Union Home Mortgage Keeps Encompass Functioning at Peak Performance with Regular Health Checks

The challenge
Since its founding, Union Home Mortgage Corp. (UHM) has focused on a single goal: turning each of its customers into “Raving Fans” by consistently exceeding their expectations. Based on the company’s growth over the past four decades, it has succeeded. Today, UHM is licensed in 35 states and wrote $2.4B in loans in 2016. It has been named one of the fastest growing companies in Northeast Ohio, and has also won the Top Workplaces award from Mortgage Executive Magazine for the last several years, including a recent announcement that ranked them 6th amongst all mortgage companies.

The solution
As soon as the Ellie Mae consultant was assigned to UHM, Langhans and team held a planning meeting to discuss areas of focus, and to scope out the first week’s activities.

“We had a chance to bring in people from our business side for the first part of the week, so our consultant could gain a deeper understanding of how we used Encompass on a daily basis,” Langhans said. “The second part of the week, we brought our system administrators in, and made it more of a technology discussion.”

The team looked at benchmarks, compared system configurations from others in the industry to their own, and talked about specific pain points.

“The LOS is the most important piece of technology a mortgage company has. Yet, you rarely have time to look at the entire system holistically; to see what’s happening at the macro level,” explained Mark Langhans, CIO for Union Home Mortgage. “The Encompass Health Check brings in the expertise you need to do that deep dive. Although we have some of the best Encompass system admins in the industry, bringing in our Ellie Mae consultant adds another dimension and a different perspective to the review.”

The results
One of the reasons that Union Home Mortgage is a repeat Health Check customer is because that single, very focused week consistently delivers some impressive results.
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Improved System Performance

“One of the biggest things we got out of the Health Check was better system performance,” Langhans said. “It forced us to rethink pipeline views, and talk to our business teams about how they were using this feature. Some of our staff was using the tool to get information they didn’t need, which created a clocking issue. So, we developed a data set that made better sense, and eliminated the problem.”

The Health Check also recommended some changes to personas.

“The way we had personas set up was a little too bulky and complicated,” Langhans explained. “Our consultant not only showed us what the industry benchmarks were, but how trimming the number of personas we had in place would help performance. Those little changes made a big difference.”

An Actionable Plan

In the day-to-day world of mortgage companies, it’s all about production. The Health Check ensures adequate time is spent on keeping the main tool for production functioning at optimum levels.

“Not only did the Health Check give us time to step back and assess our Encompass set up, but motivated us to actually make the changes. As odd as it may sound, the fact that you pay for the service makes it real—it increases your responsibility to take action on what comes out of it,” Langhans said. “We’re a company that’s known for having an exceptional staff, efficient processes, and the ability to quickly turn around loans. To continue to provide this level of service, we have to keep Encompass highly functioning.”

According to Langhans, having a regular Health Check is like changing the oil in your car.

“How often you do it depends on your vehicle—or in the case of Encompass, the maturity of the system and the number of changes going on in your company. Some companies need a Health Check once a year, others might need it less frequently,” he said. “But, you have to keep going back and doing it at the right time, or it’s going to hurt you in the long run. You have to make the Health Check a priority. Your LOS is too important to your business to put on the backburner.”

A Strengthened Partner Relationship

But, according to Langhans, the ideal operational environment takes more than technology alone. It’s a people thing, too.

“I think it’s important to note that, because the LOS is such a focal point, it’s important to have a strong relationship with your provider, and do what you can as a customer to take that to the next level,” Langhans said. “We have an account manager who came and sat in on the Health Check, and we had a consultant who listened and could deliver hard news in a way that got the message across in a diplomatic way. When we invest in Health Check, and go to the user conferences, we help strengthen that relationship. And, for me, the power of the relationship we have with Ellie Mae makes all the difference.”