Starkey Mortgage

HP technology powers business efficiency, environmental practices

STARKEY
MORTGAGE

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> —Bill Burke, senior vice president and chief information officer, Starkey Mortgage, Plano, Texas

HP customer case study
HP thin clients, multifunction printers, servers deliver highly efficient model for paperless mortgage processing

Industry
Mortgage banking

Objective
Provide reliable, cost-effective technology that can speed business processes and easily scale to demand

Approach
Starkey Mortgage has embraced an HP infrastructure of thin clients at the desktop, virtualized servers in the data center, and HP multifunction printers (MFPs) for scanning loan documents

IT improvements
• Remote management simplifies software support

• Thin client plug-and-play functionality simplifies field hardware support

• Centralized data storage secures critical data

Business benefits
• Thin clients driven by virtualized servers reduce costs both at user and data center

• Long thin client life cycle reduces cost, IT burden for refresh

• Energy efficiency, paperless process with HP MFPs contribute to environmentally conscious business practices

The owners of Starkey Mortgage developed a model of efficient, cost effective IT that has not only fueled the company's rapid growth, but also paved the way for Starkey to become one of the most environmentally responsible companies in the industry, winning the Mortgage Technology Green Lender Award.

At the heart of it all is technology infrastructure that includes HP t5740 Thin Clients and HP 4320t and 6360t Mobile Thin Clients and HP multifunction printers (MFPs).

"Our HP thin client environment is cost effective, energy efficient, easy to manage, and very productive," explains Bill Burke, senior vice president and chief information officer. "Technology strategy has been a key to our success. And HP thin clients have been a key to our technology strategy."

People come first

Headquartered in Plano, Texas, Starkey Mortgage opened its doors in January 2000. Since then, it has helped over 100,000 families finance their homes, funding some $17 billion in mortgage loans. It operates offices in eight southern and southwestern states. The company's tagline: "Where people come first."

That applies not just to the customers, but also to employees.

In the mortgage industry, Burke says, having front-line talent is a key. People who know how to close a mortgage are highly prized. So when a mortgage company hits a bad patch, or even worse, has to close its doors, experienced loan officers become a valuable asset.

"We don't always just hire one person at a time. We might hire five or 10 or 15 people at a time, and open a new branch. Those loan officers are paid on commission, so we need to get them up and running ASAP. That puts a big burden on IT."

The company decided early on it needed to be able to provide desktop services quickly, and flexibly, with minimal cost.

And that's a perfect description of how to use thin clients.

Thin clients: minimizing technology cost

By virtualizing its core applications and serving them to mortgage loan officers using HP thin clients, Starkey minimizes the cost of providing technology for each additional loan officer.

Thin clients are inexpensive to purchase, and typically last a long time. Burke says Starkey expects its HP thin clients to deliver five years or more of service. Since most processing takes place at the server level, even older thin clients will support multiple generation upgrades of the company's critical mortgage software.

Easy to manage

Thin clients are easy to manage. Burke's staff can deploy a standard image and update it as needed using HP Device Manager software. Data is never stored at the device itself, so if service is required, the solution is simple: unplug it, replace it with another thin client, and send the original device back to Starkey headquarters for evaluation or replacement.

"I came from a traditional environment where a failure on the desktop became a fire alarm," Burke says. "A technician might spend three hours or more to restore functionality or retrieve critical files affected by a virus.

"With thin clients, you simply reboot it." The write-protection feature in Windows® automatically restores the thin client to its default settings. "If that doesn't fix the problem, you unplug it and plug in another one. The employee is up and running again in minutes."

"We rely on HP to deliver reliable, consistently high-quality hardware that fits our company's needs. Our model for supporting employees with a small IT staff is based on that reliability and consistency."
Bill Burke, senior vice president and chief information officer, Starkey Mortgage

Customer solution at a glance

Primary applications
Mortgage loan processing

Primary hardware
• HP t5740 Thin Client
• HP t5740e Thin Client
• HP 4320t Mobile Thin Client
• HP 6360t Mobile Thin Client

Primary software
• Citrix XenApp 5
• HP DeviceManager

Secure, energy efficient users

Serving virtualized applications to thin client desktops provides Starkey with the best possible security. "All our loan data is stored, safe and sound, in our corporate data center," explains Burke.

That has multiple impacts. Extra IT resources in both hardware and personnel are not required to create and maintain branch level data hubs that send redundant data to the centralized corporate data center. And as a result, additional real estate and the associated power and cooling required for local IT is avoided.

Thin clients in Starkey's branch offices require less power to run, and less cooling. Burke estimates that using thin clients saves Starkey significantly in power consumption compared to a traditional desktop environment.

Moving toward a paperless mortgage

Years ago, Starkey began moving toward a paperless mortgage process. It started with a new way to take a loan application—an online, paperless application process.

It also implemented a document imaging process, scanning image loan documents at the branch using HP multifunction printers. That reduces paper, print/copy consumables, and storage costs. Loan document images at the branch are then transferred to the corporate office, enabling Starkey to send loan packages with image files to its corporate banking partners, reducing shipping costs and energy usage.

Several years ago, Starkey committed to underwriting imaged files exclusively. It now delivers image files to its investors for over 85% of its closed loans. "Our attitude is underwriters can't underwrite from paper files anymore. You can't be making multiple copies of paper, you can't be copying; you have to get it scanned into the system," says Burke.

Why HP?

Starkey's choice of HP came naturally. "HP was the biggest company with the most standardized platform in the thin client arena," he says. "We knew that we could depend on getting HP products when we needed them, quickly, and a company like HP would back the technology. HP has just shown a great commitment to thin client computing."

As a small company, Starkey had traditionally turned to HP partner Computer Discount Warehouse (CDW) for its computer hardware needs. Knowing that it could maintain that relationship, while leveraging HP's market presence, gave Starkey the confidence to proceed with its thin client strategy.

"We rely on HP to deliver reliable, consistently high quality hardware that fits our company's needs," Burke says. "Our model for supporting employees with a small IT staff is based on that reliability and consistency."

Green Lender Award winner

Based on the low-energy model of virtualization and thin client computing, along with Starkey's move toward a paperless process, the company was named winner of the Mortgage Technology magazine Green Lender Award. The award commends the use of technology to promote sustainable and environmentally conscious business practices in the mortgage industry.

"Starkey Mortgage has always been committed to keeping up with the latest trends in technology," Burke says. "Our commitment to application virtualization and HP thin client computing allows us to take full advantage of the plethora of smart device options in the marketplace to further mobilize our workforce, while reducing the power consumption necessary to access and utilize our full suite of corporate applications and resources, securely, from increasingly smaller and more powerful devices."

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