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■ **FOCUS**  
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AUTOMATED LOAN ORIGINATION

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■ **INDUSTRY**  
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RESIDENTIAL MORTGAGE BROKERAGE

**PUSHMX SOFTWARE CUSTOMER SUCCESS STORY**

# PushMX Enables California Mortgage Office to Achieve High Growth and Build a Stronger Referral Business



"A client who comes to us for a loan judges us on how many mistakes we make and whether we live up to our promises. PushMX Software has enabled us to prevent things from dropping through the cracks, which helps us gain customer confidence and generate long-term relationships and more referrals."

-- Cindi Gardner, Branch Manager

**Organization:**

**CGI Mortgage, a branch of the full service mortgage brokerage firm Pacific Mortgage Consultants, Inc.**

**Location:**

**Los Gatos, California**

**Specialization:**

**Mortgage Brokerage**

**Applications:**

**Loan origination and processing, residential mortgages, refinancing, lines of credit, debt consolidation**

**Solution Set:**

**Calyx® Point Software integrated with PushMX™**

**PushMX Products Used:**

**Core Module installed, CRM Module planned**

### BUSINESS CHALLENGE

A 20-year veteran of the residential mortgage industry Cindi Gardner manages CGI Mortgage in Los Gatos, California. Her overall mission is to rapidly grow her business while building long term customer relationships and repeat business. She believes these objectives can be best met by giving each loan the maximum attention to detail and always delivering superior service.

"We cannot afford to let things fall through the cracks, which is a real problem in our paper-intensive environment where multiple projects are being managed by relatively few loan originators and processors," Gardner explained. "Only efficient, error-free loan processing will ensure lasting customer relationships and more frequent referrals."

"One of Gardner's first initiatives was to equip her office with the best available loan origin tools. Foremost among these were Calyx® Point Software, the industry's dominant

loan origination platform, and PushMX Software, a powerful application that integrates with Point to consolidate information on every loan in the pipeline and provide task lists and alert systems to prevent missed deadlines or late deliverables.

### WHY CHOOSE PUSHMX?

"I had been using Calyx Point for a number of years and knew about its reputation for functionality and reliability," Gardner said. "I decided to evaluate PushMX after a colleague in another company recommended it. It took me about five minutes to decide that I had to have PushMX to complement Point. I could see the benefits right away. I didn't have to use it very long to realize its value."

"Point is probably the best loan origination software out there, and when you couple that with PushMX you get a real synergy that provides a more complete solution than Point can deliver alone," Gardner added.



***"The integration between Calyx Point and PushMX helps us do a better job on loan origination, and PushMX creates visibility during the loan processing stage so that we can react immediately and correct problems before they become an issue."***

***"Calyx Point and PushMX linked together enable us to close more loans and produce revenue faster. And they help us deliver better customer service, which in turn increases referrals."***

PushMX recently alerted Gardner to a situation that could have cost her a customer and affected her professional reputation. "I received an automatic message from PushMX showing a backend ratio calculated by Point from data entered into the system. I knew right away that it was way out of whack," Gardner explained. "If we hadn't seen this problem and fixed it, we might have lost the loan, which would have made us look bad to our customer."

Gardner cites robust project management capabilities as another reason why she so eagerly became a PushMX user. "It's difficult to keep track of even ten loans at a time because of the overwhelming number of details. Until PushMX, good project management tools were nonexistent in our industry even though other industries had been using them for years."

#### **NO MORE WHITEBOARDS**

Now that PushMX is in place, CGI Mortgage no longer needs a whiteboard, a tool used by many mortgage companies to keep track of the loan pipeline. "When you get really busy, you don't have time to update your whiteboard," said Gardner. "In contrast, PushMX is like a virtual whiteboard that automatically updates itself and creates notes and memos as you are entering data and doing your job."

Gardner has found that PushMX reduces the amount of time it takes to initiate and manage the entire loan process. This time savings enables CGI to take on more loans with the same number of resources, a benefit that Gardner hopes will allow her to triple her staff and her volume of business within the year.

She is also looking forward to implementing PushMX's Web-based CRM module. "Once we implement a secure private network, agents outside the office will be able to dial in or use the Internet to manage projects via PushMX," Gardner observed. "Our customers will also be able to see the status of their loans from the Web, which will save us a lot of time in phone calls."

#### **PACE-SETTING TECHNOLOGY**

"Because of my location and many friends working here in Silicon Valley, I am exposed to a lot of excellent high-tech products," Gardner added. "Not all of the software tools in the mortgage field are that sophisticated. PushMX is one that goes far beyond the norm. It doesn't feel like first generation software. It was rolled out in its very first version in a sophisticated and user-friendly form. The subsequent updates we've been receiving are even better. This is clearly a mature software product that delivers some very unique advantages to the mortgage industry."



#### **OTHER BENEFITS TO THE ORGANIZATION**

- Each loan is managed as a separate project with process flow that puts all Calyx Point and PushMX loan status information on one easy-to-view screen
- White boards, in-baskets, out-baskets, office clutter and other manual steps are replaced by automated workflow activities and loan processing checklists
- Loan pipeline is expedited so that more loans can be closed in less time with less manual effort to generate more commissions and greater bottom-line profits
- Real-time management display of action steps facilitates ongoing oversight and immediate management intervention whenever it's needed
- Current loan information can be stored and monitored against an ongoing rate watch so that past clients can be contacted for refinancing when appropriate
- Loan officers and agents can access the PushMX system remotely over a secure private network from their home offices or other locations

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