



Case study

Brimma Tech uses bots and automation to bring efficiency to mortgage industry

Bot practice helps new customers see value in cloud transformation

In 2019, the mortgage industry was booming, with lenders scrambling to handle all the refinance requests spurred by low interest rates. Brimma Tech, a provider of cloud-enabled business solutions that empower mortgage lenders to optimize their current investments in technology, saw the potential in building bots that could replace manual filing processes and allow time-strapped employees to focus on more business-critical services.

“The mortgage industry has been slow to take up cloud-based solutions, so we knew that a tool that offers cloud benefits almost invisibly would make lenders much more comfortable,” said Mario DiBenedetto, Managing Partner at Brimma. “Bots allow us to deliver that cloud-in-a-box type solution.”

To power its bot services, Brimma evaluated several Robotic Process Automation (RPA) vendors and chose Softmotive, which was acquired by Microsoft and incorporated into Power Automate. “RPA is seen in the market as very costly and taking months to implement,” said Supree Periasamy, Founder and President of Brimma. “Combining our domain depth and experience in building enterprise-grade mortgage technology solutions with Power Automate’s lower licensing costs ensured we could quickly develop a solution that meets the needs of the market.”

The partner sent a proposal email to a handful of prospects, offering to build a proof of concept (POC) for one of the most complex processes in mortgage origination—disclosures. Mortgage loan disclosure statements are required documents that are used to inform buyers about the costs associated with a mortgage.

Brimma

About Brimma Tech

Brimma is a privately funded, agile, 50+ person Seal-team that has a background in LOS implementations for the United States top 5 lenders. Founded in 2016 by a former executive of Ellie Mae, IBM, and Palisades Technology Partners, Brimma was created to deliver innovative software solutions to mortgage lenders who need holistic solutions to the technology problems that have plagued the industry for decades.

Microsoft Business Applications focus
Power Automate, Power Apps, Power BI

Industries

Finance

Headquarters

United States

Microsoft partner since
2016



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Supree Periasamy,
Founder and President, Brimma Tech

Brimma got a response in minutes from a North American mortgage company, and in just three weeks, it had a working POC in which a bot performed the 58 individual clicks necessary to complete the disclosure process. The bot reduced the time it took staff to process disclosures by 60%, and for every 10,000 loans the lender processed, it saved the equivalent of 29 weeks of work. The customer immediately saw the value of the solution and asked for nine additional bots, which resulted in an additional 100 weeks of time saved.

Now that the market has shifted and refinance requests have fallen dramatically, bots continue to provide value, allowing mortgage companies to do their work with fewer full-time employees while also maintaining high levels of compliance with the more than 1,000 regulations they are required to follow for loan origination. With bots, manual error is reduced and reporting schedules can be automated.

Brimma has also been able to help with numerous scenarios in which it creates a “one-time” bot to assist with particularly onerous manual tasks. “Rather than taking 20 employees and shifting all their work to a big manual project—say moving 15,000 files from one piece of software to a new system—we can build a bot,” said Trevor Bono, Customer Success Director at Brimma. “It takes us on average only two or three weeks to build a bot, so it becomes a faster, more cost-effective way to accomplish tasks and keep staff productive.”



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Land and expand with Power Platform

While it started with RPA, Brimma soon adapted to leveraging the full capabilities of the Power Platform, building accelerators for common scenarios that cover 80% of the functionality needed by mortgage clients and allowing for quick customization of the remaining 20% to fit their exact business processes. “We position Power Automate not just as an RPA product, but as a full-blown workflow orchestration engine,” said Periasamy. “We quickly began using other capabilities within the Power Platform to solve customer problems, building tools that help us maintain the reliability of the bots in their environment.”

Today, the Power Platform is included in 50% of Brimma's new business pitches because it is such a compelling way to start customers down the path to digitally transforming their processes. "We actually lead with the Microsoft platform story because it's an advantage to customers already working with Microsoft products," said DiBenedetto. "Power Platform is a differentiator that helps us open the door to new customers and then expand to other types of complex integration work—and it's a fraction of the cost compared to other RPA providers."

Flexibility and faster time to value

Much of the appeal to customers is the fast time to value and greater flexibility Power Platform-based solutions provide. The connectors included within Power Platform mean that Brimma doesn't have to write code for connecting to SQL Server, Microsoft Office, or other common backend systems. "As our practice has evolved, our accelerators allow us to quickly deliver solutions for our customers. But because they are built on Power Platform, we aren't locking the customer in. If a customer wants to develop on Power Platform, they can build that skillset internally," said Periasamy.

Another benefit is the integration of Power BI, as company executives are very interested in visualizing how new bots impact the bottom line. "The first thing our customers say after something is automated is 'give me the data to show what I saved,' so you can't undersell the value proposition of having Power BI sit right next to the platform," said DiBenedetto.

Untapped opportunity in the mortgage industry

Brimma sees a bright future for bots in the mortgage space. With recent consolidation in the loan origination market, 80% of customers are running one of two vendors. This creates a significant gap for partners to fill with innovation around business process automation. According to Periasamy, "Customers aren't going to want to wait two years for these vendors to provide automation for their merged product lines. Power Platform can enable this automation very quickly, and Brimma has the domain and technology experience to deliver. It's a huge opportunity."