

# Microsoft BizTalk Server 2004 Customer Solution Case Study



## HomeBanc Mortgage Corporation uses Microsoft's BizTalk Server 2004 for Trading Partner Integration (TPI) solution.

### Overview

**Country or Region:** United States

**Industry:** Financial Services

### Customer Profile

Started in 1929, HomeBanc Mortgage Corporation has loaned money to SE Homeowners for almost 100 years. By 2003, HomeBanc had reached almost \$6 billion in mortgage loan production through its strategic growth initiatives, expanding throughout the Southeast.

### Business Situation

HomeBanc needed to integrate their web-based loan system to have loans be underwritten. Their existing system utilized costly leased lines and custom code to integrate with external vendors.

### Solution

HomeBanc implemented Microsoft® BizTalk® Server 2004 to integrate their new web-based loan application with automated loan underwriting vendors to include Fannie Mae and Freddie Mac.

### Benefits

- Underwriting process time reduced tremendously
- Automates underwriting from two major services: Fannie Mae & Freddie Mac
- Easier to add and remove information, with little to no impact to the application
- Gives enterprise level monitoring capabilities

“HomeBanc has greatly improved their automated underwriting process and saved operating costs. BizTalk 2004 provided a lower cost integration solution, a more effective support infrastructure, and replaced systems built on custom code and non-standard communication protocols.”

Adam Brannon, Innovative Architects Lead Technology Architect

HomeBanc Mortgage Corporation was ranked first in volume of mortgage lending in the Atlanta market from 1998 to 2002. By 2003, HomeBanc had reached almost \$6 billion in mortgage loan production through its strategic growth initiatives. In January 2005, one of the largest retail residential mortgage lenders in the Southeast, they were ranked No. 20 on the 2005 annual FORTUNE magazine “100 Best Company's to Work For” list (up from No. 39 last year). HomeBanc is well positioned to take advantage of the market's rapid growth, with the confidence in their ability to out perform all other mortgage lenders by offering an unconditional customer service satisfaction guarantee to every customer.

With their new web-based loan system, HomeBanc needed systems to retrieve underwriting information in an automated fashion from two major underwriting services, Freddie Mac and Fannie Mae. The existing process utilized two different providers for costly “leased line” communication with external vendors. In addition the system was based on custom code that was difficult to manage with little enterprise visibility into the process. They expected to be able to quickly and efficiently integrate the new system, by implementing Microsoft® BizTalk® Server 2004 to accelerate and standardise its file transfer formatting procedures. As a consequence, the mortgage company has seen its file transfer processes cut tremendously. They can now provide customers with the greater value-added service that is a key differentiator for companies in this industry.



## For More Information

For more information about this BizTalk Server Solution, call the Innovative Architects Sales Information Center at 678.775.6851. To access information using the World Wide Web, go to: [www.InnovativeArchitects.com](http://www.InnovativeArchitects.com)

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## Situation

Despite its position in the market, HomeBanc's underwriting process needed to be improved to integrate with a new web-based loan system. The problem was a largely manual process until now. Whenever a loan was processed through the web system, information had to be retrieved from the two major underwriting services, Fannie Mae and Freddie Mac. Help was needed to interface and upload information from these services. This was a complicated procedure, adding to the cost and time-scale of the implementation procedure.

In addition, communication suffered as a result of a lack of automation, meaning time-sensitive information was often delivered much later than was needed.

With so many corporations turning their attention to the market, and with a host of competitors, HomeBanc had to upgrade its file transfer system if it was to maintain its market-leading position.

## Solution

Having consulted business solutions provider Innovative Architects, HomeBanc began a selection procedure that culminated in it selecting Microsoft® BizTalk® Server 2004 to accelerate and standardize its file transfer formatting procedures. BizTalk Server 2004 proved extremely simple to implement.

With BizTalk Server 2004 successfully installed, underwriting information is retrieved in an automated fashion through a common message sent to the BizTalk server that is processed and sent to the appropriate underwriting service, creating a response that is then returned to the loan system. It builds a service oriented interface to this new system, making it easier to add and remove underwriting providers as business needs dictate. There is little impact to the application and it is given an enterprise level monitoring of the health and activity of the integration process. This translates into significant savings with this automation of a formally manual process. In turn, loan and underwriting relationships are improved, as well as customer generation and retention for HomeBanc.

## Benefits

### **Underwriting Cost Reduced Tremendously**

BizTalk Server 2004 has slashed the time it takes for HomeBanc to establish a file transfer processes with its underwriting services. Prior to the implementation, the integration process required a recurring cost of leased lines to communicate with external vendors. But with BizTalk Server 2004 automating the process, the communication with external vendors leverages standard HTTP communications negating any additional recurring cost.

### **Automates underwriting from two major services: Fannie Mae & Freddie Mac**

The automated nature of the solution means the total cost of ownership of underwriting is reduced. In addition to eliminating recurring cost the BizTalk 2004 uses standard artifacts in the place of custom code and makes managing and monitoring the integration easier.

### **Easier to Add and Remove Information, with Little to no Impact to the Application**

The new solution significantly bolsters the entire process. In the past, when end point information changed or an additional vendor was required, not only the integration but the entire application was affected by code updates due to the tightly coupled custom code solution. With BizTalk Server 2004 in place, end point information can be changed with little to no impact to the application due to the Service Oriented model of BizTalk Server.

### **Enhanced Customer Service**

Thanks to the automated nature of the new integration, HomeBanc is now able to provide more information of a higher quality. It can provide regular confirmations at each step of a process, be that retrieving, tracking, confirming, or monitoring the process. Any errors can be spotted and returned immediately reducing bottlenecks and saving both HomeBanc and its customers significant time and costs.

