

# Draper & Kramer Mortgage Corp. Automates the Mundane With Candor LES

In recent years, several tech-focused organizations have emerged within the mortgage industry hoping to capture lightning in a bottle and transform the lending lifecycle. Many have tried and failed in their pursuit of innovation. Now, Candor Technology, Inc. has finally cracked the code.

Continue reading to learn how Draper & Kramer Mortgage Corp. have changed the way they do business for the better with the help of new technology from the minds at Candor.



[Draper & Kramer Mortgage Corp. \(DKMC\)](#) is a national mortgage lender that provides fast, flexible and affordable home financing to borrowers across the United States. Founded in 1983, DKMC remains family-owned to this day and holds the oldest active FHA license in the country.



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**- Jessica Fister**  
*Vice President of Operations, Draper & Kramer Mortgage Corp.*

## The Problem: Mundane Tasks Zap Time & Resources

"We're always looking for ways to automate manual, mundane tasks to allow our employees to focus on files that require a higher critical level of thinking," Draper & Kramer Mortgage Corp. Vice President of Operations



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Jessica Fister said. "We were interested in and vetted a few different companies but none of them had the integration or technology we needed."

That's when Fister and her team discovered Candor's [Loan Engineering System \(LES\)](#). This new form of

decision making technology did what others could not. Not only was it compatible with current systems, but it also was able to fully clear conditions.

## The Solution: Candor LES Provides Smart Automation

Once Draper & Kramer Mortgage Corp. made its decision to purchase Candor LES, the company worked closely with the Candor team to help with the implementation process.

"Our experience working with Candor — once we decided to move forward with LES — has been exceptional," Fister said. "I've asked if I can copy and paste their team into other companies we work with. From implementation to product rollout, they have functioned as part of our team." Fister said her team is excited about what the future holds since implementing Candor LES.

**"We anticipate that Candor LES will help our team clear to close loans faster while also greatly reducing the amount of buyback situations we encounter," Fister said.**



## Draper & Kramer Results:

### A Smoother Process for Loan Approvals

While Draper & Kramer Mortgage Corp. is still in the early stages of using Candor LES, the company has already seen some notable improvements to its workflow and processes.

**"Our resubmission count has gone down," Fister said. "We've seen cleaner approvals with less conditions added to files. Candor LES has proven to be a big time saver for us so far. As we move into the next phase of how we use this tool we expect to see even more long-term benefits."**

Fister added, that from a staffing perspective, Candor LES will allow the company to determine what files need to go to underwriters and what files need more senior processors involved. This will allow her team to assign the right people to the right loans to fully utilize their skills.

## Experience a New Era of Automation With Candor

Loan quality matters now more than ever. Candor can be used across all stages of the lending lifecycle to improve loan quality and mitigate repurchases. Learn more about Candor LES and our newest offering, Candor Loan Quality Services (LQS), for QA and QC.

[Request a demo today.](#)