

What is Empower for .NET?

Empower for .NET is an enterprisewide loan origination system (LOS) that addresses every facet of the loan process, from initial lead contact through funding and post-closing – built in a true service-oriented architecture (SOA) .NET environment. The flexibility and depth of this end-to-end LOS accommodates, but is not limited to, conforming, retail, wholesale, correspondent, home equity, conventional and FHA/VA lending.

Empower Stands the Test of Time

For more than a decade, Empower has consistently met the needs of the industry's most demanding and proficient lenders. The functional components, or software objects and Web services, within the Empower LOS offerings have been tested and proven versatile and highly scalable.

Tried and True Design

The Empower Client Server platform became an excellent design and use-case specification as LPS set out to create an LOS based on the .NET environment and SOA architecture. Although the architecture is considerably different, the functionality of the products is strikingly and purposefully similar. LPS leveraged the best of its experience and knowledge to re-factor those objects and components into a completely new suite of software objects and tools based on .NET.

Empower for .NET

Formally released in 2006, Empower for .NET is based on a true SOA loan-origination technology platform. Empower for .NET utilizes industry-standard tools, instead of proprietary methods in the legacy systems of the past. For example, Smart Client screens are written utilizing Microsoft's Visual Studio, eliminating the need to build a proprietary tool. Likewise, LPS offers options for the use of various enterprise rules engines in the business logic layer of the architecture, providing cross-platform integration to your existing systems.

Benefits of the Next Generation

- Empower for .NET provides both “Smart Client” and “Web Client” presentation layers to maximize performance and offer various distribution models of the application. Lenders may choose to deploy Empower for .NET “thick,” utilizing Smart Client screens, or “thin,” utilizing ASP.NET HTML pages.
- Empower has incorporated technologies such as Windows Workflow Foundation, Windows Communication Foundation and AJAX, and it continues to be well positioned for both the recent and future Microsoft operating systems. Your business staff and IT experts will be investing in a company with the technology to maximize your return on investment.



State-of-the-Art Applications

The LOS can deploy as both a “Smart Client” and a “Web Client” application and provides maximum performance through careful attention to SOA distribution principles, offering various distribution models of services. Empower for .NET is a fully functional retail, wholesale and correspondent system that addresses the needs of the nation’s largest lenders. In addition to supporting all your back office processing needs, Empower for .NET also provides common alternate channels of loan delivery into the back office applications. These include a Consumer Direct Web site (B2C), a Wholesale Web site (B2B) for your brokers, and a Correspondent Web site (B2B) for your correspondents. It is delivered as one complete application, not in disparate parts.

Technical Highlights

- Supports various transports such as Web service, remote service, WSE 2.0 and in-process transports, providing for flexible deployment scenarios.
 - Support for aspect-oriented service attachments, authentication and caching
 - A service-generation factory to facilitate partner addition of services to the framework
- Utilizes both human and automated workflow orchestrations, providing for “lights-out” loan processing.
 - Intelligent and automated loan routing



- Enables the use of provided libraries, from business process-management environments.
- Decouples the presentation layer from the business layer through use of the Model View Controller pattern.
- Based on N-Tier architecture developed from the ground up
- Uses both Smart Client and Web Client presentation layers.
- Caches intelligent data through the use of MS caching application block.
- Provides database transparency at the application level and decoupled data access layer.
- Uses both a transactional database and Operational Data Store (ODS) to support separation of processing and reporting.
 - Supports both SQL Reporting Service and Crystal reports
 - Uses report-authoring wizards
- Provides logging and instrumentation support.
- Supports Active Directory and other LDAP stores.
- Aligns with MS Trustworthy Computing Initiative.
- Uses a design based on .NET 2.0, plus utilization of .NET 3.0 components including AJAX, Windows Communication Foundation and Windows Workflow Foundation; all aligned to take advantage of Windows Presentation Foundation.
- Utilizes a pluggable configuration framework that supports end-partner plug-ins.
 - Wizards and base-configuration forms reduce the development time required to add items such as look-up tables and other configuration entities
- Integrates Empower development architecture and API documentation directly into Visual Studio.
 - Project wizards for creating new run-time forms and configuration plug-ins
 - Visual Inheritance in support of extending base Empower forms
 - Abstraction of data access away from the developer
 - Empower Windows Forms control library
 - Empower ASP.NET Forms control library
 - Framework APIs with integrated help and walkthroughs
 - Multiple productivity enhancers in support of true RAD development
 - C# is the language of choice, but any .NET compliant language can be used
- Provides a large library of LOS form and page templates in source code form to accelerate your specific data flow and presentation development.
- Supports retail, wholesale and correspondent loans prior to initial release.

**Call today to discover how
LPS Empower is helping
lenders navigate a sea
of change.**



EMPOWER
A LENDER PROCESSING SERVICES COMPANY

empowersales@LPSVCS.com

800.441.0830

www.LPSVCS.com/empower