



#### CASE STUDY

# Holland Mortgage Advisors Drives 90% of Application Volume through Mobile with **nCino Mortgage Solution**





**Pittsburgh, PA**



**Founded 2005**



Total assets  
**\$3.5 million**



Annual loan volume  
**\$500 million**



Loan officers  
**93**

Owned and managed by David Holland, Holland Mortgage Advisors (HMA) is licensed in more than 25 states, partnering with local and national lenders to offer its clients exceptional services at competitive rates. As a 100% referral-based company, HMA has an outstanding reputation for providing professional products and premier financial services. HMA often works with industry professionals, including realtors, attorneys, insurance agents, and financial planners.



# Challenge

When HMA began accelerating its growth, it needed effective technologies that could evolve just as quickly and meet the demands of its highly proficient loan officers (LOs), including a new point-of-sale (POS) platform. HMA searched for a platform that would make the lending process easier for the LO while simultaneously providing a premier experience for HMA customers.

HMA took into consideration not only where each prospective solution stands today, but also where they will be in the future of the ever-evolving mortgage industry. HMA wanted a partner with whom they could grow and evolve, rather than have to change its technology stack again in just a few years.

"We've expanded our service to 25 more states in the last four months," said HMA Managing Partner and Senior Loan Officer Robert Fillyaw. "In order to sustain that sort of growth, we have to have the industry-leading technologies demanded by the exceptional loan officers we recruit."

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**Robert Fillyaw**

HMA Managing Partner,  
Senior Loan Officer



# Solution

After exploring several solutions, including the possibility of creating its own, HMA selected the **nCino Mortgage Solution** to support the efforts of its LOs and provide a modern experience for its customers, including a mobile application and a digital closing and application process.

"nCino Mortgage [Solution] appealed to us for a number of reasons," said Fillyaw. "Many of our LOs wanted it, and nCino's extensive mobile capabilities and growth potential convinced us that it would be able to grow with us and support our future evolution."

nCino unites the people, systems, and stages of the mortgage process into a seamless end-to-end experience. By integrating toolsets, workflows, and third-party technologies into a single-point experience, the nCino Mortgage Solution empowers LOs to achieve more, enabling up to an 80% decrease in loan closing time and a 49% improvement in average cycle time.

The nCino Mortgage Solution also provides a shareable mobile app with integrated calculators and home search functionality, going beyond a typical POS to ensure customers have a seamless experience at every step in their home buying journey. This app provides automated loan status updates and mobile eSign convenience, allowing customers to complete their loan applications on any device.



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# Results

Key outcomes HMA has achieved with the nCino Mortgage Solution include:

## Smooth onboarding amid significant market turmoil

HMA cited nCino's efficient implementation as a key success. nCino's team was highly responsive and focused on active listening and problem-solving rather than upselling, leaving HMA ready to work effectively amidst a myriad of challenges.

"When you undergo as much change as we have in the last 180 days, the partnerships you choose to build are critical," said Fillyaw. "The team at nCino has been highly responsive and communicative. They were present every step of the way to get us up and running."

## Attracting and retaining top talent

Competition for top-performing LOs in the mortgage industry is fierce. By providing the incentives and tools LOs are looking for, lenders like HMA are better positioned to attract the LOs best suited to its lending strategies.

"Originators demand access to premier tools and best-in-class solutions," said Fillyaw.

**"We've lost LOs in the past because they wanted nCino. It is probably the single greatest tool in our tech stack, and LOs we recruit are excited to have access."**

## Driving 90% of application volume through mobile

By providing a convenient application experience, HMA has gained a competitive advantage in a tough market. Now, HMA pushes 90% of its mortgage applications digitally through the nCino mobile app.

"When customers start looking for a mortgage, a simple application process is a strong opener to the customer relationship," said Fillyaw.

**"Our customers can use the nCino mobile app to complete their application from any device, with convenient mobile eSign. The applications we receive this way are far more complete than we experienced previously."**

## More complete applications, faster

HMA selected nCino in part to provide a seamless, modern experience for both LOs and customers. With the nCino Mortgage Solution, HMA has achieved greater efficiency and receives applications with greater completion. This is due in part to nCino's ease of use for all stakeholders.

"nCino just works; it's that simple," said Fillyaw. "In the past, I've had LOs call me on the weekend, once interrupting my kid's birthday, all because they have technical issues. With nCino, my weekends are my own again."



The nCino Difference