



# Modernizing Cloud Analytics:

How Home Point Financial Creates Trusted Relationships for Life



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**James Newsom**  
Sr. Director of Data Services  
Home Point Financial

## Goals

Increase customer loyalty and turn them into customers for life

Enhance performance, save time, and increase scalability for mortgage lending business

Improve and accelerate data management practices to move toward a more data-driven culture

## Solution

Centralize data integration with iPaaS, using Informatica Intelligent Cloud Services to load data into a Snowflake cloud data warehouse running on Microsoft Azure

Use Informatica Cloud Data Integration for codeless integration with Snowflake, Microsoft SQL Server, flat files, and Tableau

## Results

Increases competitiveness by enabling a more data-driven approach to decision-making and customer service, creating more customers for life

Improves scalability and performance for data warehousing and analytics to help drive more sales through brokers, while reducing staffing costs

## Business Requirements:

- Native support for Snowflake cloud data warehouse on Microsoft Azure
- Diverse connectivity to multi-cloud and on-premises data sources
- Strong integration with Tableau for data visualization

## About Home Point Financial

Home Point Financial is a national, privately held multi-channel mortgage originator and servicer located in Ann Arbor, Michigan and licensed in all 50 states. Home Point Financial delivers residential mortgage origination and servicing with a focus on providing innovation, speed, and consistently superior service to its customers and partners.



## Informatica Success Story: Home Point Financial

Home Point Financial (Home Point) is a national, multi-channel, residential mortgage company founded in 2015. The organization has grown rapidly in a very short time, tripling in size, volume, and staff in just four years. Its vision is to become a top ten, industry-leading mortgage lender, one that creates customers for life. That's why the company is both a mortgage originator and servicer, betting that repeat business such as refinances, home equity lines of credit, and renovation loans will keep customers coming back. The company is also courting independent brokers, a smart strategy to win even more new business.

Customer loan origination and servicing data is Home Point's most valuable asset and key to growing its market share. However, bringing its vision to life required better data management and integration platforms. Old technology and processes were getting in the way: the company's infrastructure was not standardized or built to scale, and despite being a young company, legacy systems and databases were already creating challenges. Rudimentary data management practices were preventing a move toward a data-driven culture, while homegrown, slow, manual ETL mappings created performance, productivity, and data quality issues that threatened to stall future modernization efforts.

To become truly data-driven, Home Point needed a highly scalable and available foundation for data access and exchange among business applications, business intelligence tools, and third parties. It wanted to deliver standardized data integration workflows by leveraging diverse cloud and on-premises data sources, and by establishing repeatable development patterns and data quality controls.

"We wanted a data management platform that would allow us to integrate multiple data sources with high-volume workloads, with scheduling and orchestration for multiple source dependencies," says James Newsom, Sr. Director of Data Services, Home Point Financial. "We also needed a new data warehouse that could provide the performance of a massive parallel processing database. But we also needed an economical solution, with the right price-to-performance ratio."

## Accelerating cloud data warehousing

Any solution the company chose had to support Home Point's cloud-first strategy with Microsoft Azure. It also needed to integrate with the Snowflake cloud data warehouse, which Home Point selected to provide elasticity, native support for diverse data, and cost-effective performance while eliminating the complexity of conventional data warehouses. After comparing Informatica Intelligent Cloud Services (IICS) with SnapLogic Enterprise Integration Cloud, Home Point decided that IICS was a better fit for its data integration needs.



*"We selected Informatica due to native support for Snowflake on Microsoft Azure, superior speed and performance, enterprise-class scalability, and a valuable trusted advisor relationship."*

**James Newsom**

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"We selected Informatica for its native support for Snowflake on Microsoft Azure, superior speed and performance, enterprise-class scalability, and a valuable, trusted-advisor relationship," says Newsom. "We found that Informatica was much stronger in the cloud than any competitor. Informatica Intelligent Cloud Services delivered a modular cloud data management platform that was uniquely positioned to enable our data-driven digital transformation."

IICS is an industry leading iPaaS (Integration Platform as a Service) solution that includes Informatica Cloud Data Integration, offering Home Point more than 200 pre-built connectors for multi-cloud and on-premises data sources. The Snowflake connector made it easy for Home Point to connect its data pipeline to Snowflake. IICS also offers pushdown optimization for Snowflake to improve speed and scale, along with codeless development and out-of-the-box templates, transformations, and wizards. The solution also integrates with Tableau, Home Point's business intelligence visualization tool of choice, connecting it directly to the data warehouse without concurrency issues.

"The integration of Informatica Intelligent Cloud Services with Snowflake and Tableau was a very critical decision point for us," says Newsom. "We have a huge vision for growth, and based on our track record, we realized that we needed to be able to potentially triple or quadruple our volumes of business and data. We wanted a platform that could absolutely scale. I'm happy to say that the performance is fantastic, whether we're using flat files or Microsoft SQL Server as the data source."

**Building digital trust with customers**

Home Point is already processing huge volumes of data with Informatica and Snowflake, loading bulk data extracts from Black Knight, a well-known provider of data and analytics to the mortgage industry. As a result, Home Point is enabling a more data-driven approach to decision-making and customer service, helping the company achieve its goal of creating customers for life.

"With the unique information we're getting from Informatica, Snowflake, and Tableau, we achieve a very strong level of trust with our customers," says Newsom. "We can look beyond the mortgage transaction at their future needs and potentially gain that business as well. Maybe we're able to recommend a better insurance provider and save them money. It's all about building those ongoing relationships and creating customers for life."

As Home Point continues its data-driven transformation, it can be confident that data warehousing and analytics will scale along with business needs. And with standardized data delivery and better data quality enterprise-wide, Home Point's modernization efforts can continue at a rapid pace.





### Inside The Solution:

- Informatica Intelligent Cloud Services
  - Informatica Cloud Data Integration

*“Using Informatica Intelligent Cloud Services for data integration and delivery, Azure and Snowflake for cloud hosting and storage, and Tableau for the presentation and visualization is just a great combination. It’s a method that’s going to be far more scalable for the future, even if we quadruple in size.”*

#### James Newsom

Sr. Director of Data Services

Home Point Financial



“Informatica, Snowflake, and Tableau give us the data we need to help drive more sales through brokers, reduce staffing costs, and get a better sense of where the residential mortgage lending market is going,” says Newsom. “The business truly loves having easier access to data, and its appetite for information is constantly growing. Having a simple way to make that data available in the cloud is an enormous win.”

### A data management platform for growth

Home Point has identified new use cases for Informatica on the loan origination side of its business, bringing data into Snowflake from Ellie Mae’s Encompass Digital Mortgage Solution, a digital lending platform. It also plans to deliver integrated data to customer portals and evaluate data aggregators and machine learning opportunities.

In the near future, Home Point plans to enhance data governance using Informatica Axon Data Governance and catalog its data with Informatica Enterprise Data Catalog, making metadata available for the broader business community. It’s also investigating Informatica Master Data Management (MDM) to manage its customer domain.

“We know how important it’s going to be in the future to maintain the trust we’ve built with our customers, and that’s going to require a data catalog, MDM, and even stronger data governance,” says Newsom. “The good news is that we’re already working with Informatica, a recognized leader in all of those areas. It’s a huge advantage for us to know that we don’t have to go look for other point solutions. We can simply build on our investment with Informatica and enjoy the benefits of an integrated enterprise data management toolset.”

Digital transformation is changing our world. As the leader in enterprise cloud data management, we’re prepared to help you intelligently lead the way. To provide you with the foresight to become more agile, realize new growth opportunities or even invent new things. We invite you to explore all that Informatica has to offer—and unleash the power of data to drive your next intelligent disruption. Not just once, but again and again.

#### Informatica Worldwide Headquarters

2100 Seaport Blvd, Redwood City, CA 94063, USA

Phone: 650.385.5000 | Fax: 650.385.5500 | Toll-free in the US: 1.800.653.3871

[informatica.com](http://informatica.com) | [facebook.com/InformaticaLLC](https://facebook.com/InformaticaLLC) | [linkedin.com/company/informatica](https://linkedin.com/company/informatica) | [twitter.com/Informatica](https://twitter.com/Informatica)

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