# Better Lending's CRM: Achieving Zero Reliance on Third-Party Solutions in Under Two Months

- Implemented a dynamic CRM platform for Better Lending
- Streamlined lead generation, loan handling, and automated decision-making
- Delivered the CRM App in two months
- Achieved reduced reliance on third-party products
- Enabled reflexive mechanisms for flexible business management
- Implemented self-referential templates for automatic data updates
- Established a flexible employment hierarchy with varying user roles
- Fully customizable lead ingestion via RESTful API
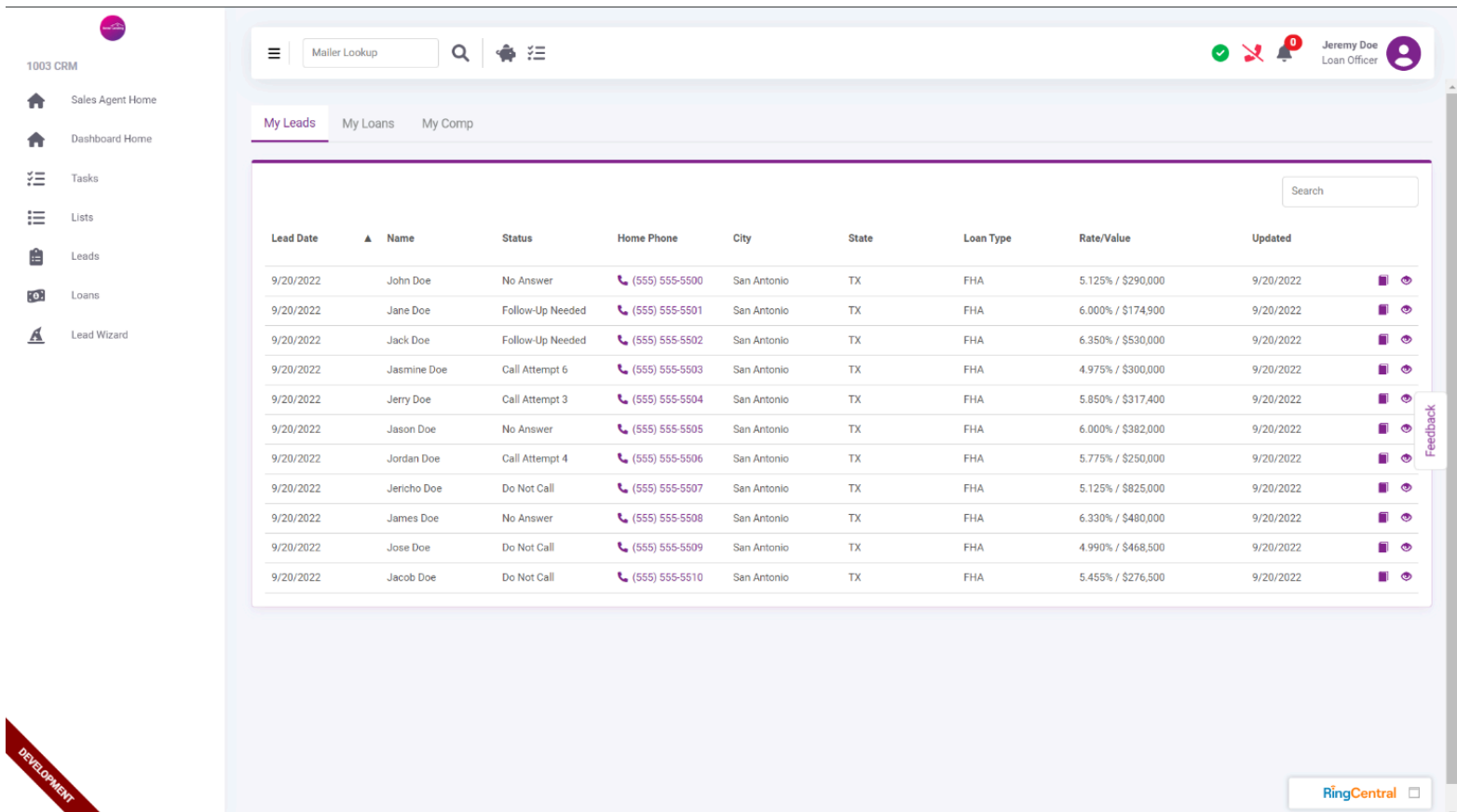- Created dashboards for tracking loan progression and metrics

Challenge

If you have ever bought a house or refinanced your mortgage then you are no stranger to the bureaucracy that is acquiring a home loan. You, as the applicant, do not see the work that is required behind the scenes. All you will hear is **"we need 'x' information from you to continue"** or **"sign these documents"**. Being a lender is chock-full of rules and regulations which are already a difficult set of guidelines to follow when weighed against its own internal processes.
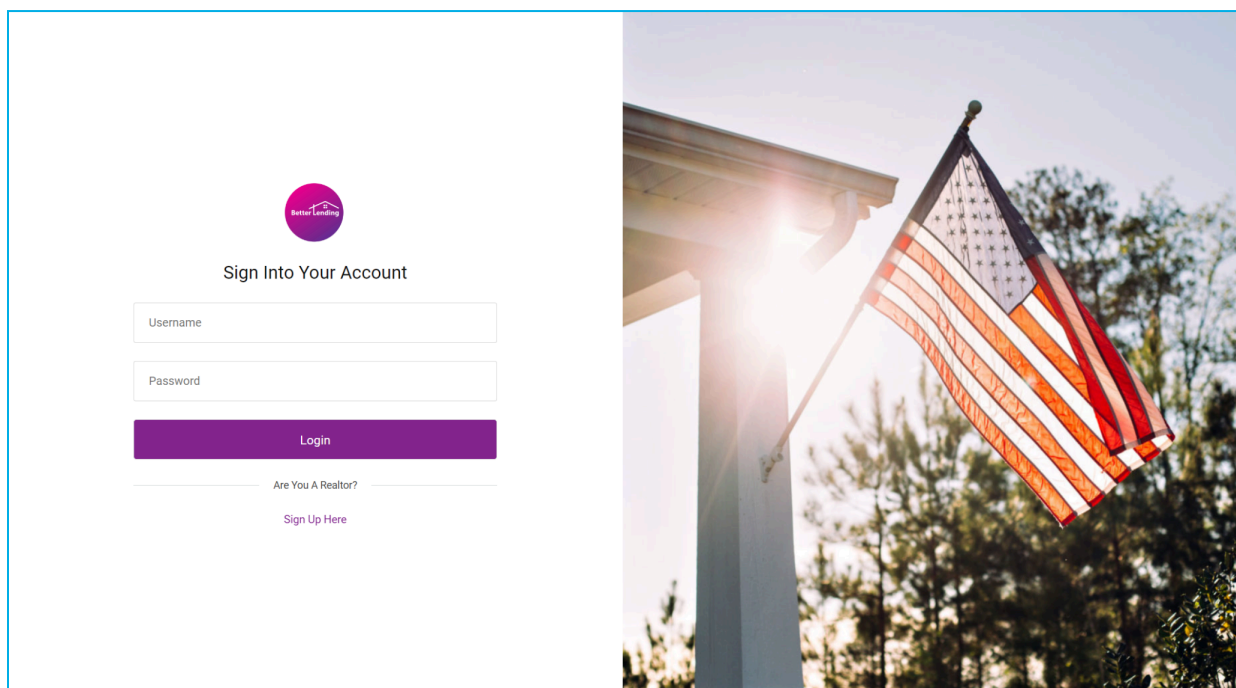
Better Lending is a full-service mortgage lender with offices in **Illinois and Arizona** that offers a range of loan products and a level of service that is highly rated by its customers. They were in need of a highly **dynamic CRM platform** that included:

- Lead generation and management tools
- Loan handling dashboards
- Automated decision making
- Granular access to loans, information, and actions
- Upload leads via RESTful API from vendors

A long-term business goal of theirs is to be reliant on as few third-party products and services as possible. In terms of their loans, this app would need to exemplify a flexible business management tool in their loan processing workflows and provide granular access to data to their employees. When considering how they would ingest leads, the app needed to have a reflexive mechanism that would give Better Lending the ability to easily map incoming data to their model.

Solution:

The design of the CRM App is predicated on business process automation. Mendix is widely accommodating in this area because we are able to trigger any number of events based on user input. A loan product to Better Lending needs several configurable elements, including stages, actions required, documents needed, and actions/alerts to trigger based on the former items. All of which modify the behavior and possible user interaction for a loan. Kinetech implemented self-referential templates for loan types, actions, and communications that would draw upon themselves so data could be automatically updated no matter what modifications have been made.

As with any business, an employment hierarchy exists within Better Lending, so the app needed to support different user roles with varying access to specific workflows and database content. Xpath was implemented at the database level to set CRUD restrictions for each of the user roles. After permissions were granted in the database, we then moved on to the page-level functionality, making sure that actionable elements were isolated to only the user roles that needed to have executable rights to them.

#ThinKinetech

❖ 1st & Only Siemens Expert Certified Mendix Partner in USA

❖ Entire team is USA-based, we never outsource low-code expertise

❖ Solutions are used by 4 of the top 10 largest cities in USA and some of largest financial firms in the world.
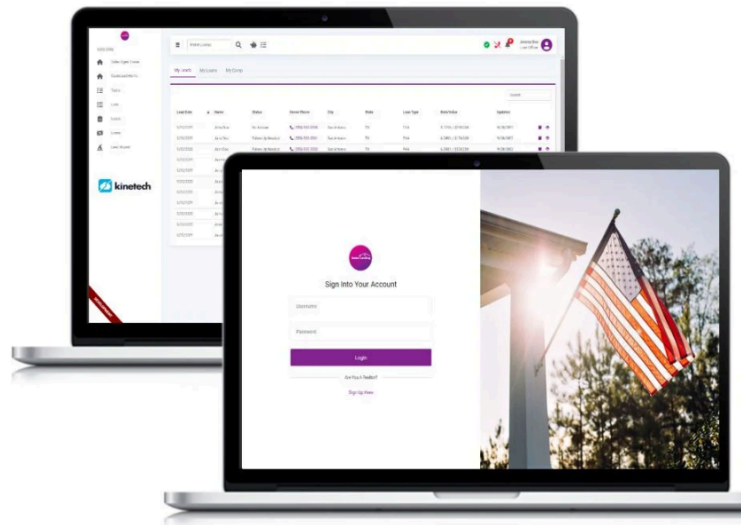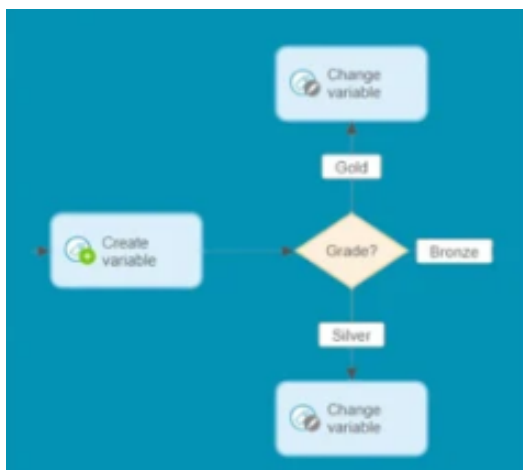
The App also needed a fully customizable way of ingesting leads from various sources and vendors via RESTful API. We set up API endpoints to take in the POST calls from vendors, then separate the key pair values from the URL or call body. Afterward, Better Lending would be given a list of the keys and the ability to select which database attribute each one should be mapped to, or choose to ignore any of them as well. Any

vendor can make API calls to the system; If done, the data will adhere to the configuration for that particular call structure.

Results:

In under two months, Kinetech leveraged Mendix to create a custom application that allows Better Lending to achieve their goal of zero reliance on third-party products and services. They are operating primarily within the CRM App Kinetech developed, and only utilize other services, at most, to consume content that has not been internalized yet. There also had to be a way to dynamically create and manage loan types, where the existing processes update when changes have been made to the base templates. Dashboards to track loan progression, leads, commissions, and other metrics were designed, as well.

The App developed has proven to be a tool that Better Lending will heavily rely on. What started as a simple solution to track their loan application has blossomed into a full-blown CRM for the company to manage employees, leads, loans, and business rules. They can manage nearly every aspect of the features built without development being necessary to make such changes, marking the App as a robust piece of in-house software.