



## CRM Helps Propel TB&W to Top 10 Mortgage Lenders Nationwide

*Taylor, Bean & Whitaker Mortgage Corp. (TB&W) is a Top 10 national wholesale mortgage lender. Since its beginning as a small town retail mortgage firm in 1982, TB&W has ascended to a national mortgage lending institution and is still expanding. The company started its own insurance firm called Maslow Insurance as well as entered the retail banking market with its purchase of Platinum Bank. TB&W continues to build upon an annual production volume exceeding \$30 billion and total assets exceeding \$3 billion.*

*The company's rise within the mortgage industry is the result of multi-faceted strategic objectives: scalable operational infrastructure, strong management and marketing teams, strategic partnership building, and diversification of business opportunities. Technological innovations, automated processes, streamlining efficiencies, an evolving product line and continual commitment to customer service are key contributing growth factors.*

In this culture of leveraging technology to enhance and assist their aggressive growth goals, TB&W made CRM one of their top initiatives. They knew that by putting a scalable CRM solution in place, they could build and expand it to handle their expected growth. They began their research with several product pilots including SugarCRM, but found that it wasn't scalable enough to meet their growth demands. They researched Salesforce.com but ruled it out because of its restriction to the SaaS model. TB&W wanted the control of managing an on-premise solution and after piloting Microsoft Dynamics CRM, they chose it for its functions and flexibility.

### The Strategy

TB&W contacted Microsoft to search for an implementation partner and chose Customer Effective at the recommendation of Microsoft. TB&W, in partnership with Customer Effective and Microsoft, decided at the beginning of the implementation to host a technology summit. Members of Customer Effective, Microsoft and TB&W representatives from senior management, client infrastructure and the IT group met for three days to discuss the needs for the implementation. Topics covered ranged from identifying business processes and discussing how to automate them to the initial rollout schedule and what the hardware needs would be.

The team at Customer Effective applied what they'd learned at the technology summit and developed a Proof of Concept for TB&W's CRM solution based on its field-proven approach and best practices. TB&W is unique among other businesses when it comes to technology implementations. The company's fast-paced culture comes from its history of swiftly adapting to market conditions and seizing opportunities. After all, TB&W attributes much of its successful growth to this agility, and its approach to technology implementations is no different. The company requested that the solution be implemented very quickly with the goal of improving it over time, as opposed to tailoring the solution and then launching it. Customer Effective met the challenge and adjusted its approach right away.

"TB&W is a very unique when it comes to our approach to technology. Our M.O. is 'get it in fast and improve it as we go'," said Christopher McDaniel, CIO. "Customer Effective really rose to the occasion and quickly adapted to our unusual culture. We worked very well together."

TB&W has propelled through the market over the past year, moving from #16 to #6 in US mortgage wholesalers, and Customer Effective played an integral part.

"It was a collaborative process from the start," said Cindy Janssen, Project Manager. "We could not have done this without the expertise of Customer Effective. We were pushing 90 miles a minute on this project and Customer Effective kept up with us and helped us get the job done."

TB&W refers to their CRM solution not as customer relationship management but as an entity management tool. The company utilizes a variety of applications, some of which come from third parties and some that are home-grown. CRM pulls data from these different sources and systems and aggregates that data to present a single view of the information to the users. The implementation involved a tremendous amount of data integration and migration from existing systems, and TB&W was working on a data warehouse project at the same time. Customer Effective's expert team of CRM consultants helped build the CRM solution the way TB&W needed it so that it will be easy to pull data from the warehouse as it becomes available.



"The talent at Customer Effective really stood out," said McDaniel. "Often with vendors you see their first string players in initial meetings and at some point you expect them to send in their second string. At Customer Effective, there is no second string. We've been incredibly impressed with the level of talent we've seen at every stage of the business relationship."

### Dramatic Improvements

TB&W's Client Administration group is responsible for client approvals, settlement admin approvals, and correspondent channel approvals. Before CRM, users needed to access information from 8-10 different applications just to perform their jobs every day. These disparate applications made it very challenging for staff to get the information they needed, having to pull pieces of data from each application in order to get a full account view. Today CRM is the single system of record for customer data and has reduced the number of applications they need to just one. Where they weren't able to enter more than a single contact on an account prior to CRM, they can now enter and access multiple contacts and select the right person to call at a company based on that person's role. Instead of storing thousands of emails in different folders on different computers, Client Admin representatives can track ALL interactions by account to get a full view of the timeline during the approval process. Where they used to have to requisition the IT department when they wanted to run reports, now any person using CRM can get the information they need using the Advanced Find feature.

"I love using Advanced Find," said Kim Thorpe, Supervisor, Client Administration. "I can set up my own searches and save them so I can pull that same report anytime. It's very helpful to our team leads as well, so they can track weekly progress without having to go outside of the department. When our auditors want to see information about certain accounts, I can pull that data myself."

Today CRM is TB&W's system of record for all of its customer data in Client Administration, Client Services, Marketing and Insurance Agents. When TB&W generates leads for the Insurance group through their mortgage loans, they simply enter them as leads into CRM, and the agents retrieve them with the click of a button.

### Customer Service is Key

The team of CRM experts at Customer Effective worked as an extension of TB&W's IT department throughout the implementation and remained responsive to the users. Even after training had been completed, when individuals from the Client Admin group sought the help of Customer Effective, their phone calls and emails were met with prompt and courteous responses, further driving user adoption of the CRM solution.

"Often with projects like this, so many departments are left out of the process until after the project is done," adds Thorpe. "But Customer Effective involved the users every step of the way. Anyone in my department can pick up the phone and ask for help. No question is considered unimportant. The customer support we received was outstanding."

"This is not your typical vendor relationship," said McDaniel. "Customer Effective jumped right into the trenches with us and did what was necessary to make the implementation successful."

As TB&W continues to pursue its aggressive growth goals, their use of CRM will expand, eventually rolling out the solution to 2,000 users company-wide. The implementation of Microsoft Dynamics CRM has already increased the efficiency of the departments using it, and stands to contribute significantly to the growth of the company as it helps automate processes, ensure data integrity and enhance customer service.

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For more information, visit [www.CustomerEffective.com](http://www.CustomerEffective.com)

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