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■ **FOCUS**

AUTOMATED LOAN ORIGINATION

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■ **INDUSTRY**

RESIDENTIAL MORTGAGE BROKERAGE

## PUSHMX SOFTWARE CUSTOMER SUCCESS STORY

# Allied Home Mortgage Branch Processing Manager Enthusiastically Recommends PushMX Software



"PushMX workflow and pipeline management multiplies the power of Calyx Point for every one of our processors and loan officers. This is such a great management tool that I recommend it to every Allied manager I speak with."

-- Adam Moore, Allied Branch Processing Manager, Mansfield, Ohio

**Organization:**  
Allied Home Mortgage,  
Mansfield, Ohio branch

**Locations:**  
Mansfield, Ohio  
and Akron, Ohio

**Industry:**  
Affiliated Branch  
Mortgage Company

**Applications:**  
Loan Origination and  
Processing

**Solution Set:**  
Calyx® Point Software  
integrated with PushMX™  
and Microsoft® Remote  
Desktop Web Connection

**PushMX Products Used:**  
Core Module

### BUSINESS CHALLENGE

Allied Home Mortgage Capital Corporation (AHMCC) is the largest privately held mortgage broker in the United States. Allied uses an "affiliated branch" business model to support nearly 700 offices in 48 states. The AHMCC corporate headquarters in Houston provides this support from a central location, to assist each individual affiliated branch to do what they do best: originate mortgages.

"We cooperate with other Allied branches and we want them to succeed," said Adam Moore, Processing Manager of Allied's Mansfield, Ohio branch. "If one branch finds something that works, they won't hesitate to recommend that to other Allied managers."

Allied's branch in Mansfield specializes in single-family, non-conforming mortgages, involving borrowers whose loan size, credit details or other circumstances fall outside conventional mortgage agency guidelines.

"Non-conforming loans are more complicated and more difficult to get approved," explained Moore.

"There are more documents to file and more tasks that have to be done – which means there's more that can fall through the cracks and also possibly more surprises. If you don't communicate well as a team, you can easily lose a loan."

The Mansfield branch started using Calyx Point loan origination software since its opening more than two years ago. Previously, when a committed loan was entered into the processing system with Calyx Point, Moore's office relied on daily meetings and detailed Excel spreadsheets to facilitate the communication process.

"Before we had PushMX, our processors would manually print out their spreadsheets every day for the branch manager to review. And each day, they sat down with the loan officers to discuss the status of each loan," explained Moore. "This was consuming a lot of time that could have been spent more productively. And it still didn't eliminate all the glitches."

### WHY PushMX?

The Mansfield branch was expanding rapidly and planning a new satellite office in Akron, an hour away. Moore knew that his future success...



***"PushMX easily paid for itself in the first week. Now we're closing loans two to three days sooner. Since we have more capacity, we're able to take on more loans. The end result is that we've increased our volume by two or three loans a month, which has paid us much more than what PushMX cost us."***

***"With PushMX and our remote office network connections, a loan officer can work after hours in the office or remotely at home. The next morning, the processor can get started immediately because all the necessary information is right there. If the loan officer travels away from the office, he can take a connected laptop and keep everything in the pipeline moving forward."***

***"PushMX workflow and pipeline management multiplies the power of Calyx Point for every one of our processors and loan officers. This is such a great management tool that I recommend it to every Allied manager I speak with."***

Moore knew that his future success depended on finding an automated solution that would streamline workflow and provide more effective communications. He began asking other branches for recommendations.

The solution came from Allied's Ohio state manager in Columbus. "PushMX came highly recommended as a communications and pipeline management tool," Moore said. "Once we heard about it, we jumped at the chance to try it out. It was so easy to install, it took just a weekend to get everything up and running."

**Pushing the Power of Point**

The Mansfield branch office realized benefits from PushMX right away. "In Calyx Point, you can look at only one loan at a time. With PushMX, everyone has visibility into the pipeline from their desktops. If you change something in Calyx, it shows up in PushMX."

"By organizing our workflow and giving visibility to everyone, we are saving 60 to 90 minutes each day per person. It's also improving our quality and accuracy because the color-coded workflow in PushMX makes it easier to catch mistakes and stay on track with every loan."

Shortly after implementing PushMX, Moore decided to install Microsoft Remote Desktop software to enable the new satellite office to use Calyx Point and PushMX tools remotely. As a side benefit, this platform would also enable the Mansfield staff to use Calyx and PushMX when they traveled.

**Immediate Return on Investment**

Though this type of convenience and efficiency usually comes with a high price tag, Moore was amazed at how cost effective it turned out to be.

Microsoft Remote Desktop was very inexpensive, and PushMX easily paid for itself in the first week, Moore noted.

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"But this is not just about money," Moore added. "This is about people's lives. No matter what a person's financial situation is, we want to offer the very best service we can deliver."

PushMX has improved profitability and has also helped the branch achieve the clear communications critical to tracking the myriad of details and unusual stipulations that a lender might make in the process of approving non-conforming and FHA loans.

PushMX is helping processors manage day-to-day tasks and assisting LO's to get better organized. It's giving the branch manager complete oversight of the entire pipeline. Instead of sifting through numerous spreadsheets or tracking down answers to questions, he now looks at the PushMX pipeline to instantly view critical tasks for the day and identify possible problems.



**OTHER BENEFITS TO THE ORGANIZATION**

- Workflow and pipeline management save each person 60 to 90 minutes a day
- Remote networking enables loan officers to work at home in the evening, and managers can securely access Calyx Point and PushMX when traveling
- On average, the Mansfield branch now closes two to three more loans each month than previously
- PushMX enabled the branch to open a remote office and still maintain clear communications over a 50 mile distance
- Time and money saved plus additional revenues earned were greater than the total cost of the software such that it paid for itself within the first week

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