

First United Mortgage Group Accesses a Single Source for Policies, Procedures and Guides with AllRegs and Encompass Persona-based Workflow

Profile

- [First United Mortgage Group](#)
- [Bank headquarters: Durant, Oklahoma](#)
- [Mortgage operation location: Plano, Texas](#)
- [\\$160m monthly loan volume](#)
- [100 Loan Officers](#)

Challenge

[Create a well-organized, single source for policies, procedures, and agency guides, accessible from anywhere.](#)

Benefits

- [Saves staff time](#)
- [Simplifies information access](#)
- [Speeds new hire proficiency](#)
- [Reduces costs previously spent on MRI books](#)
- [Reduces loan delays](#)

The challenge

First United Mortgage Group's mortgage operation was known for its personal approach—effectively matching borrowers in Texas and Oklahoma with the right loan product for their specific needs. However, until recently, its approach to disseminating policies and procedures to its staff was very personal, too. It was something company leaders knew they had to formalize to align with their growth plans.

"We were one of those places where the greatest source of information came from staff members who had been here a long time. If you wanted to know how to do something, you asked one of them," explained Jeff Meuschke, assistant vice president, director of mortgage training for First United Bank. "It wasn't a sustainable way to scale."

Many of the bank's documented procedures were archived as individual monthly announcements—incomplete, cumbersome, and impossible to cull through quickly.

"We knew we needed to document everything accurately and understandably, and then make that information easily accessible to our staff in one place," Meuschke said.

After looking at a variety of options, First United Bank's leaders chose AllRegs Publishing Services.

"AllRegs was head and shoulders above the rest. That, in combination with Encompass Persona-based Workflow, which we were beta-testing at the time, was exactly what we needed," Meuschke said.

The solution

AllRegs Publishing provided professional documentation help, as well as a means of housing all policies, procedures, and agency guides in one place, and keeping it current. Encompass Persona-based workflows mapped the how-to information to specific role-based processes.

"We liked the fact that we could set up our policies and procedures by function, without making it too restrictive," Meuschke said.

"AllRegs also gave our staff access to the information they needed from anywhere, which was a real plus for our loan officers working in the field.

The first order of business was partnering with a team of AllRegs professionals to develop content.

"I worked with the team for about nine months to create the content we were missing. It was a great experience," Meuschke said. "The AllRegs team and I worked together so well, and so closely, that I feel like I should invite them over for Christmas dinner."

The team set up Encompass persona based workflows and a servicing guide, as well as the agency guides on the centralized Publisher site, making these indexed and searchable. If there's a change or update, Meuschke just sends the Word file through to AllRegs, and the team takes care of the rest.

The addition of Encompass Persona-based Workflow enabled First United to structure step-action procedures with narrative and visual content for each different role in the organization—to guide each persona through the loan process.

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Jeff Meuschke

Assistant Vice President
Director of Mortgage Training
First United Bank

“We met with subject matter experts on our front lines to determine how they handle each process, and created our own ‘best practices’ from their input,” Meuschke said. “We built the workflow so it meets regulatory requirements, but gives some flexibility in terms of the order in which they do a loan file, focusing more on the end result.”

With help from his AllRegs team, Meuschke even has the freedom to get a little creative.

“We had a recent minor process change that had a big impact, and wanted to add a YouTube video at the appropriate point in the process,” Meuschke said. “Instead of saying, ‘we don’t do that,’ the AllRegs team figured out how to make it work. Now, when our staff gets to that stage of the process, the video pops up and walks them through it. It works beautifully.”

The results

Since engaging AllRegs Publishing Services with Encompass Persona-based Workflows, First United Bank’s mortgage leaders have seen some very positive results.

Improves Productivity

“Our staff no longer has to wait at someone’s desk to get answers. They can get the information they need to move the loan file forward on their own—and feel confident that they’re doing it correctly,” Meuschke said. “They save time and improve their own proficiency in the process.”

Reduces Costs

Prior to using AllRegs, First United Mortgage Group purchased quarterly MRI quick references guides for all applicable employees monthly MRI reference guides. Now, all agency guides are online, current, and accessible around the clock. The organization saves money, and has the confidence that its staff is using the most current information.

Accelerates the Loan Lifecycle

Delays and errors are the quickest ways to slow the lending lifecycle down. By using AllRegs Publishing Services and Encompass Persona-based Workflows, First United Mortgage Group gives existing staff and new employees the tools they need to be self-sufficient—and accurately keep the loans they touch moving along.

“Our current staff and our prospective hires see that First United Bank has invested in the tools that will help them succeed, and be self-sufficient more quickly,” Meuschke said. “Ultimately, that means they have what they need to help us close quality loans without delay.”