WESCOM Resources Group

Kirkland Financial Enhances Security and Reliability in Mortgage Servicing with UNITRI Managed Services for FICS®

BACKGROUND

Kirkland Financial is a family-owned mortgage servicing company founded in 1992. The company services residential and commercial mortgage loans from a variety of originator sources, including banks, credit unions, brokers, hedge funds, family offices and even seller-financed loans. From its primary office in Nashville, Kirkland services loans originated in 40 states.

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Kirkland went live with Wescom Resources Group's (WRG) UNITRI Managed Services for FICS® in September 2022.

THE CHALLENGES

Kirkland Financial had several challenges to overcome in its mortgage servicing operations:

- **Daily Processing Requirements** — Kirkland uses FICS®, the industry's leading mortgage servicing software solution, to process its borrowers' payments, manage escrow administration and produce required reporting daily. It sought an experienced, reliable technology partner to support this critical tool and ensure the firm maintains all service and compliance standards.

  "We are processing payments and calculating amortizations every day, so FICS® is a critical piece of what we do," says Ted Gregory, President, Kirkland Financial.

- **No In-house IT Staff** — With only 21 full time employees and no IT department, Kirkland has minimal technical expertise on staff. The mortgage services firm outsources its IT support to a local firm and must rely on the expertise of knowledgeable third-party consultants.

- **Need for Reliability, Stability and Security** — To service its borrowers effectively, Kirkland requires continuous, uninterrupted access to the FICS® platform, with minimal downtime and assurance that connections are reliable and available 24/7.

  In addition, because it operates in a highly regulated business, Kirkland must maintain the highest compliance standards. Borrower data must be fully secure, always accessible, and accurate 100% of the time.

- **Moving to the Cloud** — To address its need for reliable, low-event technology support and minimize impact on in-house staff, Kirkland decided to migrate all its key operational software, including FICS® from on-premises servers to the cloud. A smooth and seamless transition to the cloud without customer impact or service interruptions was a key requirement.

  "We needed to get FICS® hosted in the cloud," Gregory says. "From a stability, security and redundancy standpoint, it made sense to have a reliable third-party partner host the solution remotely."

THE SOLUTION

Kirkland's outsourced IT support vendor suggested several options for hosting the FICS® system in the cloud. Kirkland selected UNITRI Managed Services from WRG—an easy decision.

"WRG's experience with FICS® is what set them apart," says Gregory. "Wescom uses FICS® Mortgage Servicer® to support more than 30 credit unions. It gave me comfort knowing they already know the software, and they're already familiar with the company. That sealed the deal for us."

> "The WRG team has been very accommodating and super responsive. They take the data integrity aspect as seriously as we do, which is great."
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> —**Ted Gregory**, *President, Kirkland Financial*

The transition from hosting FICS® on-premises to hosting it in the cloud with UNITRI was easy and seamless. WRG's FICS® implementation experts handheld the Kirkland team every step of the way from project launch to go live.

"We did at least two mock migrations in the weeks leading up to go live," Gregory says. "By the time we got to migration weekend, everything went real smoothly, because the work had been done before."

THE RESULTS

Eliminated On-premises Hardware — With UNITRI, there is no need to maintain expensive on-premises hardware like transactional servers, hard drives and backup servers. This means less hardware expense, fewer resources wasted on time-consuming upgrades, and less concern about technology obsolescence.

"We're in the process of taking one of our on-premises servers out of service, because it's not needed anymore," Gregory says. "This will mean one less piece of hardware that I have to worry about."

More Reliability and Less Downtime — Since going live with UNITRI Managed Services for FICS®, Kirkland has experienced minimal downtime and service interruptions. And on the rare occasion a business interruption does occur, the WRG team addresses it immediately.

Less Stress, More Job Satisfaction — After migrating to UNITRI Managed Services for FICS®, Kirkland's team can now focus on other initiatives and projects, while providing their borrowers with outstanding customer service.

Peace of Mind — With two data center locations spread across separate geographic regions, 24/7 security staff and a nationwide redundant carrier network, UNITRI offers unparalleled security, reliability and redundancy to handle any localized outage or business interruption. This provides Gregory with peace of mind knowing that operations will continue running—and customers will continue to be served—no matter what.

> "Whenever I make an investment in technology, my primary goal is for the solution simply to work. It needs to be secure, it needs to be functional, and it needs to be reliable. The system must always be up and running and operating at peak efficiency. My experience with WRG has been really good. They've been super responsive, and get issues resolved quickly."
>
> —**Ted Gregory**, *President, Kirkland Financial*

HELLO! What's Your Story? With the help of WRG's UNITRI Managed Services for FICS®, Kirkland Financial is running at optimal efficiency. Are you ready to write your success story?
Contact us today to begin your journey with WRG!