



▶ Mortgage Quotation Mobile Application

A firm that provides enterprise technology solutions to the mortgage banking industry turned to Emtec to develop a mobile web application to interface with the different mortgage services the company provided. This enables mortgage brokers to access the company's services at any location without returning to the office computer.

The Challenge

In a world where everything is instantaneous, mortgage quotations did not fall in that category. Applicants were required to sit in an office and fill out endless forms and housing loan applications just to get approval. A mobile web based application would allow brokers, loan officers and borrowers to qualify candidates for loans instantly shortening a very lengthy process.

Solution

Emtec developed a solution for this forward-thinking enterprise technology solutions company that allow them to market their mortgage service to lenders all across the country. Housing loans can now be more efficiently processed at the housing location. This Wireless Access Protocol (WAP) solution allows lenders to offer real-time home mortgage quotations to existing or prospective customers.

The mobile application brings the company's services out into the field for lenders to use at any site of interest.

Using their mobile phone, the broker inputs various application elements: client data, credit information, loan amount, property details, etc, and the data is transmitted to the hosted application. Within seconds, a quote is generated and displayed on the agent's phone using web services.

Emtec developers used a .NET compact framework on a Windows mobile operating system and quotes are displayed using SOAP web services on a MS SQL Server.

Outcome

Emtec's solution provides a way for lenders to remotely access the robust features of our client's mortgage lending portfolio. As approvals are retrieved from the site almost instantly, it has significantly sped up the application and approval process while streamlining operations. These features combined with the company's rich mortgage portfolio of services have given lenders and improved loan quality.

About Emtec

Established in 1964, Emtec, Inc. is a systems integrator that provides IT services and products to the federal, state, local, education and commercial markets. Our market leading value-based management methods, coupled with best-in-class IT technology, consulting and development services, address a wide range of specific client needs, as well as support broader IT transformation initiatives. Emtec's service capabilities span the United States, Canada and countries around the globe.