



First Bank

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Testimonial for Calyx[®] Point[®] and PointCentral[®]

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First Bank in Wichita Falls, Texas is a community bank with assets of over \$200 million dollars. A big part of the growth at First Bank over the last decade has been a result of a very productive Mortgage Loan Department. First Bank's Mortgage Loan Department started with 4 people and has now grown to 10 full time mortgage loan people managing mortgage loan products from 4 different locations.

Without Calyx Point as our loan origination software the department would not have been as successful as it has been. As the number of people involved in the mortgage process grew First Bank decided to move to PointCentral.

As the Administrator I have control over who has access to what information and I can restrict information and functionality as needed very easily over an internet connection. In the current competitive market and the current regulatory environment it would be difficult for our shop to keep up without the seamless combination of Webcaster, Point, and PointCentral.

Bank management has delegated the entire HMDA reporting function to the Mortgage Loan Department and the report function in Point allows us to manage, revise, audit, and deliver this information to regulators efficiently. In a shop our size it would be impossible to keep up with regulatory changes and provide productive data management if we had to wait on IT people and compliance people to respond to our needs.

We order legal documents from a vendor accessed directly through Point. This link insures a legal review of loan disclosures and closing documents. We price private mortgage insurance, order credit reports, and download flood certificates with a keyboard stroke or two.

As we look to the future I am confident we will be able to handle more and more business with the platform we have. We recently added a couple of remote laptops and Mark Kelly guided us through the process and it is working very well. Creating a new user group to provide proper security for the laptops and allow limited data access was no problem. We can now operate remotely without risking compromise of other data thanks to PointCentral. Keep up the good work.

Sincerely,

Jerry Phillips
Vice President



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