



eLynx Automates and Modernizes Mortgage Loan Processing and Documentation

Egenera Converged Infrastructure Solution Offers Scalability, Disaster Recovery and Reliability in Increasingly Regulated Environment

Executive Summary

eLynx provides the mortgage industry with outsourced document fulfillment services that

streamline and automate the loan origination process. The eLynx software-as-a-service (SaaS) offering is the most widely used network in the mortgage industry as its data-centric document collaboration and

“At eLynx, we are only as good as the services we provide to our customers,” said Alan Matuszak, vice president of software engineering and technical operations at eLynx. “It is imperative that we stay at the forefront of their needs, providing 24/7 reliable access and availability to their critical information. The back-end technology that runs our network must not only respond to, but anticipate, their needs by scaling as necessary to the demands of the industry. Egenera’s PAN Manager allows us to easily manage the system so our customers have a seamless experience every time they log into the service.”

distribution services modernize and accelerate loan processing. eLynx has processed more than 50 million

loans on its loan fulfillment and electronic closing services network. Millions of users rely on the eLynx services to capture and maintain data electronically throughout the document lifecycle, automate paper-intensive processes, improve

SERVICE AND TECHNOLOGY OVERVIEW

- ❖ 25 of top 50 banks
- ❖ 100,000 registered settlement agents
- ❖ 50 million loans processed
- ❖ Egenera PAN Manager
- ❖ Dell M1000 blade chassis
- ❖ Dell PowerEdge M-Series Blade Servers
- ❖ Dell/EMC CX4-120 storage array
- ❖ 2 identical sets of hardware – one for each redundant data center



workflow, and reduce costs while ensuring compliance with industry regulations.

To ensure it is delivering on its promise to customers to provide secure, always-on access to business-critical data needed throughout the loan process, eLynx has built a platform that enables rapid and complete processing of transactions for its lenders. This platform delivers industry-leading uptime and can scale in real time to handle unexpected spikes in demand. The mortgage industry is highly competitive and as such, eLynx is committed to maintaining the highest levels of access and availability to its network while also evolving its services to stay ahead of its customers' evolving business needs. At the same time, eLynx needs to support its own business growth with cutting edge, high-performing, scalable and reliable technology infrastructure that powers its services.

In an industry faced with increasing regulatory demands, where customers require more stringent security during document exchanges, eLynx required a technology partner that could offer unparalleled reliability and security while meeting the need for added on-demand capacity to its network infrastructure.

eLynx chose to partner with Egenera, a pioneer in converged fabrics and infrastructure automation software. eLynx is leveraging Egenera's PAN Manager software on a Dell blade chassis with Dell blade servers. In addition, eLynx utilizes a Dell/EMC CX4-120 storage array, and has two identical sets of hardware – one for each of its redundant data centers.

By partnering with Egenera, eLynx has updated its SaaS infrastructure solution that enables the company to manage the availability, capacity and response time of its services. In addition, eLynx is confident that with Egenera supporting the converged infrastructure, eLynx can scale to aid its own growth and its customers' needs as the mortgage industry evolves.

Business and Technology Requirements

eLynx serves 25 of the top 50 lenders in the U.S. in an environment where the top 100 banks process 90 percent of all loan volumes. As a business driven by ever-increasing industry regulations, eLynx needed to support the highly regulated requirements its clients are expected to meet, with increased levels of tracking, added processing capabilities and decreased time for document receipt.

When looking for a solution, eLynx needed to find a platform that was easily scalable, offered 24/7 availability, reliable security and disaster recovery capabilities while supporting its existing multi-tenant environment. According to Alan Matuszak, vice president of software engineering and technical operations at eLynx, a host of different solutions were considered including Cisco and VMware, but he found eGenera's mature offering would "solve our needs while reducing network complexities."

Key selection criteria for eLynx included:

Highly Scalable Infrastructure

In the mortgage services industry, transaction volumes fluctuated over the course of a month, quarter and year. These spikes in demand typically come with little or no warning. To accommodate these fluctuations, eLynx's architecture needed to be rapidly scalable and highly automated. Also, eLynx wanted a solution that could grow with the business as the company added new users and subscribers to its services.

24/7 Reliability and Availability

eLynx required a solution that helped the company continue to provide the highest level of

availability of its services for demanding financial services and real estate industries. The eLynx offering had to be available at all hours and there could be no downtime for maintenance or while scaling the solution during demand peaks.

Full Disaster Recovery Capabilities

With business-critical processes relying on the eLynx infrastructure, there is no room for downtime. The status and performance of all network connections, servers, processors, and databases must be monitored constantly to ensure all client requests are answered in a timely and secure manner. In the event of a failure, eLynx required a solution that would guarantee recovery.

Multi-Tenant Support

The ability to segregate services by client is essential for eLynx. In any loan there are a variety of parties that collaborate, and regulations require the ability to track and audit the loan processing and documentation workflow. Thus driven by both business and regulatory needs, the ability to provide multi-tenant access to services was extremely important to eLynx in its selection process.

Results and Benefits

eLynx selected and instituted a converged infrastructure solution, consisting of Egenera's PAN Manager running on Dell's M1000 blade chassis, which connects to a Dell/EMC SAN. This infrastructure platform enhances eLynx's ability to provide a high-performing and agile compute fabric on which to run its applications while also realizing significant cost savings to the company. Most importantly, with Egenera's software solution, eLynx continues to provide its customers with unmatched services that are highly reliable and available while also exceeding loan origination and processing requirements.

Specific results include:

Rapid Scalability and Agility

As eLynx experiences long term growth in its services business and short term spikes in demand, the combination of PAN Manager with the Dell M-Series blades has enabled the company to quickly add capacity for its services. The ability of PAN to harness up to 128 cores and 1536GB of memory per 10U chassis means eLynx has plenty of head room for future growth.

Guaranteed Recovery

Using PAN Manager, eLynx has built upon its full multi-site disaster recovery set-up. For eLynx, this was not about reducing IT downtime, but rather meeting customer business requirements. The company's customers have come to expect always-on services. If there is a major data center outage, eLynx can provide peace of mind that the service will be back up and running within an hour, ensuring eLynx's customers will always have real-time access to the network.

Constant Availability

For eLynx, it's all about building confidence in its services. Egenera's PAN Manager also provides eLynx with the ability to handle local infrastructure failures. In the event of a failure, the failed component is automatically replaced. Also, the personality of that blade, including OS and application configurations, Mac addresses, worldwide names and network policies are automatically restored. This ability to automatically heal the infrastructure in minutes allows eLynx to provide its customers with the highest level of service while, at the same time, automating repairs.

Effective Multi-Tenant Environment

Because of regulatory as well as customer requirements, eLynx must, and does, provide secure, isolated and auditable services for its customers. eLynx used PAN Manager to provide complete system isolation – from service to OS and down to storage and network, which further developed eLynx's ability to guarantee its customers could securely and confidently collaborate on a loan application.

Summary

With hundreds of customers relying on eLynx's services for its own technology execution, system downtime cannot exist. "It's not enough to say we reduced downtime or increased uptime," said Matuszak. "We have requirements with customers and Egenera helps us continue to maintain high performance, manage through peaks, and manage as industry volume and regulation needs rapidly evolve.

"As we expand and grow our business, we rely on Egenera as a

partner," said Matuszak. "We have a good relationship and get the prompt and excellent support we need through the organization."

With Egenera's PAN Manager, eLynx has found a solution that meets its customers' needs for state-of-the-art infrastructure automation technology and flexibility to provide reliable access and availability as industry regulations increase.
