

CASE STUDY



InRule® Helps MortgageFlex Deliver the Industry's Most Customizable Lending System

"We threw some of our most difficult challenges at them [InRule] and jointly built and tested prototypes. The results more than met our expectations."

*Lester Dominick
President, MortgageFlex*

For over 25 years, **MortgageFlex™ Systems, Inc.** has delivered superior product functionality to lenders, credit unions, brokers, and wholesalers. With LoanQuest .NET, a lending product suite, MortgageFlex sets the bar for industry excellence utilizing a compartmentalized, scalable, and adaptable .NET technology from Microsoft. Built entirely on .NET, LoanQuest .NET is integrated with Microsoft Windows Workflow Foundation. The advanced capabilities of LoanQuest .NET include:

- Integrated Rules Based Automated Underwriting
- Decision Pre-Approval in Seconds
- Multi-Threaded Transport Module
- Product & Price Rules
- Investor Underwriting Rules
- Dynamic Interface Design and Rendering Capabilities

PROJECT OVERVIEW

Historically, the mortgage industry has been dominated by fragmented solutions that are difficult to manage, expensive to operate, and lack the technological competitive edge, which can be economically sustained by strained workforces. The LoanQuest .NET designers recognized the operating "pains" that persistently face application developers and information technologists. As a result, LoanQuest .NET takes full advantage of advanced solution frameworks developed by Microsoft and their collaborative partners in an effort to leverage existing investments.

The LoanQuest .NET platform utilizes a foundation of service-oriented architecture and common development frameworks including Windows Workflow Foundation (WF), Windows Communications Foundation (WCF) and Windows Presentation Foundation (WPF). This design architecture reduces maintenance costs, exception handling, administration, and user errors.

SOLUTION

MortgageFlex Systems embedded dynamic decisioning logic with the InRule® Business Rule Management System (BRMS) from InRule Technology® to make



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*Craig Bechtle
Senior Vice-President,
MortgageFlex*

LoanQuest .NET the industry’s most easily customizable lending system. By utilizing a combination of business rules and workflow, lenders are able to build rules that are unique to the organization and drive compliance via workflow.

Business rule technology provides a window into the logic of an application, allowing organizations to adapt quickly to changing market conditions. InRule gives business decision makers control over the rules, logic, and calculations at the heart of essential operations, resulting in flexible applications that change to meet changing business requirements. Business rules also provide a built-in audit trail of decisions for reporting purposes.

According to Craig Bechtle, senior vice-president at MortgageFlex, “The embedded rule technology provides extensive customization capabilities. Lenders and servicers using LoanQuest will be able to add features and components on their own with no need for third-party customization.”

InRule was selected as LoanQuest’s Business Rule Management System “based on its .NET specific architecture, strong product capabilities and the confidence we developed in their management and professional staff,” said MortgageFlex President Lester Dominick.

Several competitive products were evaluated, he noted, “before we selected InRule. We threw some of our most difficult challenges at them and jointly built and tested prototypes. The results more than met our expectations.”

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