Full-service mortgage lender Bay Equity Home Loans led the industry in paperless loan processing. Now the firm blends technical savvy and a customer-first culture to equip its mobile loan officers with a single “go anywhere” device. Bay Equity Home Loans CIO and Executive Vice President of Technology Phil Mikolaj knows that great tools attract and retain sales talent. In 2012, he standardized on the only device that could answer his needs for portability, power, and processing speed: Microsoft Surface Pro. That move has saved the company USD1.37 million.

“When I realized that I could dock the Surface Pro on my desk, I got rid of my PC, my iPad, and my laptop. I cannot believe how it’s changing my efficiency as an individual employee.”

—Phil Mikolaj, CIO and Executive Vice President of Technology, Bay Equity Home Loans

Bay Equity Home Loans
www.bayequityhomeloans.com
1,170 employees
United States
Mortgage lending

Family-owned Bay Equity Home Loans began offering new home buyers an array of loan options in 2007. It credits its growth—1,170 employees in branch offices in 30 states—to stellar customer service.
The search for the perfect device

Bay Equity Home Loans became a leading full-service lending company in the western United States by combining excellent customer support with cutting-edge technology. In an information-heavy industry infamous for a preponderance of documentation, the California-based company has led the way in loan process automation.

The company committed to a cloud-based infrastructure in 2012 and invested in Microsoft technology, implementing Enterprise Mobility + Security (EMS) to help protect its data and digital assets. Bay Equity Home Loans loan officers rely on the full suite of Microsoft Office 365 cloud-based applications, which interoperate with the Ellie Mae Encompass loan origination system. Both software as a service (SaaS) models are based on the Windows operating system. The company sought a device that would reliably connect its talented sales force with data in the cloud—and do it in a user-friendly way that would help the loan officers focus their attention on their customers, not technology.

Bay Equity Home Loans CIO and Executive Vice President of Technology Phil Mikolaj considered the multifaceted impact that a device decision would have on the company. He needed a fast, powerful, and portable device for the 100-person sales team. Standardizing on a single device would simplify deployment, training, and support—translating into more time for his team to do what they do best: innovate.

Solutions that focus on people

“We had to ask ourselves: ‘What does it mean to be a sales person in our organization?’” says Mikolaj. “Device portability was a key factor that we examined, not only in terms of weight and size, but also for battery life. A loan officer on the go all day doesn’t have much time or opportunity to charge a laptop battery.” Mikolaj and his team evaluated several high-end devices. Nothing met their needs for portability, durability in the field, operating system support, and docking ability.

Then the team saw the Microsoft Surface Pro. Initially, they were skeptical. “We just didn’t believe that there was a way to pack the power of a PC into a tablet,” Mikolaj says. But after testing the Surface Pro, Mikolaj saw the potential to transform the company’s IT strategy. “When I realized that I could dock it on my desk, I got rid of my PC, my iPad, and my laptop, and I only carried a Surface Pro from that point forward,” he says. “I cannot believe how it’s changing my efficiency as an individual employee.”

Mikolaj staked his final decision on the reception of the Surface Pro by the rest of the company. He began by asking the Bay Equity Home Loans CEO to test the device. “We thought that if a busy CEO could use it, so could the sales force,” he says. Next, Mikolaj gave Surface Pro devices to a selection of the company’s top originators to enthusiastic approval. In more than 30 years of IT management, Mikolaj had never seen stronger user adoption. “Not a single person returned a device,” he says. “That was a shocker to me.”

From the office to the field

Equipped with a docking station, two external monitors, a full keyboard, mouse, and digital pen, loan officers have all the screen real estate they need to navigate the documentation-heavy mortgage lending world. Yet a call to a spur-of-the-moment appointment is easily answered in a moment by detaching the Surface Pro and slipping it into a briefcase—or even a handbag.

“We’ve gone from deploying PCs and laptops over a course of days to deploying Surface Pro devices in hours.”

—Phil Mikolaj, CIO and Executive Vice President of Technology, Bay Equity Home Loans
Loan officers easily run the Ellie Mae Encompass mortgage banking platform on Surface Pro devices, fully exploiting the interoperability between Encompass and Office 365 to produce standard loan forms in Microsoft Word. They use Microsoft OneNote for list making and annotating, via keyboard or with the Surface Pen—as natural as scribbling on a Post-It.

As the company expands into new geographic areas, real-time communication is vital. “No matter where we are, we can use video meetings and share screens in real time,” says Mikolaj. “It makes us more reachable and tangible. Fortunately, that capability is built into Office 365 and Surface Pro. Using Skype for Business Online to connect with other employees and our customers has changed the way we do business.”

**Standardization leads to cascading benefits**

For the Bay Equity Home Loans IT team, the days of deploying multiple types of devices are over. Even with the arrival of the next generation of Surface Pro, neither the deployment time nor the learning curve increased. “We’ve gone from deploying PCs and laptops over a course of days to deploying Surface Pro devices in hours,” says Mikolaj.

The IT team uses Microsoft Intune to monitor and manage devices proactively. “We use Intune as a deployment for endpoint protection,” says Mikolaj. “We can manage all devices remotely, including upgrades and malware protection. Because it’s part of the same suite of products, it’s sewn into the fabric of what we’ve done with this deployment.”

The durability and quality of the devices contribute directly to the company’s bottom line. Standardizing on Surface Pro devices has meant slashing redundant PCs and tablets that don’t run the Windows operating system from the company’s inventory, resulting in a saving of about $1.37 million. And indications are that further savings will be realized because of the quality of Surface Pro tablets. “I believe that the life cycle of the devices has increased, so employees can use the same device for much longer than before,” says Mikolaj.

The ever-growing and increasingly mobile workforce at Bay Equity Home Loans spends less time adjusting to new devices and in training. With a sales force that has grown from 100 to more than 1,000 strong, and more than 1,200 devices deployed, those time savings are significant.

**Fewer infrastructure expenses with greater security**

Thanks to its Windows 10 operating system, the Surface Pro has built-in security features, such as BitLocker Drive Encryption, helping to ensure that data stays secure. With Microsoft OneDrive for Business cloud-based storage, files synchronize automatically. Even a dropped and damaged Surface Pro is no longer a showstopper. Within hours, the IT team can configure a replacement device with the employee’s full working environment.

**The allure of technology that welcomes**

As Bay Equity Home Loans began its deployment of Surface Pro, Mikolaj and his team developed an attractive cover to apply to every employee’s device that reinforces the company’s nine core values. To the detail-focused team, it was a small but important aspect of branding and a way to keep employees engaged with the values that define...
Bay Equity Home Loans. Mikolaj found that it was much more. “It’s a tremendous conversation starter,” he says. “You wouldn’t believe how many emails I receive from loan officers about how sales conversations often begin with the customer noticing the core values displayed when the Bay Equity Home Loans employee takes out the Surface Pro.”

Mikolaj feels strongly that technology must never be an obstacle to employees or to customers. “We were the first lending company to adopt the Surface Pro and cloud computing, and it drew people to us,” he says. “A lot of companies offer an appealing vision, but if their technology is difficult to work with, loan officers hesitate to join them. They don’t want to struggle to use the tools. That isn’t a problem for us; rather than being a barrier to recruiting, our technology attracts excellent people.”

**For more information**

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