



ALL WESTERN MORTGAGE SURPASSES THE COMPETITION, REALIZING FASTER TIME TO MARKET WITH PROGRESS[®] PACIFIC™

With technology innovation, economic recovery and increasing home sales, the mortgage lending industry has become an incredibly competitive playing field. Customers have more options than ever as well as higher expectations when it comes to how they want to do business. The most successful lenders are those that have embraced technology while taking care to deliver a superior customer experience.

All Western Mortgage falls into that leadership category. A residential mortgage lender headquartered in Las Vegas, NV, the company has over 20 offices in the United States, three operation centers in India, and serves the lending needs of Americans across 35 states. Managing close to \$60 million a month in volume, All Western Mortgage relies on the Progress Pacific platform to optimize its business. Specifically, the company uses the Progress[®] Rollbase[™] cloud platform, part of the Progress Pacific suite, for rapid application development [RAD].

All Western Mortgage runs its entire business on an ERP system and other line of business applications built on Progress Rollbase, including systems for CRM, human resources, payroll services, accounting, reporting, time clock tracking, sales leads, workflow management, task management, communication and more. "Rollbase is the backbone of our entire company," explains Tory Teunis, Vice President of Operations for All Western Mortgage. "There really isn't any aspect of our operations that aren't driven by Progress Rollbase."

Managing what the lender calls the loan life cycle, Progress Rollbase controls the various lending activities across the company from cradle to grave. For example, All Western Mortgage uses the system from the moment a prospect is identified all the way through the moment the purchase or refinancing process is complete. All 450 employees use Progress Rollbase, including the call center staff performing telemarketing, accounting, HR, sales, management, underwriting, funding, document drawing, government insuring and more.

To streamline its operations, All Western Mortgage has integrated Progress Rollbase with numerous third-party systems, such as credit information systems for pulling credit reports; an accounting system for managing payroll and issuing payments; a document creation system for managing initial disclosures and closing documents; a mortgage pricing engine that enables employees to calculate interest rates for individual consumers, and many more. The company is also in the process of integrating Progress Rollbase with an automated underwriting engine, appraisal systems, title escrow systems and PDF editing systems.



CHALLENGE

Eliminate manual processes and streamline operations to drive more business, increase revenue and gain a competitive edge

SOLUTION

The Progress Pacific Platform for rapid application development in the cloud

BENEFIT

Expects to grow its business from \$60 million to over \$200 million within the next couple of years; built two systems from scratch in 60 days with no coding experience; moved to a 100% paperless system, dramatically improving efficiency, productivity and customer service; now has 100% visibility across its operations, enabling the company to be far more flexible and competitive

All Western Mortgage initially chose Progress Rollbase three years ago in an effort to support business growth and drive greater revenue. While the lender did have an ERP system in place, there were countless other systems and processes that were either not automated or integrated, which negatively impacted operational efficiency and employee productivity. The company wanted to eliminate manual processes and streamline its operations to drive more business, increase revenue and gain an edge over the competition

After evaluating a number of systems from vendors like Salesforce.com, OutSystems and Velocify, All Western Mortgage chose Progress Rollbase for its ease of use and rapid time to value. “The difference between Progress Rollbase and alternative development platforms is the ability to quickly and easily get a new automated application up and running with all the functionality you want,” says Teunis. “Progress Rollbase provides guiderails to help you get going faster so you can be and running within 60-90 days. It also has the flexibility and openness to allow you to build systems the way you want to, and to work with other third-party systems. It doesn’t force you into any one direction.”

AUTOMATED WORKFLOW INCREASES EFFICIENCY AND CUSTOMER SERVICE

The first Progress Rollbase system Teunis and his team built was a new workflow management system, which they had up and running in just three months. The system manages and tracks all of the actions and paperwork involved with financing a loan: who performed what function, how long a file lived with an individual, what departments were involved, what paperwork has been completed, etc. Prior to the system, All Western Mortgage managed this workflow process manually, with paper files. Employees would have to physically complete the information and walk the file over to the next department involved in the process. In addition to the lack of efficiency inherent in this manual system, the company also ran the risk of losing track of files and delaying loan closings.

“With Progress Rollbase we were able to completely eliminate that process, establishing a 100% paperless system,” says Teunis. “We now have complete visibility and control over the process. I can tell you how long it takes to index a document, perform a first level review or do the initial underwrite; how many touches our files have on average; and even how many times people view files in our system. This ability to measure every step in the process has dramatically improved our productivity and the ability to serve our customers.”

EMPOWERING BUSINESS USERS DELIVERS RAPID TIME TO VALUE

With pre-built templates and intuitive point-and-click, drag-and-drop tools, Progress Rollbase requires minimal coding, which means most tech-savvy business users, IT professionals, and developers can learn how to design Rollbase applications in just a few hours.

“We are far more productive with Progress Rollbase because we can create applications and make changes or additions very quickly,” explains Teunis. “We no longer need to hire IT professionals that are experts in all of our fields to lead us through the development process. As business users we know better than anyone how our operations should run. With Progress Rollbase, we can do 90% of the work ourselves via a web browser because the product is so intuitive. And our systems are customized to fit our precise needs. We just need a developer to provide that last 10% of scripting; which in some cases we can even do ourselves. In fact, I developed 100% of our first two systems—both within 60 days—from scratch, and I can’t write any code at all.”

“The difference between Progress Rollbase and alternative development platforms is the ability to quickly and easily get a new automated application up and running with all the functionality you want. Progress Rollbase provides guiderails to help you get going faster so you can be and running within 60-90 days.”

Tory Teunis
VP of Operations
All Western Mortgage

“We are far more productive with Progress Rollbase because we can create applications and make changes or additions very quickly...As business users we know better than anyone how our operations should run. With Progress Rollbase, we can do 90% of the work ourselves via a web browser because the product is so intuitive...In fact, I developed 100% of our first two systems – both within 60 days – from scratch, and I can’t write any code at all.”

Tory Teunis
VP of Operations
All Western Mortgage

INCREASING ITS COMPETITIVE EDGE

Teunis says Progress Rollbase is giving All Western Mortgage a significant competitive advantage in the industry. “Our Progress Rollbase system runs laps around any other systems out there in our industry. In fact, we have had offers from larger companies to try to purchase our solution.”

By automating its operations, All Western Mortgage is now able to measure its workflow processes and process management down to the minute, analyze its cost per transaction on a very granular level, and consequently maximize employee productivity and staffing.

“With total visibility across our business we now know exactly how efficient we are across the organization. We can identify when and where we have spikes and need to increase our staffing levels. We know which areas should cross train in other departments, based on expected turnaround times and what the system tells us. And our system has automated worry detectors, which alert us to any potential issues so we can address them immediately.”

With intuitive dashboards, managers can visualize how the company is running in real time versus analyzing large, incomplete spreadsheets. “This real-time view across our business helps us analyze data faster and make decisions that save us money, reduce our risk and enable us to be far more agile than our competitors.”

SCALING ITS BUSINESS WITH PROGRESS ROLLBASE

With projections to grow its monthly business from \$60 million to over \$200 million within the next couple of years, Teunis says it is vital that the company’s technology infrastructure has the ability to support that change.

“We need a platform that is scalable with our company. We can’t change software every year or bring in 15 different software solutions under one roof to manage our operations. With Progress Rollbase, we could double our volume overnight and continue to hum along. Rather than limiting us, Progress Rollbase empowers our business to be in control; we have the flexibility and agility to dictate our own path forward.”

“Our Progress Rollbase systems run laps around any other systems out there in our industry.”

Tory Teunis
VP of Operations
All Western Mortgage

“We need a platform that is scalable with our company... With Progress Rollbase, we could double our volume overnight and continue to hum along. Rather than limiting us, Progress Rollbase empowers our business to be in control; we have the flexibility and agility to dictate our own path forward.”

Tory Teunis
VP of Operations
All Western Mortgage

ABOUT ALL WESTERN MORTGAGE

All Western Mortgage is a residential mortgage lender headquartered in Las Vegas, NV. With over 20 offices in the United States and three operation centers in India, the company serves the lending needs of Americans across 35 states. www.allwesternmortgage.com

PROGRESS SOFTWARE

Progress Software Corporation (NASDAQ: PRGS) is a global software company that simplifies the development, deployment and management of business applications on-premise or in the cloud, on any platform or device, to any data source, with enhanced performance, minimal IT complexity and low total cost of ownership.

WORLDWIDE HEADQUARTERS

Progress Software Corporation, 14 Oak Park, Bedford, MA 01730 USA Tel: +1 781 280-4000 Fax: +1 781 280-4095 On the Web at: www.progress.com

Find us on  [facebook.com/progresssw](https://www.facebook.com/progresssw)  twitter.com/progresssw  [youtube.com/progresssw](https://www.youtube.com/progresssw)

For regional international office locations and contact information, please go to www.progress.com/worldwide

Progress, Pacific and Rollbase are trademarks or registered trademarks of Progress Software Corporation or one of its affiliates or subsidiaries in the U.S. and other countries. Any other marks contained herein may be trademarks of their respective owners. Specifications subject to change without notice.

© 2014 Progress Software Corporation. All rights reserved.

Rev. 07/14 | 140711-0017