

PROFILE

- **Customer:** HomeBanc N.A.
- **Location:** Tampa, Florida
- **Website:** www.homebanc.com



Overview

As HomeBanc officials looked into a platform for their mortgage division, they had two priorities in mind. “Cost was a huge factor but user-friendliness was also important,” said Amy Jones Vice-President, Secondary Marketing/Mortgage Systems. As a start-up company, the budget was tight and the company wanted an all-in-one solution that fit within their monetary restrictions. “We wanted a system that we could use for originating and processing as well as back-end functions such as secondary marketing and trailing docs.”

In the processing of researching applicable systems, HomeBanc looked into other solutions. Harland Financial’s web-based product was a strong contender, but according to Jones, “couldn’t match the cost savings and ease of use that PointCentral offered.” It was important that the influx of new employees could quickly learn how to navigate the system to optimize productivity. Administrative visibility and oversight was also very important to ensure processes stability and integrity.

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“As a start-up, finding a cost-effective solution that provided both front end and back end functionality was important.”

— Amy Jones, Vice-President, Secondary Marketing/Mortgage Systems

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New Mortgage Bank Uses PointCentral for Rapid Growth

HomeBanc N.A. takes off with a familiar industry favorite

Opportunity

- Create efficiency in mortgage division of start-up
- Implement balanced system within budgetary parameters
- Control workflow and security for multiple, growing offices

Building a banking empire from the ground up in just a few years—that's what Jerry Campbell, HomeBanc Chairman, President and CEO, did in Michigan and planned to do again when he started HomeBanc in 2007.

HomeBanc, N.A. (HomeBanc) is a principal operating subsidiary of HomeBancorp, Inc. a Tampa-based holding company that was established by Campbell to provide banking services to Central Florida. HomeBanc's business lines include retail banking, mortgage banking, and commercial banking.

Campbell knew what he needed for success—and multiple, confusing integrations would not be acceptable in the company's quest for affordability, functionality, and simplicity. With an aggressive growth strategy of opening 11 branches in three years, HomeBanc needed complete efficiency in their originating and processing operations.

Solution

- PointCentral

With PointCentral, Calyx offered HomeBanc all of the functionality and flexibility that they were looking for—including many of the functions that bankers need to conduct daily business quickly and efficiently—including features such as marketing, processing, underwriting, closing/funding, FHA compliant forms, and reporting tools.

"The PointCentral system is ideal for the administrative operations," continued Jones. "Reporting is so easy."

Jones also pointed out that the business rules and security features really sold them on the platform. With PointCentral, rules and security options can be implemented for field level and user level controls. The workflow is completely and constantly visible to administration and allows for appropriate implantation of access control. The fact that they would not need to import or export files was another selling point.

The centralized storage feature preserves document integrity and assures accuracy and security. And because the system is so easy to use, the learning curve for new employees would be shorter. A system that met all of their needs, PointCentral offered them a package inclusive of their most sought after features.

Results

- Easy to use all in one platform
- Ability to expand business in more locations with consistency of business processes
- One platform for complete solution

Growing a large mortgage banking operation from one office is no small feat. But the experience and expertise of Campbell and his staff made it possible.. The company now has 10 mortgage offices and 6 primary banking offices in Florida, with 50 users and growing.

By choosing PointCentral as their one and only platform and using it as their system of record, HomeBanc was able to save time and money over other platforms because they had no need of secondary systems or extensive education. PointCentral meets all of their banking needs. "It's been a really good system. Everyone at Calyx has been very responsive and helpful."

The response from individual users has been positive because the system is easy to learn, and easy to use—leading to greater efficiency and productivity without greater costs. "As we've grown, PointCentral's benefits to us have grown through regular upgrades. We've definitely seen an increase in efficiency since we started," Jones concluded.

PointCentral offers simplicity, extensive reporting capabilities that HomeBanc needs, and the functionality that keeps their business growing. Additionally, Calyx always keeps them updated on the latest compliance issues.

HomeBanc has grown tremendously in the past two years and they've been using PointCentral exclusively. PointCentral helped them with their company goal to save money on operational costs so that they could move forward with expansion and profitability—modeling one success story after another. They've been able to concentrate their efforts on building the company's reputation for employee and customer satisfaction, both qualities in a business Campbell has developed before and seeks to develop in HomeBanc—and Calyx will be there, too.