



Case study

nbkc bank closes 97% of mortgages digitally with DocMagic®

With eClosings as the standard, nbkc handles 1,300 more loans annually with the same team.

By the numbers

97%

of mortgages close digitally

1,300

more loans/year, same team

2,000+

hours returned to borrowers/year

4.92/5

borrower satisfaction score

"By making eClosings the default, we were able to handle 1,300 more loans a year with the same team."

— Jaylene O'Brien, SVP of Mortgage Operations

"We used to spend hours fixing closing packages. Now those loans are out the door in a day."

— Linda Golden, Closing Manager

Challenge

Closing was becoming a bottleneck.

nbkc had built its mortgage experience to feel intuitive, efficient, and accessible from anywhere. But while much of the loan journey reflected that vision, closing remained the exception.

nbkc's closing and post-closing teams were spending significant time reviewing and correcting documents, including addressing missing signatures, fixing improper dates, and resolving incomplete notary fields. This manual rework extended delivery timelines and delayed the bank's ability to recycle capital into new loans.

The need for a more flexible approach became especially clear during the COVID-19 pandemic, as nbkc worked to support borrowers who could not easily access in-person notarization. Notably, the bank had built a large VA lending business, including clients deployed overseas who had no access to traditional notary services and needed a way to close remotely without sacrificing speed or compliance.

**Closing wasn't just a friction point.
It was becoming a bottleneck.**

Solution

nbkc turned to DocMagic to implement Total eClose™ in 45 days.

To accelerate its push toward digital closings, nbkc turned to DocMagic, its trusted partner. The bank already relied on DocMagic to generate disclosure packages, including custom documents tailored to specific loan programs, as well as to support electronic execution of initial disclosures.

With that foundation in place, the next step was to extend digital execution into mortgage closings, starting with hybrid eClosings and ultimately moving to 100% paperless eClosings, where final closing disclosures are electronically signed, digitally notarized, and delivered as eNotes.

nbkc implemented DocMagic's Total eClose platform in just 45 days, beginning with conventional loans where eNote acceptance was already well established by Fannie Mae and Freddie Mac. The bank later expanded its approach to government loans, working with private investors to complete testing and gain approval for FHA and VA eNote purchases in mid-2025.

Critically, nbkc made eClosings the default rather than an option, ensuring a uniform experience for every borrower rather than a patchwork of digital and paper closings.

"We want a very streamlined and consistent borrower experience."

— Jaylene O'Brien, SVP of Mortgage Operations

Results

By making eClosings the rule, not the exception, nbkc has achieved measurable results across operations, loan delivery, and the borrower experience.

97%

of mortgage closings
are now digital

1,300

more loan closings with
the same team

1 day

delivery of eNotes to
the secondary market

2,000+

hours returned to
borrowers each year

4.92/5

borrower satisfaction
(22,700+ reviews)

- **97% of mortgage closings are now digital**

Just 3.5% of nbkc's loans now close as traditional wet-ink transactions, down from 5.6% last year. The bank maintains high adoption of hybrid closings while continuing to expand its use of 100% paperless eClosings.

- **One-day delivery of eNotes to the secondary market**

Because nbkc's post-closing team no longer spends hours correcting missing signatures, improper dates, and incomplete notary fields, one-day delivery of eligible loans to investors has become the norm. Since the bank funds loans from its own deposits rather than warehouse lines, fast delivery translated directly into capital freed up for new originations.

- **1,300 more loan closings with the same team**

Digital closings save the bank's closing team about 20 minutes per file, enabling them to handle 1,300 additional loans annually without adding headcount.

- **More than 2,000 hours returned to borrowers each year**

By reducing time at the closing table by 30 to 45 minutes per transaction through a fully digital signing experience, nbkc saves borrowers more than 2,000 hours each year.

Five-star borrower satisfaction — with more than 22,700 home loan reviews averaging 4.92 out of 5, nbkc's digital closing experience reinforces its reputation for delivering a high-quality borrower experience.

What's next

Building on momentum.

As nbkc transitions to a new loan origination system later this year, DocMagic will play a central role in maintaining continuity by carrying forward the automated compliance audits, custom document libraries, and automated disclosure tracking that underpin its operations today.

nbkc also plans to bring its HELOC business onto DocMagic's platform, expanding the same digital closing capabilities into additional lending products.

About nbkc bank

nbkc is a Kansas City-based digital bank known for its consumer-direct model and fintech-forward approach. Mortgage lending is at the core of its business, with centralized operations serving borrowers across the country with a strong emphasis on digital processes that improve efficiency and enhance the customer experience.

About DocMagic

DocMagic® is a digital mortgage platform serving lenders, settlement service providers, and investors across the entire loan lifecycle. Built on nearly 40 years of innovation, DocMagic combines document generation, automated compliance, eSignature, eClosing, eNotarization, eNote, and eVault technology in one unified platform. AI-powered capabilities, including the company's Intelligent Agentic Network, extend that foundation to help mortgage professionals work faster and with greater accuracy.