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■ **FOCUS**
.....
AUTOMATED LOAN ORIGINATION

.....
■ **INDUSTRY**
.....
RESIDENTIAL MORTGAGE BROKERAGE

PUSHMX SOFTWARE CUSTOMER SUCCESS STORY

PushMX Helps Aclarian Mortgage Drive Aggressive Business Growth and Win New “Customer for Life” Referrals



“As a CPA, I know how important accountability is to a business that is literally run by deadlines. As the former CFO of a company that develops software to automate business processes, I know how critical it is to streamline operations in order to improve the bottom line. Given my experience, it was an easy decision to implement PushMX. I knew it would add accountability to our processes and also help us increase the number of loans we can close each month.”

-- Bob DeCecco, CEO, Aclarian Mortgage

Organization:
Aclarian Mortgage

Location:
Sarasota, Florida

Specialization:
Residential Mortgages

Applications:
Loan Origination and Processing

Solution Set:
Calyx® Point Software integrated with PushMX™

PushMX Products Used:
Core Module
Web Communications

BUSINESS CHALLENGE

Aclarian Mortgage stands out from most of the country's residential mortgage brokerages in several ways. Not only is it located in one of the hottest real estate markets in the country, it is also headed by a CEO with a very unique background.

With experience in accounting, finance, mortgage banking and software development, Aclarian CEO Bob DeCecco knows how important automation is in helping to grow a company in a very demanding and competitive market.

“As a CPA, I know how important accountability is to a business that is literally run by deadlines,” said DeCecco. “As the former CFO of a company that develops software to automate business processes, I know how important it is to streamline operations in order to improve the bottom line. In our industry, even a small increase in efficiency can mean a dramatic increase to the bottom line.”

WHY CHOOSE PUSHMX?

As a strong proponent of technology, DeCecco has always outfitted his staff of 25 loan officers, loan processors and loan closing staff with the best tools that the industry offers. Towards this end, Aclarian Mortgage adopted Calyx® Point® in 2003 to automate the loan origination process.

“Point is a terrific package for getting our loans started, but in order to scale, you need to do everything bigger, better and faster,” DeCecco observed. “That's where PushMX comes in.”

PushMX is a suite of software applications designed to solve the typical problems that mortgage brokers face every day. The core PushMX module enables brokerage personnel to track and manage the loan pipeline from one place and provides an instant summary of the status of all loans, including deadlines of critical tasks and the details that relate to the tasks.



"The PushMX technology is easy to implement and use. We installed it out of the box and had no problems whatsoever. For a new technology for the mortgage market, I was overwhelmed by how seamlessly it integrated with Calyx Point."

"There is already a huge number of brokers in the state of Florida because of the baby boomer generation retiring and buying homes here. The top 10% are doing 80% of the business, and to keep up, they should be using tools like PushMX."

"One of PushMX's biggest values is its accountability. It puts accountability in the right place and encourages everyone to do their job in a timely fashion and document what's going on at every minute."

PushMX also collects client data, conversation logs among loan teams, and critical data about every party that contributes to the loan's completion, including a financial breakdown of fees and profit.

After hearing about its capabilities, DeCecco recently implemented both the core module of PushMX and its Web-based customer communications module. Despite initial hesitation about adopting what he calls a "relatively young technology," the implementation went extremely smoothly.

"There's a lot of software for our industry that doesn't integrate with the loan origination systems," said DeCecco. "And even then, they are complex to use. In comparison, PushMX integrates with Calyx Point seamlessly and is extremely easy to use. I was beyond pleasantly surprised, from beginning to end."

A FABULOUS TOOL

DeCecco is very impressed with the PushMX technology itself, the people behind it, and the benefits he has received. Not only is it ensuring more accountability from his staff, it is allowing him to better monitor where breakdowns in the workflow and communications occur.

"I can see the open and completed milestones. If I have 48-hour request, and I want it to go from processing to underwriting asap, I can see this and intervene if necessary," DeCecco explained.

PushMX has also increased efficiency for Aclarian. Once everyone was using PushMX consistently on a daily basis, DeCecco's staff quickly increased the number of loans they handled each month. "It doesn't take long to increase efficiency to the point that you're pulling in an extra loan each week. That's a pretty quick return on investment," DeCecco observed.

DEVELOPING CUSTOMERS FOR LIFE

Visit the Aclarian Mortgage Web site and it's clear that making the customer's experience as painless as possible is of paramount importance to DeCecco and his staff. In fact, the Aclarian home page states that a "strong and genuine belief in the 'customer for life' principle of doing business is what fuels this company."

It was with this mission statement in mind that DeCecco also adopted PushMX's Web-based communications module. This module provides realtors, loan officers and customers the ability to get instant status updates on every piece of business they're involved with. It assigns them a personal status page, protected by a unique username and password.

"We have a wholesale lender who uses the Web communications module every day," said DeCecco. "Instead of calling me and requesting a report, she can log in and access the information herself and drill down until her questions are answered. She can also see if there are deals that are supposed to close at the end of the month and which of my loan officers might need special help."



OTHER BENEFITS TO THE ORGANIZATION

- Deadlines and critical tasks necessary to close each loan are automatically tracked and managed from within PushMX
- Workflow and pipeline information is visible to managers, loan officers and processors on one easy-to-view screen
- More loans can be closed in less time with less labor and fewer people
- PushMX requires a modest investment of capital and time at the front end which typically produces a 300% return on investment in 90 days or less via increased business and commissions earned on more loans

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