



## Please sign on the dotted line...

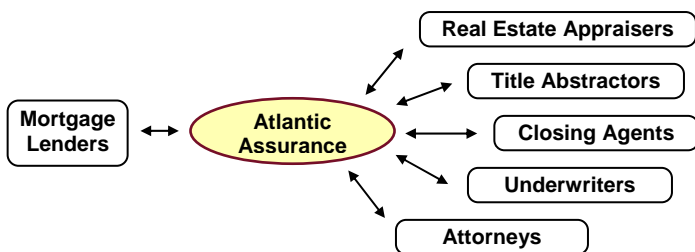
A major mortgage bank wants to close on a home loan in less than a week. They need you to appraise the property, conduct a title search and arrange the closing. Your work must be accurate, on time and you must coordinate three separate subcontractors to do the fieldwork. You have to do this nationwide more than 1,500 times a day. *Where do you go for help?*

### Background:

Approving a mortgage loan requires answers to a number of specific legal and technical questions: What is the market value of the property? Are there any liens against it? Who is the true owner?

Documenting the facts for a given property requires the special skills of numerous specialists such as real estate appraisers and title examiners. Each of these independent vendors works within a limited geographic territory and no matter how small their individual role, each service is critical to overall success. Bringing the right vendors and information together in a timely and coordinated fashion is a logistical challenge for banks, which are good at lending money, but not necessarily good at vendor management.

That's where **Atlantic Assurance** fits in. By managing and coordinating all vendor activities and providing centralized expertise in settlement services, Atlantic Assurance provides one-stop



shopping for lenders to obtain real estate appraisal, title and closing services. Lenders get consistent results quickly and inexpensively, regardless of where the property is or where the loan originates.

### Situation:

Atlantic Assurance's original order tracking system lacked the features they needed to support the way they wanted to run the business. They knew that if they could automate certain critical processes, they could accomplish three main goals:

- Process more orders with the same number of people.
- Increase the value of their services by improving turn-around time, providing higher quality products, and pro-actively reporting on the status of time-sensitive documents.
- Manage costs. With better information on how vendors were performing, they could reward those that were consistently meeting requirements and eliminate those that weren't.

### Solution:

Atlantic Assurance partnered with Cornerstone Solutions Group to produce an automated workflow and vendor management system that has revolutionized their business and fueled tremendous growth. The Atlas Enterprise™ system has proven so effective it has been licensed to several of Atlantic Assurance's largest customers. When **Bank of America**, the nation's largest commercial banking company, decided to streamline their mortgage and home equity lending process, they chose the Atlas Enterprise™ system to handle title and closing services and vendor management operations.

*"Atlantic Assurance has a superior technology platform and proven expertise in managing vendor costs and performance. By working with us, Bank of America gains access to the best order-tracking and vendor-management system in the industry."*

**Todd Gorelick**  
Senior Partner  
Atlantic Assurance

For Atlantic Assurance and their customers, Atlas Enterprise provides a *true workflow application*, designed to manage the production and delivery of services in a customer-service intensive environment. The heart of Atlas is a versatile product builder that allows new products to be configured quickly and easily. Each "product" consists of a series of tasks to be performed by particular persons or organizations in a particular order and timeframe. The result of completing these steps is the timely delivery of various documents and services. If a new customer has different requirements, a custom product can be configured quickly without software programming changes.

To help manage production of services, Atlas allows users to view orders in many different ways. Associates with functional responsibility for a given area can see all orders that need their attention. Other views allow individual orders to be traced to determine where they are, who is responsible for the next step and if they are on schedule.

Vendor performance is a critical aspect of Atlantic Assurance's success, and Atlas provides powerful tools to support and manage partner relationships. Because cost and delivery requirements are now documented and communicated consistently, vendors can be paid automatically upon receipt of work. This helps eliminate invoicing and reconciling activities for both parties, thereby reducing costs. Atlas also grades vendors on timeliness, pricing, and quality. When selecting a vendor for a new job, Atlas will automatically recommend a preferred vendor based on past performance and other factors such as capacity and availability. Providing timely feedback to vendors on their performance helps motivate them to maintain high service levels.

Other key areas of functionality that help make Atlas a complete and integrated enterprise platform include:

**Full E-commerce Capability:** Customers may place and manage orders, view order history, send real-time messages, download finished documents and pay for products with credit cards from a secure web site with user-level security or via XML-based B2B systems integration.

**Communications:** Atlas supports communications through many channels, including Web, fax, phone, e-mail and EDI. Automatic messaging, via a customer or vendor's preferred communications mode, helps keep all parties informed of progress or problems.

**Imaging:** Atlas is fully integrated with FileNet Panagon™ Image Services, the imaging system most commonly used in large financial institutions. Incoming faxes of customer orders and vendor deliverables are captured digitally to reduce paperwork. Digital images of other communications are captured and attached to orders to support audit functions, dispute resolution and customer service.

**Customer Management:** Atlas allows product availability and pricing to be defined per customer by geographic market. Products, processes and documents are easily customized to meet customer specifications.

**Quality Tracking and Reporting:** Comprehensive reporting is provided and a complete order history by time, communications and associate or group is easily generated. Customizable quality checklists and report cards provide real-time guidance and feedback to vendors.

**Accounting:** Customers can receive electronic statements and invoices and internally, Atlas is integrated with Atlantic Assurance's Microsoft Great Plains Dynamics™ accounting package. Because each step of the process is documented, timed and tracked, cost of goods reporting is exceptional. This helps Atlantic Assurance manage margins and improve profitability.

**Document Preparation:** Atlas is tightly integrated with Microsoft Word™ to quickly and easily produce documents that are customized to meet the specific requirements of each customer.

**Training and Support:** Cornerstone developed interactive web-based training materials for both classroom and individual use. On-line help is available and if not sufficient, users may link directly to tutorial review modules, thereby receiving real-time re-enforcement when it is most valuable.

**Technology:** Atlas Enterprise was designed to meet critical banking industry requirements regarding security, robustness and scalability. Designed with true n-tier architecture, Atlas harnesses the strength of Microsoft's enterprise grade database engine, SQL Server™ 2000. By utilizing modular Component Object Modeling (COM+) business objects, integration with other systems is simplified and implementation of future changes and additions is enhanced.

### **Partnership:**

Atlantic Assurance had uncommon vision about how to develop and manage work processes to deliver value to both customers and shareholders. With Cornerstone Solutions Group, they found a technology partner to bring that vision to life and a trusted business partner to help sustain long-term growth. Atlas Enterprise demonstrates how clarity of vision, insightful design and expert applications development can produce unprecedented improvements in productivity and profitability. All of these things help ensure that Atlantic Assurance will continue to *stay ahead in the closing game.*

*"From early on, we knew the right technology tools could create a distinct competitive advantage. We also knew our core competency was running a real estate information service company, and not writing software. Our decision to outsource software engineering and development to Cornerstone Solutions Group has proven to be an exceptionally smart move. For over 6 years, Cornerstone's involvement has been integral to our growth in at least two ways. First, Cornerstone's insight and ability to understand our business has resulted in a software design and user interface that is very effective. As a result, Atlas Enterprise is very powerful yet simple and easy to use. Secondly, Cornerstone has consistently delivered projects on time and on budget, which is crucial with large, multi-million dollar projects. Cornerstone has done such a terrific job for us that we rarely make a technology decision without their valuable input. We view Cornerstone not as a vendor, but rather a trusted partner in our business."*

**Todd Gorelick  
Senior Partner  
Atlantic Assurance**

