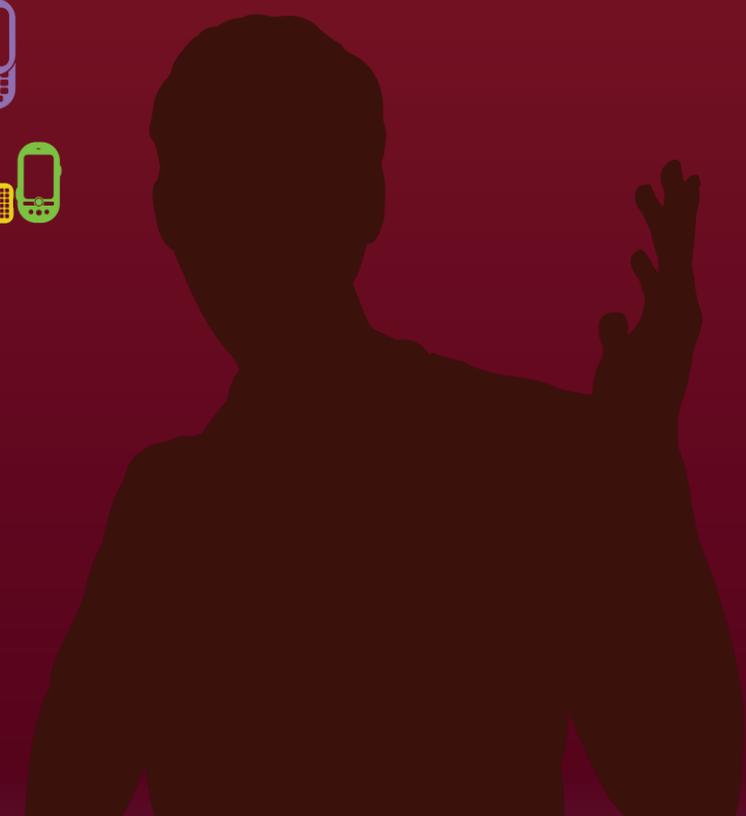
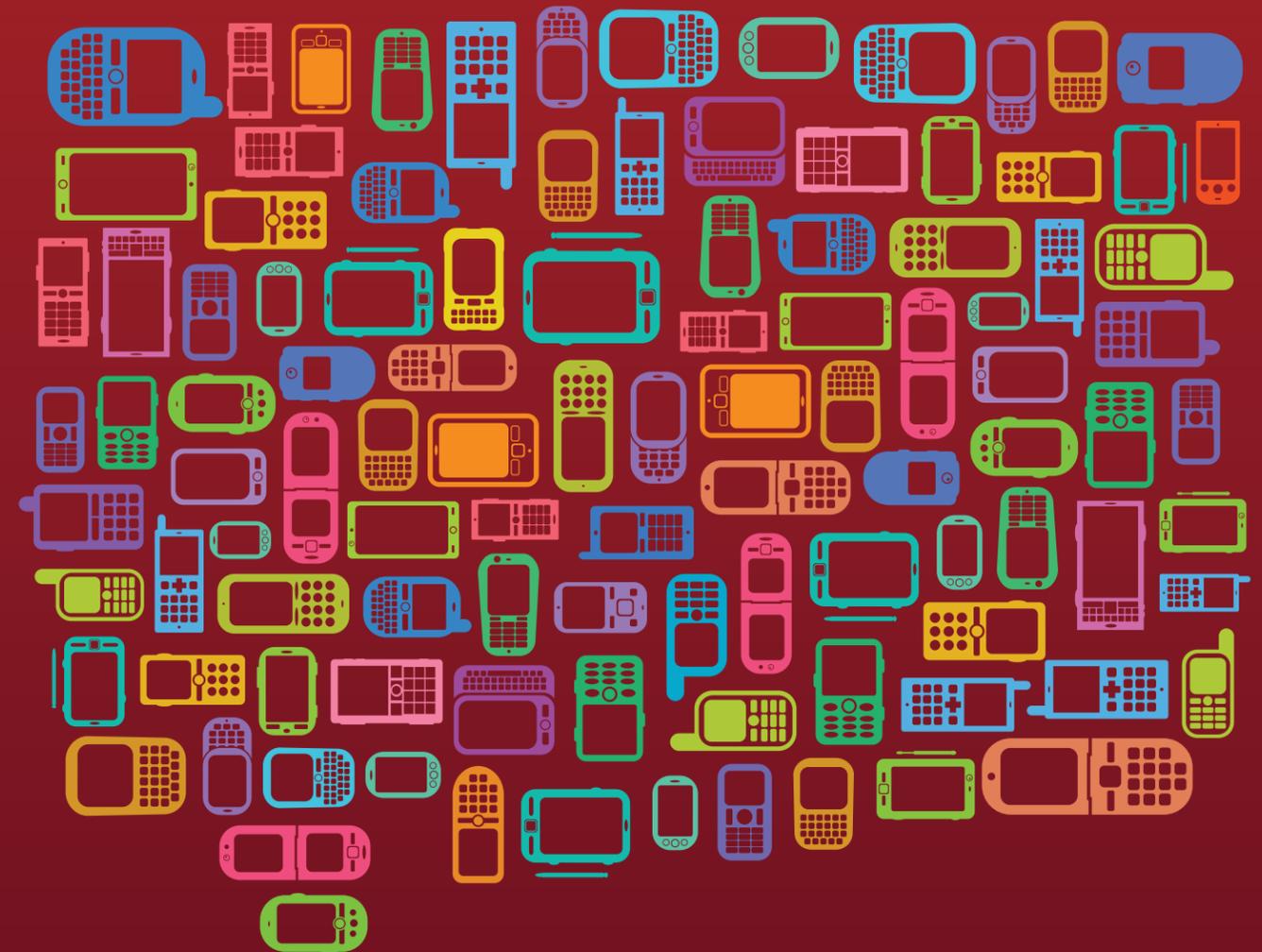


Thinking of MOVING to MOBILE?

Everything is going mobile these days. If your business is thinking of joining the trend here are five key considerations.

Today's mobile revolution promises to be as important for business as computers were in the 1980s, the Web in the 1990s, and software as a service (SaaS) in the 2000s. Today's mobile phone is a computer, a still camera, a video recorder, a tape recorder, a barcode scanner, a fax machine, a web-device, and a collection of software applications fully integrated with your back-office systems. It's been widely reported that the average smart phone today has far more computing power than Apollo 11 did when it journeyed to the moon.



By Kamal Shah and Michael DeLapa

As a consequence, mobile smartphones and tablets offer profoundly exciting opportunities for transforming business operations for mortgage services. By leveraging the power, convenience, and usability of next generation mobile devices, mortgage companies and service providers can improve the quality of the data they gather, drive efficiency and productivity, and standardize processes to minimize risk and meet compliance targets. And this is just the beginning.

Consider the trends:

- The Internet is everywhere, over Wi-Fi or cell. More than 94% of the U.S. and 72% of Europe now has broadband Internet coverage.
- Smart phones and tablets are exploding in numbers. Half of all adult Americans now own either a tablet computer or a smartphone.
- Global Internet usage will more than double by 2015, and most of these users will be mobile.
- According to IDC, worldwide IT spending in 2013 will exceed \$2.1 trillion. “The biggest driver of that growth will be mobility. Sales of smart mobile devices including smartphones and tablets will grow by 20%, generate 20% of all IT sales, and drive a whopping 57% of all IT market growth. Excluding smart mobile devices, IT industry growth will be just 2.9%.”
- The benefits of mobile are widely acknowledged, but how do you get started? What things should your company take into account before going mobile?

Five Key Considerations

There is an overwhelming amount of conflicting information about what mobile approach is best, and a sea of vendors competing for your attention. Here are five key considerations for successfully choosing the right mobile solution for your business.

1. Is it flexible and configurable? Choose a configurable mobile solution that lets you adapt and optimize business processes over time.

2. Does it take advantage of the latest smart phone features? Leverage the full power of mobile devices for rich data collection, including video, photos, text, audio, GPS, time stamps, signature capture, and other smart phone functionality to maximize the productivity of your field staff.
3. Is all the data centralized in a single repository? Adopt a mobile-cloud platform that lets you centralize data storage and easily analyze, manage and report on that data.
4. Does it integrate with your other systems? Ensure that your systems integrate via APIs so data flows seamlessly from mobile devices to your backend systems.
5. Is it cost effective? Consider a software-as-a-service (SaaS) solution that lets you get started quickly and inexpensively, without on-premise installation, provisioning, maintenance, or setup.

Now let’s dig into each of these a little deeper.

1. Flexibility

To succeed in the mortgage service business today, flexibility is critical to business agility—the ability to adapt quickly to the ever-changing landscape of regulations, customer requirements, competitors and operational needs. A flexible solution is one that can be configured and modified on an ongoing basis to meet your business needs—for both today and the future. It should allow you to capture the data that you need, customize reports to present the data, and specify your unique business rules.

Whether you configure it on a mobile device or a web browser, it’s got to be simple – something that a non-technical person can do without requiring a developer or outside vendor.

When you acquire a new customer with specific data collection or report generation needs, or if new compliance and regulatory requirements come up, you need to be able to adapt your solution quickly and easily. Being able to do so can give you a huge advantage over your competitors

2. Leveraging the latest technology

If your business is using multiple de-

vices and applications to collect information in the field—paper and pencil, laptops and digital cameras, digital uploads and spreadsheets—you’ll soon feel like your company is stuck in the

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stone age.

Today’s smart phones keep getting smarter and easier to use. New mobile touch screens with advanced user interfaces make data collection on a mobile phone exceedingly easy. And smart phones are becoming more and more powerful every year. The iPhone 5’s new A6 processor, introduced in September 2012, is twice as fast as the iPhone 4, introduced about two years earlier.

To truly transform your business operations, your mobile solution should take full advantage of the latest technological advances, both hardware and software. Most solutions provide the ability to capture data through standard inputs like dropdown lists, check boxes and text fields—that’s old school. You’ll want a more feature-rich solution that lets your mobile workers:

- Capture data visually with photos and video
- Capture descriptions with voice notes in addition to long form text
- Automatically attach GPS locations and date/time stamps to all information
- Support real-time communication and sharing over Wi-Fi, 3G and 4G
- Display geographic data on maps and provide driving directions
- Support signature capture, bar code scanning and other next generation inputs

Solutions that leverage these features today are also well positioned to take advantage of the other amazing advances we're going to see in mobile technology over the next few years.

3. Secure, centralized storage

Collecting this vast array of information via mobile devices is great, but if it's scattered through a variety of systems—e-mails, text messages, documents and shared drives—it becomes a nightmare to manage. Your new technology may have made things worse, not better. Whatever solution you choose should ensure that mobile data is captured and stored in a centralized, structured, and secure way.

If mobile phones are the worker bees collecting the data in the field, the centralized database is the hive. A powerful mobile application needs to be paired with powerful, cloud-based services, centralized data storage and easy to use web-based applications to access that data from any computer or device. This combination allows for real-time uploads and data synchronization, centralization of data from multiple devices into a single database, and rich data management, editing, reporting, and analytics.

Web-based interfaces, coupled with robust security, make it easy and safe to grant users access to data anywhere and anytime. You should look for flexible access control features that allow different levels of data access for different users—for example, full access privileges to administrators, read/write

access to employees, read-only access to partners and customers, etc.

Finally, any good solution should be robust and scalable to ensure reliable availability and performance. It should protect your data with state-of-the-art security features, and offer full backup and recovery in case of unforeseen problems.

4. Integration

You likely have software systems in place today for managing various aspects of your business. When considering a mobile solution think about how your legacy systems should tie-in with your mobile ones.

In well-integrated systems, data flows in real-time between all the key users. When you integrate mobile solutions into your systems, the mobile

workers to both access the data they need for their jobs and share new data they collect with the appropriate applications. Ideally, the solution should also support “single sign-on,” meaning that users can use a single username and password to log into all of their systems.

Modern platforms have well-documented, open APIs that make integration easier than ever. Make sure your mobile solution has an API based on today's latest standards.

5. Cost effectiveness

The days of buying, installing and setting up hardware and software are ending. Realizing the total cost of ownership, no one wants to buy servers and maintain software. Cloud services are faster, cheaper, and safer than onsite

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data should flow seamlessly between mobile workers and back office workers in formats that are easy to understand and act on. With a good integration strategy, back office workers can continue to use the systems they're familiar with, minimizing disruption within the organization.

That's why the mobile solution you choose should be able to talk with your other software applications. You may use Salesforce.com for CRM, Quicken for accounting, and SharePoint for file management, and your mobile solution is not going to replace those systems. Rather, it should integrate and enhance them—extending their power to the field and making it easier for your

storage and processing. You turn them on, and you go—in days, not weeks or months. Software as a Service (SaaS) has become the de facto choice for virtually any organization in the past 10 years.

These models also let you test and scale. You can try the system out with a few users, see how you like it, and then expand as you realize the value of the solution or as your organization grows. Paying for what you need when your business needs it only makes sense. Again, it's about agility.

This all adds up to significant cost savings: a lower total cost of ownership, no capital expenditures, no internal IT staff.

As you evaluate mobile solutions, make sure you take the benefits of a SaaS solution under consideration. To stay competitive you need to

constantly improve the quality of your services, increase productivity, drive down costs and keep your customers happier. The right mobile solution can

be critical in achieving those objectives. The time is now, and these five considerations can help you in your selection and evaluation process. ♦



ABOUT THE AUTHOR

Kamal Shah is the founder and CEO of FotoNotes, a mobile and cloud software company that transforms how business capture, manage and share information through smart phones and tablets. Before starting FotoNotes, Kamal ran invu technology, a software design and development firm that helped more than 20 start-ups bring leading edge software products to market. In his career, Kamal has successfully combined entrepreneurship and business acumen, team leadership and deep technical expertise to deliver award-winning software that has been sold to companies such as NBCi, CitiBank, The Hartford Insurance Company, Hewlett Packard, Cisco Systems and Microsoft.

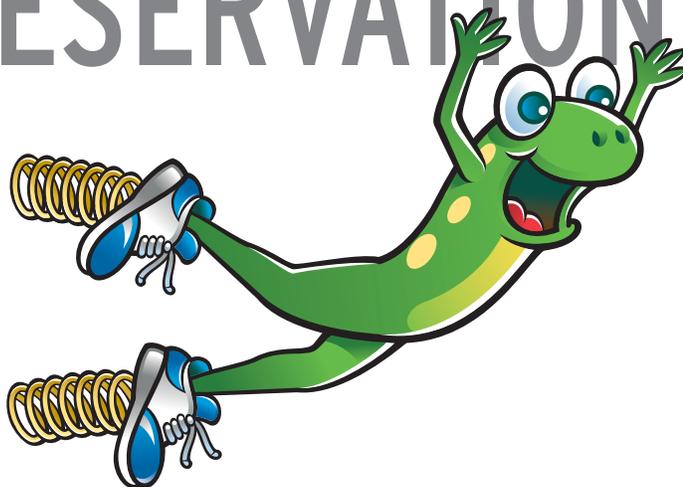
ABOUT THE AUTHOR

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