

# case study



## Mortgage Firm Banks on XO Phone Service

### Franklin American Mortgage Company

Franklin American Mortgage Company (FAMC) is a privately held mortgage-banking firm headquartered in Franklin, Tennessee. Licensed to provide residential mortgages across the nation, FAMC offers a host of diverse, flexible mortgage packages for customers with a variety of backgrounds and needs. FAMC was founded in 1993 and has three divisions: retail, wholesale, and correspondent.



### The Challenge

#### Replace existing service provider and design more robust voice and data service solution

"Our voice service contract with BellSouth was about to expire," said Adam Herbert, Assistant Vice President, IT Operations of Franklin American Mortgage. "We needed to design a disaster recovery solution for our voice and data service, especially for our incoming DID phone service," said Adam. "Calls from all over the country – including our branches, correspondents, and retail customers – are routed to our main locations in Franklin, TN, and Irving, TX."

"We had already discovered from previous experience that our business could be seriously affected when incoming phone service gets hit by circuit congestion or failure at either of our major locations, said Adam. "We needed an automated failover option to reroute calls to alternate sites in the wake of disasters.

Additionally, FAMC received thousands of faxes as part of their mortgage transactions and needed to be able to share lines between their fax servers and incoming voice lines when traffic required it.

To accomplish this, FAMC needed more flexible telecommunications services than incumbent carriers could deliver.

### The Solution

#### Provide a more cost-effective and flexible solution that combines Dedicated Internet Access with voice, and reduces the cost of originating and receiving local calls from branch offices

The XO solution included:

- XO Burstable DS3 (DIA), allowing FAMC to commit to a lower monthly fee than full rate DS3, yet still have full 45 Mbps bandwidth when they needed it

## highlights

### Customer Challenge

- Find a disaster recovery solution for voice and data services, especially for incoming DID phone service
- Prevent circuit congestion or failure at two major FAMC locations

### XO® Solution

- XO Multi-Market Inbound PRI as a failover solution for DID lines, utilizing Voice over Internet Protocol to deliver calls between major locations
- XO Burstable DS3 (DIA), enabling full 45 Mbps bandwidth when needed and reducing costs
- The security and reliability of the XO National IP network



- XO® Multi-Market Inbound PRI (MMIPRI), giving FAMC the ability to create a local presence in remote cities and use local numbers for both inbound and outbound calls, reducing the need for toll-free numbers and reducing the costs of local and long distance calling

## The Results

### Cost Savings

"XO MMIPRI allows us to take advantage of the capabilities of our existing phone system," said Adam, "including the utilization of Voice over Internet Protocol (VoIP) to deliver calls between our two major locations. Also, with MMIPRI we're getting local and long distances at nearly half the cost of our previous service."

### Disaster Recovery Solution

The unique routing capability of XO MMIPRI enabled FAMC to create a cost-effective failover solution for their DID lines. Calls could now be routed to their Franklin, TN or Irving, TX office if either location experienced circuit congestion or failure.

"With our disaster recovery solution, XO Multi-Market Inbound PRI service handles our routing issues, and once XO figured out how to do our unique routing, it just worked."

#### ADAM HERBERT

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### About XO Communications

XO Communications is a leading provider of telecommunications services exclusively to businesses. XO services include local and long distance voice, dedicated Internet access, private networking, data transport, and Web hosting services as well as bundled voice and Internet solutions. XO is a proven leader in IP services, including the award-winning Voice over Internet Protocol (VoIP) services bundle, XOptions® Flex. For carriers and service providers, XO offers a full suite of wholesale services. XO provides these services over an advanced, national facilities-based IP network and serves more than 70 metropolitan markets across the United States.

For more information, visit [www.xo.com](http://www.xo.com) or call 1.866.963.9696.