



## CUSTOMER

- Lenders First Choice

## INDUSTRY

- Mortgage Insurance and Settlement Services

## CHALLENGES

- Scalable telephony system able to keep pace with rapid business growth
- Technology that supports faster response times and higher service levels
- Timing the migration to pure IP telephony
- Special telephone features support unique business processes
- Excellent service requires high availability of telephony system

## SOLUTION

- UNIVERGE® SV7000 IP telephony server
- UNIVERGE NEAX® 2000 IPS telephony server
- UM4730 unified messaging
- MA4000 centralized management system
- Four-digit dialing
- Call Center WorX contact center solution
- Multiple-line Appearance feature

## RESULTS

- High-performance hybrid (TDM/pure IP) system
- UNIVERGE for faster service delivery
- Migration to pure IP at will
- Investment protection going forward
- Scalable to meet business requirements
- Special telephony features for high-quality service delivery
- Four-digit dialing for improved productivity

## Lenders First Choice

Lenders First Choice (LFC), a Simi Valley, Calif.-based provider of title insurance and settlement services to mortgage lenders nationwide, has been depending on NEC Unified Solutions' telecommunications systems since it opened its doors with around 20 employees in 2002. It started small but the founding executives had a vision and plan that put LFC on the fast track.

According to Paul Siskin, LFC senior VP, Information Technology, "Technology adoption in the mortgage industry was not as rapid as it was in other industries. Our approach from the start was to leverage our people and technology to improve service delivery far beyond the norm, thereby attracting business from the top-tier mortgage lenders." He adds, "We were successful."

Today, LFC's more than 600 employees help hundreds of lenders close thousands of loans each month from six centers across the country: Simi Valley, CA; Irvine, CA; Sacramento, CA; Dallas, TX; Orlando, FL; and Pittsburgh, PA.

## CHALLENGES

"Leveraging technology, including voice technology, to achieve faster response times has always been what we are about at LFC," says Siskin. "Responsiveness is our differentiator. We outperform all of our competitors in that category and that has directly contributed to our growth. Lenders are thrilled with our service."

Staying on top of new technology developments is another challenge, says Siskin. "We never doubted that IP telephony would be the next technology breakthrough; we just did not know when it would start being big. Timing is everything. At the same time our voice technology is mission critical. If it does not work, we are out of business."

For LFC, system availability is another requirement. In addition, for a fast growing company such as LFC, scalability is a must.

## SOLUTION

“When we were starting out, we looked at various voice platforms, but none of them could provide everything we needed. Then we met ATI who recommended NEC. Once we took a long, hard look at their technology, we felt comfortable with NEC for a number of reasons—flexibility, reliability, scalability and feature-set among others. Overall, it fit our needs best,” he says.

ATI installed an UNIVERGE NEAX 2000 IPS in its original Simi Valley building before the company opened its doors. As LFC expanded into new centers around the country, ATI installed UNIVERGE NEAX 2000 IPSs in those locations. Because the Pittsburgh office houses a smaller number of employees, ATI installed a satellite UNIVERGE NEAX 2000 IPS there.

*“We’re getting tremendous performance from the UNIVERGE SV7000 and the CCIS connection gives us fail-over protection with high availability,” says Siskin.*

In mid-2005, as LFC was building a second Simi Valley facility across the street from its headquarters, ATI suggested LFC consider a UNIVERGE SV7000 IP telephony server in that building. LFC’s trusted technology advisor said the SV7000 would shorten service-delivery response times even more and begin LFC’s migration to a pure IP telephony solution.

## RESULTS

Today, the new building across from the original Simi Valley office contains a UNIVERGE SV7000 connected to the UNIVERGE NEAX 2000 IPS via a CCIS connection.

“In addition, because the SV7000 is able to run a hybrid system of both TDM and pure IP, we have investment protection,” he says. “And we can migrate to pure IP when it’s most advantageous for us.”

“We’re getting tremendous performance from the UNIVERGE SV7000 and the CCIS connection gives us fail-over protection with high availability,” says Siskin.

Voice mail for all employees in the new building is being supplied by a UM4730, a unified messaging application that is located in the original building.

An MA4000 Management System, co-located with the original UNIVERGE NEAX 2000 IPS, provides Siskin and his staff with centralized management of the entire system from any web browser with the proper security clearance, of course.

“The MA4000 makes it easy to upgrade software and manage moves, adds and changes remotely which saves our IT staff time. And the MA4000 provides us with helpful real-time call metrics that help us run the system more efficiently,” says Siskin.

The title insurance and settlement services business is built around the gathering and dissemination of information, and as a result LFC is focused on operating a service-oriented and cost-effective call center in each of its operations centers. These are powered by Call Center WorX, a fully-enabled call center solution that works on all UNIVERGE NEAX platforms.

ATI implemented four-digit dialing for all LFC employees. “The four-digit dialing scheme has unleashed additional productivity enterprise wide, and it has helped us operate more as one company even though we have offices in many cities,” says Siskin.

Another feature key to LFC service: Multiple-line Appearance. LFC assigns specific title insurance and closing teams to work exclusively with a specific customer in order to provide the highest level of service available in the industry. As a result, when a loan processor calls in to LFC the person answering the call has direct knowledge of that lender’s operations, and has direct access to the loan in question. Multiple-line Appearance ensures that the call is directed to the right team, and that someone is available to take the call 24/7.

“You can see how NEC’s technology offering helps support our ability to provide the most responsive service delivery in the industry,” says Siskin. “Multiple-line Appearance was actually a result of ATI and NEC working together to make it happen. They make a terrific team.”