The challenge

American Pacific Mortgage (APM) was founded in 1996 with a single mission: Set the industry standard for delivering home loans in America. Now, 170 branches strong with more than $9B in annual loan volume, company leaders are still focused on making the mortgage experience more efficient and less stressful for the borrowers they serve.

Although APM management relied on operational data to manage workloads, capital markets, and measure loan quality, until recently, accessing that information in real time without slowing system performance was nearly impossible. Even then, they didn’t get everything they needed.

“We had a limited Encompass data set we could access through the Encompass reporting database, unless we used the SDK to build out a custom program. Additionally, we had no way to access historical data, without building our own history tables in our Enterprise data warehouse,” explained Michele Buschman, vice president of information systems for American Pacific Mortgage. “Replication in the Reporting Database sometimes took as much as three hours during high-volume times. If we needed to add new fields to the replication, pulling that historical data in could take more than a full weekend to run.”

The solution

When Buschman learned about Encompass Data Connect, she quickly volunteered APM to be part of the pilot program. It didn’t take long to see the potential impact.

“You should have seen the light in my database analyst’s (DBA) eyes when he told me how fast he could get a much larger query back,” she said. “Our 14 replications used to take a huge amount of resources from our production environment. Now, that performance problem is solved.”

Encompass Data Connect also makes it easy for APM leaders to access historical data on any field, without turning on the auditing function for that field in Encompass or building a history table the data warehouse. This capability gives us the opportunity to get a big-picture view of specific field changes to dissect the root cause of cost to cures or other issues, without placing more performance overhead on the system.

“Being able to get every single data point without custom development is huge,” Buschman said. “For example, we can pull condition data out, so we can prioritize workflows on loans that are in the process of getting ready to close, allowing operations to prioritize file reviews by underwriting something that used to require coding.”

Now, operational dashboards help drive underwriter assignments, as well as enabling a more efficient defect management process in post close. With this streamlined data access, Buschman is also planning to track conditions per file, as well as generate more detailed reports on touches per loan, using this information to improve efficiency.
The results
Although, at the time of this writing, American Pacific Mortgage hasn’t officially gone live with Encompass Data Connect™, their time spent in the pilot program has already confirmed the expected results.

Saves Time
“Encompass Data Connect has really lightened my DBAs’ workload. They don’t have to cleanse and transform new data fields into standardized formats, to insert into our Enterprise Data Warehouse, because the solution does all of that for us,” Buschman said.
- The replication of fields is expected to drop from seven hours to two hours per instance.
- The maintenance and upkeep of the replication process moves from an eight hour to seven-hour timeframe.
- The elimination of complex ETL ODS coding to insert data into the data warehouse is expected to save 19 hours a month.

Provides Insight Needed to Reduce Cost
“This year, we have a huge initiative around KPIs, with a goal of cutting operational costs by 15%,” Buschman said. “We can’t do that by just cutting expenses. We have to be more efficient, specifically in underwriting, preventing cost to cures, along with other opportunities like that.”

The insight gained through Encompass Data Connect will become essential to helping APM achieve its cost-reduction goal.

Improves Performance
The decreased time APM spends on replication is expected to bring, by conservative estimates, a 10% to 15% increase in performance to Encompass users.

“Whereas the replication time would be two to three minutes for one thousand rows of data in the past, we can now replicate 130,000 rows of data in less than 30 seconds,” Buschman explained. “And, the connection is a lot less likely to break.”

Reduces Maintenance Issues
When APM created custom reports using the Encompass SDK, every major release meant an SDK upgrade to manage, and a software reinstallation.

“There are really no other updates, maintenance windows or anything to work around, because it’s pretty much on 100% of the time,” Buschman said. “We can also get all of the data fields without any kind of impact to production speeds or limitation on the number of data fields we can pull in.”

Buschman, who is part of Ellie Mae’s CIO Advisory Council, was vocal about the need for a solution like Encompass Data Connect early on. According to her, what was developed has definitely lived up to her high expectations.

“Personally, I think Encompass Data Connect is one of the best products Ellie Mae has delivered in the Next Gen product suite.”