the electronic mortgage workflow using PDF,” said Eugene Lee, vice president of vertical and solutions marketing at Adobe. “With today’s announcement, we are one step closer to streamlining the entire electronic mortgage workflow, from application to fulfillment, with PDF.”

Since 2001, MISMO has been involved in developing open, voluntary, consensus-based standards and industry guidance for the implementation of electronic mortgages. More recently, the eMortgage Workgroup and MISMO have been exploring the business, technical and licensing ramifications of developing implementation guidance for eDocuments based on the PDF specifications that Adobe maintains and publishes.

“PDF is already widely used in the mortgage industry,” said Gabe Minton, executive vice president of MISMO. “These guidelines provide a standardized approach which will help make e-signed PDF documents consistent and interoperable, as well as reproducible over the many years that mortgage documents must exist.”

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### About MISMO

MISMO, a not-for-profit subsidiary of the Mortgage Bankers Association (MBA), develops data transfer protocols that span the \$12 trillion residential and commercial real estate finance industry. MISMO coordinates the development and maintenance of Internet-based Extensible Markup Language (XML) real estate finance specifications and electronic mortgage guidelines through a voluntary, open and vendor-neutral process, and its workgroups include more than 1,000 individual participants from over 160 subscribing organizations representing all sectors of the residential and commercial industry: lenders, originators, servicers, investors, government-sponsored enterprises, technology vendors, multiservice providers, credit reporting agencies, insurance firms, tax services and law firms. For more information on MISMO, visit [www.mismo.org](http://www.mismo.org).

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