THE CHALLENGE

By anyone’s standards, Gold Star Mortgage Financial Group is an Encompass power user. This premier correspondent lender is known for innovation; continually adding functionality and customizations to increase efficiency, speed and to enhance the customer experience.

Gold Star leaders recognize that, the more they add, the more they impact system functionality. That’s why, every October, they schedule an Encompass Health Check—an event that has evolved from a performance tune-up into something much more.

"The Encompass Health Check is really a crash course through the system. We use it as a training opportunity for our admins; a reality check to validate what we’re doing, and a chance to learn what we can do better,” explained A.J. Franchi, COO of Gold Star Mortgage Financial Group. “Working with an Encompass expert and taking the time to talk about how we’ve set things up is a real eye opener. It gives us a chance to think about things we don’t think about when we’re in development mode.”

Gold Star’s third Health Check, completed in October 2017, came with an additional objective.

“We added a decent amount of customization; so, we focused the scope of our Health Check on API utilization, and how those plug-ins would transition to Encompass,” Franchi said. “We wanted to make sure we were ready for what was coming.”

THE SOLUTION

During the three-day engagement, the Ellie Mae consultant reviewed settings, workflows and spent time with the Gold Star Mortgage staff.

“One of the great things about all of the Encompass consultants we’ve had is that they understand the mortgage industry as well as the system,” Franchi said. “So they can share best practices, and talk about how other Encompass clients solved similar problems or handled configurations.”

As usual, the Health Check uncovered numerous ways that Gold Star could optimize the system.

“There were business rule errors that were causing cycle issues,” Franchi said. “We also learned that if we consolidated our 10 plug-ins into one, we could significantly reduce load times. Those little mistakes can make a big impact on our operation.”

THE RESULTS

The most recent Encompass Health Check, like the ones before it, delivered some significant results to Gold Star Mortgage:

Decreased Application Load Times

“We introduced 10 different plug-ins this year, releasing each one as soon as it was built, instead of waiting for all 10 to be completed,” Franchi said. “The Health Check showed us that, by consolidating these into one plug in, we could reduce application load times by about 30 to 45 seconds. Those seconds really add up.”
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A.J. FRANCHI
COO
GOLD STAR MORTGAGE
FINANCIAL GROUP

**Improved Encompass Optimization**

According to Franchi, although Gold Star’s annual Health Check always improves system performance, the benefits extend far beyond that.

The Health Check forces us to stop, look back and adjust Encompass to make sure what we’ve created to improve efficiency in one area doesn’t negatively impact another,” Franchi said.

**Enhanced System Administrator Training**

In addition to keeping Encompass at peak performance, the Health Check has the same effect on Gold Star’s system administrators.

“Our admins really like the Health Check. It validates what they’re doing, and stimulates them with new ideas,” Franchi said. “Health Check deepens their system knowledge with real-world work experience. It’s a master class.”

**Opportunity to Learn Best Practices**

“Our consultant works with a lot of Encompass users, so he knows what other companies are doing or how they solved a challenge we might be facing,” Franchi said. “That adds more perspective, all of which benefits our staff, our efficiency and our overall operation.”

In a fast-paced mortgage industry, it’s easy to stay in “go” mode. But, for Franchi, the three days every year that he and his staff sit down with the Encompass consultant are catalysts for continued progress.

“To me, it’s time and money well spent,” Franchi said. “We always get so much out of it.”