

American Mortgage Consultants

Company Profile

Illinois-based American Mortgage Consultants (AMC) manages and provides comprehensive loan analysis and in-depth end-to-end transaction and portfolio management services. AMC specializes in residential and commercial mortgage due diligence and portfolio analysis. The company has managed more than 9,000 client engagements representing over \$100 billion in principal value for many of the top investment banks, investors, mortgage bankers, banks and thrifts, insurance companies, rating agencies, mortgage insurance companies and bond insurers across the country.

Business Situation

AMC requires a very sophisticated collaboration platform for data collection, analysis and reporting. The system must be highly flexible - ready to quickly adapt to ever changing compliance laws and analysis methods, job specific data gathering and reporting, and new mortgage industry products.

The core business requirement requires AMC to load heterogeneous data into the system, process that data using client defined custom criteria and evolving State and Federal laws. In many cases, this data loading has to happen in remote locations without Internet connectivity (e.g., high security bank cellars). With highly dynamic data, evolving processing logic and custom reporting, it was becoming virtually impossible to maintain and upgrade the current system.

In the current implementation, it is extremely difficult to introduce changes at all three levels: Data Imports, processing logic (compliance laws) and Reporting. Additionally, it requires a lot of IT intervention and cost to implement all these changes.

To stay competitive in the market and increase the productivity of its employees, AMC needed:

- A way to import heterogeneous data without IT intervention.
- A way to create custom user interface for data collection without IT intervention.
- A way to change the processing logic whenever there is a change requested by the client or changes required by compliance laws and regulations.
- A custom solution, which allows ad hoc and dynamic reporting capabilities.
- The ability to run this system in remote location without Internet connectivity.

AMC chose Triton-Tek to design and implement this highly configurable line of business application built on top of a platform consisting of Microsoft Office SharePoint Server (MOSS), Microsoft Office Forms Server 2007, Microsoft Office InfoPath and Microsoft SQL Server 2005.

Solution

Triton Tek, Inc. built a comprehensive solution to address the problem at different levels.

Data imports and customizations to user interface typically require IT intervention. The first challenge was to create a set of tools, which enabled AMC to put these two activities in the hands of Information Workers. This was made possible by customizing Microsoft Office Excel 2007 (for Data Imports) and use of Microsoft Office InfoPath 2007 (for UI and Data Model customizations). Large amount of built in functionality offered by these two office

products helped us to solve these two core problems in a short span of time. On top of that, there was little or no training required working with these tools because of Information Workers' familiarity with office applications.

To solve the problem of changing business logic and compliance laws, Triton-Tek used powerful XML capabilities of Microsoft .NET platform to deliver a highly configurable Business Rules Engine (called Compliance Engine in this solution). This rules engine is hosted in WSS sites and not only evolves with time but also remembers its state at a particular time in history. This enabled us to shield the data in the system from future changes in compliance. Out of box, the SharePoint backbone allowed us to segregate data permission and security policies. The Forms Server enabled us to deliver InfoPath based UI customizations without IT intervention.

Last but not least, The Microsoft SQL Server 2005 gave us the power to process complex XML data using CLR capabilities. The SQL Server Reporting services enabled us to deliver reports. SQL Server Replication features and Service Broker architecture allowed us to replicate data to enable seamless operation of the application in remote locations.

Results

AMC expects the solution to decrease IT cost, improve employee productivity, help create new business opportunities and increase revenues. Benefits include the following:

- Data Imports and User Interface Modification become a trivial process. The use of familiar MS Office applications like Excel and InfoPath in conjunction with Microsoft Office Forms Server will radically speed up the data import and UI customization process. These processes used to take days to complete. With the new implementation in place this process can be run in a matter of minutes. New implementation enables the Information Worker to perform these tasks without requiring any IT intervention, bringing exponential benefits in productivity.
- Quicker turnaround time. By providing a highly configurable Compliance engine, AMC is able to deliver analysis as per client requirement and as per up to date compliance laws. This brings a high degree of reliability in the results and faster analysis. Thus, creating more business opportunities for AMC as well as their clients.
- Long Term Cost and Growth Benefits. By putting SharePoint infrastructure in place, AMC eliminated the need to invest in any other collaboration platform. The out-of-box features offered by Microsoft and customizations done by Triton-Tek will go a long way in ensuring a scalable and productive infrastructure. With this backbone, AMC can now plan to build a higher degree of collaboration amongst their Florida and Memphis division.