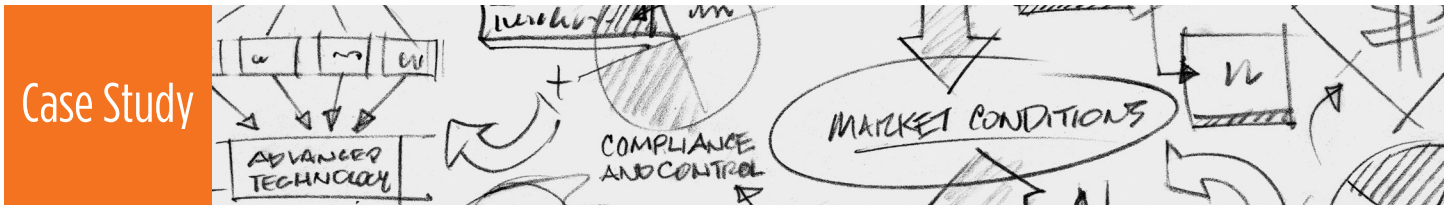


“I wouldn’t have founded Skyline without Encompass.®”



## COMPANY

### Skyline Financial

- Type: Full-Service Mortgage Banking and Brokerage Firm
- Size: 260 employees
- Annual Loan Volume: \$600 million
- Location: Calabasas, CA

## CHALLENGE

- Find a flexible technology to power future growth
- Enable trackable transparency in loan quality

## SOLUTION

### Ellie Mae’s Encompass360® Mortgage Management Solution

- Provides the configurable enterprise technology needed to manage business
- Provides transparent compliance management processes
- Helps enables rapid growth

## Skyline ensures future growth and continuing success

Skyline Financial was founded on a radical idea: help people to buy homes by simplifying the loan origination and funding experience, and improving the borrower experience. Skyline knew that a key step to achieve its goal was to be able to prove the quality of its loans to the borrower and the investor.

“Freddie Mac, Fannie Mae and other investors are interested in the process that we go through because they know if the process is pristine, you’ll get a good loan,” says Bill Dallas, CEO of Skyline. A quality-producing, verifiable process was essential to Skyline’s plans.

Skyline Financial also started with an aggressive growth strategy of acquiring other mortgage banking and mortgage brokerage operations and rolling them into a single organization that has the capital, technology and infrastructure to compete with larger financial institutions.

Skyline Financial knew that it needed the right technology to produce high quality loans in the rapidly changing regulatory environment and allow it to grow as quickly as it planned.

“We wanted to have something that you can rely on, that you know will work, and that we wouldn’t have to maintain,” says Dallas. “We wanted it to be web based, we wanted it to be integrated with a pricing engine, and with our CRM on the front end, and we wanted it to be connected to customer and loyalty on the back end so that it would be a fully integrated system.”

Skyline Financial also needed a system that would allow loan officers to work wherever they were located so that it could acquire and work seamlessly with firms in other locations, and eliminate the expenses associated with fixed branches, and their leases and infrastructure.

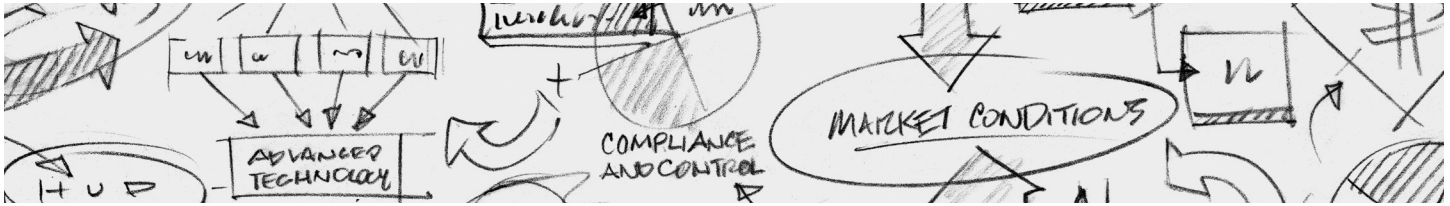
Skyline saw Encompass360 as the technology to do it all.

“I wouldn’t have founded Skyline without Encompass,” says Dallas.



“When I had the opportunity to see 360, [I knew] you were the right ones for us to be able to scale our business. Encompass enables me to be able to say all my loans go through this identical process. Investors depend on it. They know if the process is pristine and you follow that you’ll get a good loan.”

Bill Dallas, CEO, Skyline Financial



## 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](http://www.EllieMae.com) or call 877.355.4362.



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Skyline selected Encompass360 for its ability to be customized to fit Skyline’s operational workflow, its compliance management ability and paperless environment.

### Having the right technology for success

Encompass360 helps Skyline Financial to efficiently originate and fund quality loans in spite of a very challenging regulatory environment through automated checks for a variety of potential violations and corresponding pass/fail alerts at multiple steps throughout the process.

“The key word of the environment we’re in is transparency,” says Dallas. “Our processes, how we disclose, when we disclose, when did they receive it, the bid—all that has to be transparent. The Safe Act, NMLS and licensing, the Dodd Act with this new Consumer Finance Protection Bureau create this compliance maze that if you don’t have a product like Encompass, I don’t know how you prove zero-defect when you sell the loan to your investor. That is the transparency that Encompass helps to give us.” Encompass360 also gives Skyline Financial a solid platform for growth.

Using Encompass, Skyline has been able to leverage employees in remote offices that have capacity on a particular day because with a paperless environment, Skyline doesn’t have to send files: staff can just drag a loan file from one work queue to another work queue. This allows Skyline to leverage employees that have time available or are less expensive, wherever they may be located.

The combination of Encompass360’s transparent regulatory compliance processes, and its paperless, web-based environment has given Skyline the platform that it needs for future growth and continuing success.

**Learn how other Ellie Mae® clients are tackling business challenges with Encompass360. Contact us at [www.elliemae.com/casestudy](http://www.elliemae.com/casestudy).**

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