

# CASE STUDY

## Supreme Lending Values Better Monitoring and Vendor Oversight Controls

### THE COMPANY

Supreme Lending is a full-service mortgage lender founded by Scott Everett in 1999 and is headquartered in Dallas, TX. Their mission is to create the best home financing experience possible, with a unique focus on transparency and removing the mystery from the mortgage process.

Mortgage Executive Magazine seeks to recognize and celebrate the service, dedication, and hard work that leading mortgage professionals put into serving their clients. Supreme Lending very proudly ranked in the Top 1% Mortgage Originators delivering outstanding results in a challenging market. They have also been recognized for Lending Excellence by Genworth U.S. Mortgage Insurance. Their drive to exceed customer expectations has been a major contributor to the company's reputation and continued growth and expansion with over 400 branches and as one of the top mortgage lenders in the country.

### THE CHALLENGE

#### Effectively Monitor Vendors Financial Viability

"Prior to Argos Risk's AR Surveillance™ solution, we did not have an effective and efficient way to obtain or monitor the overall financial stability and viability of our vendors," stated Supreme Lending's Director of Vendor Management, Jeff Waite.

The Vendor Management Department, like many, experienced situations where their commercial vendors had undergone management changes, were challenged in fulfilling their obligations, or encountered other material changes within their business. Unfortunately, Supreme Lending was not receiving timely notifications or other pertinent communication from their vendors consistently.

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Jeff Waite, Director, Vendor Management at Supreme Lending

### THE SOLUTION

#### AR Surveillance

"With AR Surveillance, we receive notifications of changes taking place and are able to proactively reach out to our vendors," said Jeff Waite. "By having AR Surveillance and continuous monitoring in place, we have created another level of protection for the business units to ensure our vendors are stable and are able to fulfill their obligations."



Supreme Lending implemented AR Surveillance to monitor 10 vendors during their first 90-day period. "To achieve our goals, we chose to obtain reports and monitor our critical and higher risk vendors within the Vendor Management Department," said Waite.

Once they realized the ease of use and benefits of AR Surveillance, including a cost savings by purchasing an annual versus monthly subscription, they increased the number of accounts for ongoing monitoring to 75. "For us, that included a segment of vendors based on the initial or annual risk assessment conducted," which allows us to monitor specific vendor profiles and keep cost in line," said Waite.

In addition to the intuitive Dashboard, alerts and an email notification announcing an alert, that may compel action to reach out to the vendor, is triggered.

***"If something changes, we get a notification and can respond accordingly. This is extremely beneficial to our Vendor Management Department in mitigating risk."***

*Jeff Waite, Vendor Management Director*

"I think just knowing you have Argos Risk's AR Surveillance running in the background makes me feel better about the additional oversight we have on our vendors. Argos Risk tends to error on the conservative side, so we do get some "false positives" that we work through. That being said, I would rather have the monitoring in place knowing that if something changes with the vendor, we will be made aware of the change and can respond accordingly," added Waite.

In closing, Supreme Lending currently utilizes AR Surveillance in Vendor Management. "As additional monitoring features are added, we could also see this service being useful for our IT/InfoSec teams," said Waite.

AR Surveillance helps companies manage risk in third-party relationships. It provides a valuable easy-to-understand Dashboard that generates color-coded 0 to 100 scale key metrics to provide overall insight and continuous monitoring of crucial vendors.

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Contact us for more information at  
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Supreme Lending is a full-service mortgage lender where the customer always comes first. Since the company was founded by Scott Everett in 1999, their mission has been to create the best home financing experience possible, with a unique focus on transparency and taking the mystery out of the mortgage process. Their approach to the mortgage business is driven by a commitment to consistently deliver on five principles of customer service: a welcoming team, transparency, efficient, approachable, and most important of all, trustworthy.

With an ever-expanding branch network and team of talented mortgage professionals, they help families across the United States achieve their dream of home ownership by using innovative technology and a wide variety of loan solutions to meet lending needs. Their drive to exceed customer expectations has been a major contributor to the company's continued growth and established reputation as one of the top mortgage lenders in the country.

**Recognized Industry Leader  
Leadership Circle Award  
We are Growing**

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