



# Case Study:

## Ephlux creates Web Portal for California based Mortgage facilitation firm

When a California based mortgage facilitation firm needed to build its web presence, Ephlux helped it find a method to 'mortgage' madness!

## Background

Industry: Mortgage/Real Estate

Solution: CMS

Technology: PHP/MYSQL

Location: Novato, CA

When the U.S. Housing Bubble collapsed, it had a direct impact not only on home valuations, but also on mortgage markets, home builders, real estate, and foreign banks, contributing in turn, to a nationwide recession. As the number of default payments and foreclosures increased, Banks and mortgage institutions inured their standards to restrict facilitation to only a limited number of individuals.

In such an economy downturn, when borrowers went out hunting for a mortgage, it was problematic for them to align a credit status, house value, interest rate and desired loan amount with an appropriate lender. Similarly, Mortgage lenders found it difficult to find credible, stable prospects that could sign up for a mutually beneficial business association.

Mediators who could handle the alignment were needed to fill the space. This was the initial objective of the California based mortgage facilitation firm as they partnered with Ephlux.



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### Challenge

The portal would deliver insights into the housing market and assist mortgage clients in finding the optimum solution, depending on their needs and eligibility. Thus, Ephlux set out to find a method to 'mortgage' madness.

After comprehensive analysis of competitor portals and the current situation within the mortgage industry – it was concluded that instead of the conventional approach of 'we get you the best rates- apply now!', the industry needed a portal which actually created transparency within the mortgage finalization process. Furthermore, it was evident that lack of information/education regarding mortgage mechanics was the basic cause of the housing crisis to begin with.

Ephlux proposed the portal be created with an informational stance, with a slight, non-commercial push towards the facilitation service itself. The 'push' protocol was strongly detested in favor of making a portal that appealed to the end user, and stood out from the competition.

### Solution

After a strong industry analysis, Ephlux presented multiple design concepts for the portal. After a few iterations and feedback from the customer, a design concept which best mapped the intended brand personality was finalized.

After finalizing the design theme, the solution was implemented using PHP/MYSQL platforms. The web portal was created both as an information repository for mortgage, as well as a website that provides mortgage facilitation services and gathers applicant data.

Its content and structure was tailor made for maximum search engine exposure, and a customized CMS was put in place for the community blog. The 'informational' approach proposed for the solution worked wonders for its stance, which proved to be 'community friendly' rather than 'commercial'.

