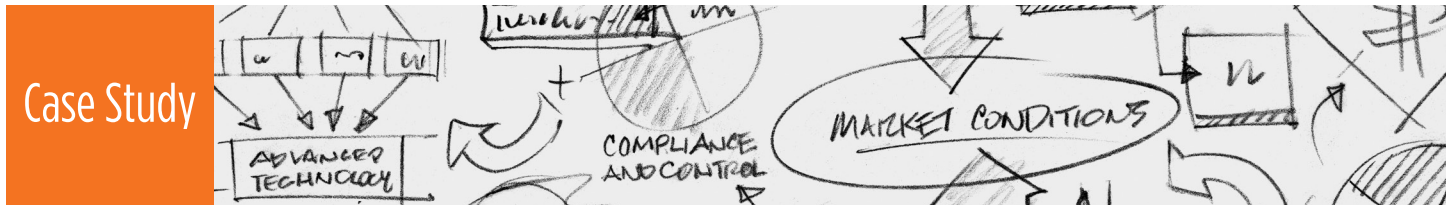


“One of our four cornerstones of success is leading-edge technology, and leading-edge technology for us is Encompass.®”



INTERCAP | LENDING

COMPANY

Intercap Lending

- Type: Regional Call Center Originator
- Size: 100+ employees
- Annual Loan Volume: \$100+ million
- Location: Irvine, CA

CHALLENGE

- Find a flexible, end-to-end technology to power its business
- Comply with federal and state regulations
- Manage aggressive growth strategy

SOLUTION

Ellie Mae's Encompass360®

Mortgage Management Solution

- Provides robust, flexible technology to support business processes
- Enables speedy generation of accurate, compliant documents
- Provides ability to grow rapidly

Intercap Lending gets the robust, flexible solution it was looking for

Intercap Lending was founded in 2009 amid ominous times—an international economic collapse had caused warehouse credit lines and the pool of mortgage customers to shrink dramatically. At the same time, a multitude of new compliance regulations were changing the way mortgage lenders did business.

Yet Intercap Lending grew from a staff of five to almost one hundred in the first year. And it expects to double its loans funded from \$50 million to over \$100 million in another year.

The secret to its success is technology, according to Jamil Atcha, chief executive officer of Intercap Lending. “Technology is important in what we do,” he says. “A lot of the times I say we’re not really a mortgage company. We’re a technology company. We have technology wrapped within all our processes, workflows and business rules. Without the technology I don’t think we could do the volume of loans we’re doing or have the ability to grow the company. It’s very, very important to the existence of the company.”

From the beginning, Intercap knew it needed a strong technology platform.

The question was: was there an affordable system that had flexibility, business rules, controls, workflow enablement, and system development tool kits—plus could manage qualification, funding, shipping, insuring, secondary marketing and capital markets?

They spent a lot of time looking at demos.

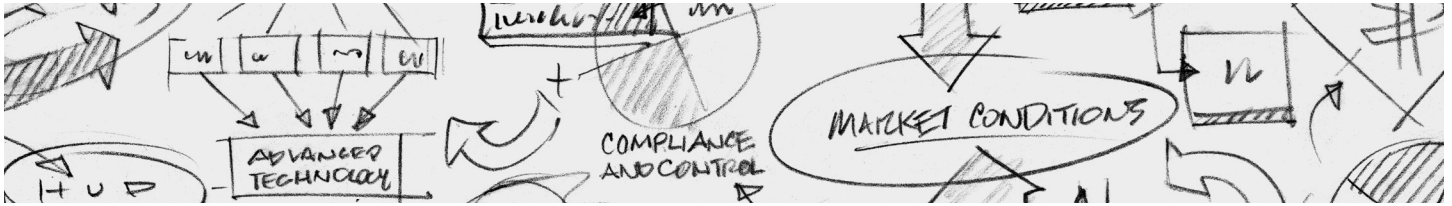
“We came across Ellie Mae’s Encompass360,” says Lawrence Holguin, Intercap’s president and cofounder, “and determined that it was the system for us. It’s an A to Z system. It’s a great price point. You can choose a premise-based system or a hosted system. It really does speak for itself.”

“Encompass® has the end-to-end solution from CRM and handling leads all the way to trade reporting and hedging,” adds Atcha. “It was the most robust system and it had flexibilities within it to customize it for our needs within our shop.”



“Encompass is intertwined with not only the culture of the company but the company itself. For us to grow we needed this software.”

Jamil Atcha, CEO, InterCap Lending



About Ellie Mae®

Ellie Mae® (NYSE Amex: ELLI) Ellie Mae (NYSE Amex: ELLI) is a provider of automation solutions for the mortgage industry. The company's offerings include the Encompass® and Encompass360® mortgage management software systems. Ellie Mae hosts the Ellie Mae Network™ that allows mortgage professionals to conduct electronic business transactions with the lenders and settlement service providers they work with to process and fund loans. Ellie Mae was founded in 1997 and is based in Pleasanton, California. To learn more about Ellie Mae, visit www.EllieMae.com or call 877.355.4362.



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Using technology to succeed and grow

Atcha considers Encompass360 integral to InterCap Lending's success and rapid growth.

“Using Encompass has put us in a position where we can do better than the banks,” says Atcha. “Encompass is intertwined with not only our culture but with the company itself. For us to grow we needed this software.”

Encompass has helped InterCap successfully navigate the constantly changing regulatory environment.

“I can't imagine how you would discover or manage disclosures in the new RESPA 2010 laws without a system like this,” says Holguin.

“I don't know how other companies are doing it without having the system and the rules to tell you to re-disclose when there's a change,” says Atcha. “RESPA 2010 has been a very difficult thing for most shops but Encompass has made it simple for us.”

InterCap Lending also finds Encompass360's web-based platform a great advantage to its aggressive growth plans. “One of the nice things about Encompass is that it is web based,”

says Atcha. “I can fire up a branch relatively quickly, set up their own rules and get them going. To turnkey the system through Encompass makes it very, very simple.”

Ellie Mae's online training resources make it even simpler. “When we bring on a new employee,” says Holguin, “the first thing we do is have them sit down at their desk and go through all the Encompass360 tutorials and videos. After four hours they're fully integrated.”

“One of our four cornerstones of success is leading edge technology and leading edge technology for us is Encompass,” concludes Atcha. “It gets us where we need to be because Encompass is on the leading edge of what's going on out there.”

Learn how other Ellie Mae clients are tackling business challenges with Encompass360. Contact us at www.elliemae.com/casestudy.

See also: [Encompass Compliance Service Video](#).