



TOTAL OFFICE

# case study:

**the client:** Mortgage Lenders Network USA, Inc.  
Middlesex Corporate Center  
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Middletown, CT 06457  
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Founded in the mid 1990's, MLNUSA is one of the top 10 originators and servicers of home-equity loans in the country. Its \$6 billion portfolio includes loans underwritten directly for its own clients and loans of other originating financial institutions, which have chosen MLNUSA to provide customer services. In its first year of operations, 6 employees processed \$30,000 in loans per month in a single 1500-square foot facility. Now, seven years later, 850 people occupy more than 250,000-square feet in regional centers and satellite offices throughout the country, where they process more than \$300 million in loans per month.



Reception station and sign were custom created for MLNUSA by bkm Woodworking

## challenge:

### MLNUSA's Challenge

It was September. The rapid growth of loan servicing volume called for an expansion of the service center and call center by December. Additional team and individual workspaces were needed along with rest rooms, a kitchen, break rooms, conference rooms and training rooms.

Management felt that it would be very difficult for MLNUSA to coordinate the design/build process under such tight time constraints. They didn't have the experience to oversee the multiple participants that would be involved in the entire process. They needed a cohesive effort led by one service provider.

"We've been consistently pleased with bkm's space planning, furnishings and installation services during our seven-year relationship, making bkm the obvious choice to provide us with a total turnkey solution."

Lee-Ann LaBrie  
Facilities Specialist,

"We went from concept to keys in the door with the look that we required for our space. The upgraded image and feel of the new space enable MLNUSA to retain and attract the best employees. Our financial partners are confident that their customers will receive excellent service from happy, efficient agents."

Michael S. Simeone,  
Sr. VP & CTO, MLNUSA

## solution: bkm

### bkm Selected to Deliver Turnkey Solution

After assessing the MLNUSA's needs, the project plan was aligned to support their business goals. Schematics and construction documentation were completed, setting the stage for bkm to install lighting, HVAC, wiring and cabling to support voice, data and power needs.

Painting was completed, demountable walls, rich wall coverings, carpets and tile floors were integrated and installed with new and reupholstered furniture, window treatments and Polyvision whiteboards. Custom-made credenzas and a headquarters reception desk, (created by bkm Woodworking) were placed in highly visible areas.

bkm then moved people and their belongings to the new space, which was leased from Citizens Bank.

# project details:

## **MLNUSA benefits from seamlessly integrating interior architecture, furniture and technology.**

Sr. Vice President and CTO, Michael Simeone stated, "Brick and mortar is very costly for us. We try to be economically creative in our approach to space design."

By continually assessing its transaction volumes, MLNUSA is always ready to adjust its staffing levels and space needs. The September analysis predicted that by year-end, MLNUSA would need additional people and space for both its loan processing center and loan servicing call center in order to achieve its service level objectives.

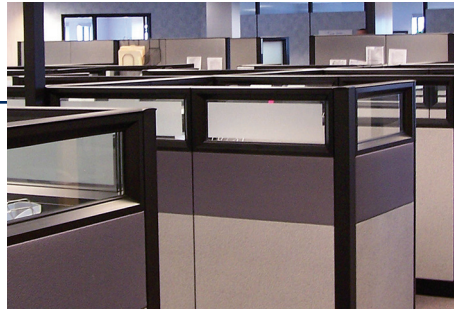
MLNUSA signed the lease for a 20,000-square foot facility adjacent to its Middletown, CT headquarters in August. In order to be completely moved in by December, they needed to quickly assign this project to an outside firm.

### **bkm's Total Solution**

In order to meet MLN's deadline bkm began the design/build process in August. bkm Vice President, John Gallagher said, "We augmented our internal staff by partnering with a local architectural firm. Together we were able to perform all Construction Management functions including infrastructure deployment, product fulfillment, integration, and installation."

To incorporate MLNUSA's established people and work processes, loan processing pods were used to create a collaborative environment, where one underwriter leads a team of six loan processors. In the loan servicing call center, agents who operate in a paperless mode have smaller workspaces than those requiring larger space to manage paper flow with higher walls for privacy. bkm was able to satisfy MLNUSA's woodworking requirements through the use of its own in house custom woodworking division.

After the project was completed, bkm stayed in touch with MLNUSA as part of its account management process. "We



knew that they were in growth mode, so we were ready to assist with the next opportunity", said Debbie Douglas, bkm account manager.

Due to the unexpected increase in volume MLNUSA started to feel growing pains within the next year. They would have to double customer service space to 40,000-square feet, which would be impossible to do in the existing space.

When they made the decision to move the Customer Service Center to Wallingford, about 10 miles from Middletown, bkm was ready to provide assistance. LaBrie stated "As a cost savings measure, bkm

### **Results**

**Construction began in October. MLNUSA moved into its new space in December. The project was completed on time and with no interruption in operations or service.**

**"bkm recommended Steelcase I-Line demountable walls. We had never done this before. We are very pleased with the effect achieved by integrating glass for an open and visually natural environment."**

**"bkm introduced MLNUSA to Steelcase Financing, where we were able to find a better rate than our own leasing company offered to us."**

**Lee-Ann Labrie, Facilities Manager,  
MLNUSA**

suggested that we acquire workspace cubicles and chairs for 200 people from their refurbished products inventory. We even purchased the conference table that was located in their board room."

The bkm team then worked with MLN to redesign their service center space to include private offices, supervisor cubicles, traditional 6x6 workspace cubicles and the move of two headquarters staff departments into the former service center space in Middletown.

The synergy of bkm's workplace knowledge, products and services helped MLNUSA to optimize its investment.



## **from bkm**

Dan Sabia, bkm President, said, "MLNUSA is a young growth mode company. It did not have a baseline from which to accurately estimate the costs and timeframe associated with this sort of initiative. bkm's turnkey solution provides a template, which they can use for future project planning. We are pleased to have had this opportunity to provide dramatic business advantage through a single source, turnkey, design/build solution."



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