



Headquartered in Altamonte Springs, Florida, The Mortgage Firm has been providing quality real estate financing for over 22 years. With a focus on building long-lasting customer relationships and a proven track record, they serve real estate professionals, builders and individual homebuyers throughout Alabama, Florida, Georgia, Michigan, and Tennessee.

### The Challenge

As buyers start to expect a more digital experience, The Mortgage Firm knew that they had to increase their operational efficiency in order to compete with online options – while maintaining the personal touch that continues to bring people back.

“While some people in the industry are overthinking the change, we’ve made Day 1 Certainty™ just part of the process. And when it’s part of the process, you don’t have to explain it in any great detail – it is what it is. We don’t oversell it, we don’t over hype it – it’s just part of our daily activities.”

**Todd Pierson**, President of The Mortgage Firm

To learn more about Day 1 Certainty and the DU validation service, visit: [DUValidationCenter.com](https://DUValidationCenter.com)

### The Solution

The Mortgage Firm started using the Desktop Underwriter® (DU®) validation service offered through Ellie Mae’s Encompass Lending Platform™ for income, asset, and employment validation. To get loan originators on board with digital data validation quickly, they piloted the DU validation service, a component of Fannie Mae’s Day 1 Certainty, with their two highest producing loan originators. They immediately saw the value and began implementing it right away.

Other loan originators quickly began modeling their behaviors. Now, it’s just the way they do business.

If a loan originator experiences a road block, trainers are available to provide coaching to work through obstacles and answer questions around the process. With digital data validation, they are able to eliminate at least a third touchpoint – not to mention any human error.

And they are seeing results. Since implementing Day 1 Certainty, they have **cut as much as 11.9 days\*** off their application to close time. This results in not only time savings, but ultimately cost savings as well.

The DU validation service also gives smaller companies like The Mortgage Firm the opportunity to compete with the larger online companies. Day 1 Certainty provides the tools that larger companies have, but still allows loan originators to keep that personal touch, effectively combining technology with trusted consultation.

*\*Customer comments are based on their own experiences with Day 1 Certainty. Reductions in cycle times may not be typical.*