Ellie Mae’s Loan Officer Connect 
Gives LOs Secure, Mobile Access to Encompass

Profiles
VanDyk Mortgage Corporation
- Grand Rapids, MI
- $1.4B annual loan volume

Atlantic Home Loans
- Pine Brook, NJ
- $430M annual loan volume

Challenge
Give loan officers secure mobile access to Encompass to pull credit, complete an application, or get a rate—no matter where they are.

Benefits
- Increases loan officer productivity
- Gives companies a competitive advantage
- Improves customer service
- Uses same templates and business rules as Encompass
- Automatically optimizes screen to fit device
- Enables loan officers to conduct business from anywhere

The challenge
Loan officers build relationships and succeed by creating rapport with realtors, builders, and the communities they serve. However, much of the time they’re held captive behind a desk—because they need access to Encompass®.

“For years, I felt like I could never get out of the office,” said Michelle Wahlmark, Encompass administrator and senior mortgage banker for Atlantic Home Loans. “I couldn’t get out to see realtors—and that face-to-face is critically important. If I was out, and someone asked me about rates or wanted to start the application process, I had to get back to the office.”

Nathan Majchrzak, Branch Manager for VanDyk Mortgage Corporation, faced the same dilemma. “Although our customers and prospective customers are out in the world, to do our jobs we’re relegated to a predetermined location for access to our desktops and laptops,” Majchrzak said.

So, when these two long-time Encompass users learned about Encompass Loan Officer Connect™, they jumped at the opportunity to be among the first to try it out.

The solution
Encompass Loan Officer Connect enables LOs to securely initiate an application, pull credit, and get rates for prospective customers from their phone or tablet.

“I tell people that Encompass Loan Officer Connect is not an app, but a secure means of accessing Encompass on a mobile device,” Majchrzak said. “It’s great for loan originations, but if I get a call from a customer or realtor I can also pull up any loan in my pipeline or prospect list, and get the answer he or she needs.”

“The user interface is outstanding. It duplicates what you see when you use Encompass on a desktop, and automatically adjusts it to the type of mobile device you’re using,” Wahlmark explained. “Anything you do on mobile, you can pull up on your desktop back in the office.”

The integration is seamless, and the same business rules apply.

“When I pick a loan, Encompass Loan Officer Connect automatically pulls templates in from Encompass,” Majchrzak said. “If I’m in the field, I’m confident that our business rules are being applied in the way they’re set up in our system of record, so I don’t have to worry about anything but helping my customer.”

Just as important, Encompass Loan Officer Connect is secure.

“By law, client data has to be password protected. Ellie Mae takes that to the next level with Encompass Loan Officer Connect’s Ping I.D. two-tier authorization,” Majchrzak said. “If you’re trying to get into Loan Officer Connect, you get a Ping I.D. code on your mobile device and can verify your identity with a swipe. No other system offers this level of protection.”
Since they started using Encompass Loan Officer Connect, Wahlmark and Majchrzak have realized some outstanding results.

Greater Productivity

“[In the past,] if I was getting ready to meet with one realtor and got a question texted from another, I’d have to put that second question on my to-do list and run back to the office after my meeting to get it answered,” Wahlmark said. “Now, I can use Loan Officer Connect to get the answer, text it back before my meeting starts, and possibly save that deal.”

She also has the freedom to call on more realtors and take care of all of the other aspects of her life, without missing out on business.

“I don’t feel like I have to be tied to the office anymore—just in case someone calls,” Wahlmark said. “Now, I’m more productive and have a lot more flexibility.”

Improved Customer Service

With a hot housing market, homebuyers have a need for speed. Loan Officer Connect enables Wahlmark and Majchrzak to provide the highest service levels possible.

“If I’m in the grocery store and a realtor calls to ask me if a customer with a preapproved loan could qualify for $10,000 more, I can easily pull up that file, change the sales parameters, and check ratios right there,” Wahlmark said. “My customers never have to wait for an answer.”

Increased Business

Having Encompass Loan Officer Connect has not only helped Majchrzak build good will, it has actually increased his business.

“I can tell you with 100% certainty that since I started using it, I’ve gotten at least nine loans I would never have gotten without this technology,” Majchrzak said. “One time, I was on a routine realtor visit, talking about Encompass Loan Officer Connect. Another realtor in the office saw it, and asked me to come and talk to his customer about a loan—and I got that business. Just talking about the product creates a buzz.”

A True Competitive Advantage

In a fiercely competitive industry, Encompass Loan Officer Connect helps loan officers differentiate themselves and their companies.

“Timing is a big part of our business, as is trust. If you can be that person who can solve a problem, you’ll earn business and build trust immediately,” Majchrzak said. “Encompass Loan Officer Connect helps me be that go-to guy. If you want to differentiate yourself, this tool will give you a real competitive advantage.”