



**By Ted Hicks**  
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# Getting Personal

First-person accounts from mortgage professionals

**A**s someone who works in the technology industry, I was surprised to find out that I didn't know a lot about the features in my word-processing program, although I use it almost every day. After exploring the program's menus, I realized there's a lot more to it than I had ever thought about using.

I generally stay in the home menu where I can do basic formatting. I didn't realize there are sections on creating direct-mail campaigns, mail merging, inserting comments, creating revision balloons, accepting and rejecting changes, recording repetitive keystrokes to be used on different documents, and more. I probably use less than 10 percent of the functions the program provides — and that likely is an overstatement.

Similarly, many loan-origination-system (LOS) users believe they know how to use their LOS efficiently, but they don't take advantage of the software's full potential. Using an LOS becomes second nature to mortgage professionals. You open the program, do a search and see the loans you have to work on. You start a new file, fill in borrowers' names, input some addresses, fill in a few fees, print disclosures, and away you go.

There's a lot more you can with it, though — much of which many LOS users don't realize. For instance, I visited a customer who complained there had to be an easier way for her to fill out the liabilities section

on loan applications, especially since they are already listed on credit reports. She implored me to improve the software so the liabilities would automatically fill out when she imported a credit report to the electronic storage system.

I asked her if she pulled credit from within the application. She said no and said that she went to the credit vendors' website and typed everything in manually. When I asked her if she knew she could pull the credit report from within the software and that it would automatically fill in the liabilities, she again said no. A few clicks here and there, and I became Superman, saving her from the evil Dr. Carpal Tunnel.

All mortgage professionals know that loan applications must have a credit report. By clicking through a few menus or pushing a button, you can order it within the LOS. When the report comes back from the credit vendor, an electronic report is not only stored to your document repository, but the liabilities section on Page 3 of the loan application also is completed.

This scenario — whether regarding credit reports, templates or another functionality of the LOS — seems to happen almost every time I visit customers.

Most LOSs can do marketing campaigns, allow you to download loan applications directly from your own website into your LOS, and send notifications to remind you to make a call or check the status of a loan.

In general, LOSs are loaded with goodies to make you more efficient, to remove hurdles from your daily tasks and to get you back to what you do best — close loans. But unless you know about these built in efficiency tools, you'll never reach that potential.

I challenge you to investigate your LOS to find those gems hidden in plain sight. Take some of the free training courses that your software vendor provides, read the user manual, watch the videos, explore menus you never visited before and ask questions. I'll bet you soon discover, with a few clicks here and there, you'll become your office's superhero. ●

Submit Getting Personal entries (about 500 words) to [gettingpersonal@scotsmanguide.com](mailto:gettingpersonal@scotsmanguide.com).

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