

Our LOS is the expert

Level One Bank was founded by entrepreneurs with the mission of delivering customer service tailored for those who are driving growth in the community. To do that they needed an LOS that would give them the sophistication of a large bank so they could focus on their unique style of service. As entrepreneurs, they knew Mortgage Builder had the technology to allow them to deliver the best of both worlds.

One of the more onerous responsibilities of the lender is to comply with latest regulations. “With Mortgage Builder,” said Matt Switney, Compliance Lending Specialist at Level One, “the LOS is the expert so my team does not worry about creating errors.” Because of the built-in compliance engine, the LOS prevents loan processors and underwriters from violating timing requirements, taking dangerous shortcuts, or using invalid data.

Level One’s appreciation of Mortgage Builder expertise goes beyond what is built into the LOS. The TRID roll-out included substantial training, workshops, and tools as well as product updates so compliance and the mortgage team fully understand the rules. Level One had a moment of pride when an external auditor remarked that it was the first time he had seen TRID done right.

Because Level One is focused on service to their customers, they needed an LOS that was user-friendly and intuitive. A platform that required substantial retraining was not going to cut it. When the loan officers were introduced to the LOS it just made sense - they felt as though they were working on a “big 1003” and they hit the ground running. At closings, the embedded documents cut the time to create the closing package in half, giving them more capacity and increasing their efficiencies to the customer.

At the other end of the pipeline, Level One is delivering high-quality loans in less time than ever before. The efficiencies across the platform – from borrower to investor – save time and stay compliant during every step. From built-in checks that prevent errors to custom reports that verify the absence of errors, and from friendly user interface to automated workflows, Mortgage Builder is giving Level One the LOS platform they need to deliver a local flavor and an entrepreneurial spirit to their borrowers.



Bank Profile

Founded: 2007

Headquarters: Farmington Hills, MI

Assets: \$1B

Accolade: BauerFinancial 5-star rating

Differentiator: Sophistication of a big bank. Heart of a community bank. Spirit of an entrepreneur.