

Outsourced Business Services[®] (OBS)

The best automated business solution is one the brokerage firm doesn't purchase or even use[®]!

New challenges bring new innovation to all sectors within an industry. What was once considered 'standard practice' becomes discarded and replaced with something even better. A new era is created. This is now the case with back office business solutions. It appears that the best back office solution a real estate brokerage firm can have is the 'one that isn't purchased or even used'. Outsourcing the complexities of the back office operations is an idea whose time has come. This new phenomena is referred to as 'Outsourced Business Services' or OBS.

What will cause the outsourcing paradigm shift?

"It's the economy stupid!" This was a famous line that was once used by a presidential candidate to describe what was ailing the country. It appears that *"what goes around comes around"*. The new realities of today's economy are forcing the real estate industry to re-evaluate everything!

As the real estate industry moves into uncharted territory in 2008 and beyond, all of the old rule books are being tossed out the window. During a good business cycle, sloppy business practices are tolerated, but when markets slow down, lackadaisical methods are no longer acceptable or affordable. Broker owners are seeking new methods to survive the current market 'correction' and come out of the transition more efficient, more competitive and more profitable than ever.

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This is not a matter of 'wanting' to change; this is a matter of changing or closing the doors!

Brokerage firms, regardless of size, are turning over every leaf in their organization looking for new methods that will increase efficiency, improve services, lower costs and improve the bottom line. For some, this effort is just a simple matter of survival.

Why doing 'it' in-house no longer works?

Brokers have spent years and countless dollars searching for the '*perfect*' back office software solution that will provide them with the administrative nirvana they seek. For the most part, real estate firms have found that this Holy Grail is unattainable.

Why? There are so many reasons that an entire book could be written on the subject, so for the purposes of this document, only the major challenges will be reviewed. In-house back office solutions no longer work because:

1. **Cost.** This one can be further divided into various cost categories:
 - a. **Technology** – the cost of purchasing and implementing the technology to create the perfect business solution environment is generally beyond the reach of most real estate organizations. Even the most elite of organizations struggle with the massive up-front investment required and generally must do so with no guarantee of success. Further, maintaining, upgrading and supporting the technology are an on-going cost that rarely provides any measureable 'return'. A smaller firm can easily invest \$10,000 to \$20,000 up front and add \$4,000 and up in annual maintenance fees. For enterprise firms this up-front expenditure can reach levels of \$200,000 or more and see 20% of this cost on a recurring annual basis for upgrades and repairs.

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- b. **Software** – unlike a word processing solution or even general ledger accounting system, processing real estate transactions is a very complex set of functions requiring ‘specialize’ software that can only be designed specifically for the real estate industry. Referred to as ‘vertical’ solutions, back office software products have a limited prospect base and as such require the developers of these specialized solutions to pass the cost onto an extremely small number of users. This impacts the broker’s cost, resulting in large up-front investments and on-going service, support and upgrade fees. A smaller firm can easily invest \$20,000 to \$25,000 up front and add \$4,000 and up in annual maintenance fees. For enterprise firms this up-front cost can reach levels of \$250,000 or more and see 20% of this cost on a recurring annual basis.
- c. **Staffing** – highly specialized:
 - i. **Technology** - that huge investment in technology does not function without highly specialized technicians to keep the components working together. The cost of even one full time skilled IT employee is considerable. A minimum budget amount of \$75,000 per year is not unreasonable.
 - ii. **Administrators** – processing real estate transactions requires a tremendous amount of specialized skills. In today’s real estate world, compensation plans are so convoluted that understanding the final commission outcome is no easy task.

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Add to this the multitude of various compensation plans with off-the-top deductions, off-the-bottom deductions, agent receivables, franchise fees, referral fees and the like and it's no wonder agents are suspicious of compensation plan changes. Further complexity is added when special compensation plans are created for teams, new home sales, commercial transactions, home warranty payments and the list goes on. When one considers all of the other processing functions such as escrow funds, relocation referrals, leads, agent receivables, disbursement preparation, management reporting, agent statements, 1099 tracking, etc., the skill level for a back office administrator is immense and not cheap! For smaller firms with just one back office administrator the cost can easily climb to \$50,000 per year. Larger firms can multiply this figure by three, four, five and more.

- iii. **Training** – specialized skills requires specialized training. Generally the terms 'specialized' and 'expensive' go hand-in-hand. Up front training costs can be a significant part of the initial back office implementation investment. The bigger the administrative staff the more the brokerage firm will pay for specialized training. On-going training costs are less severe, but still an on-going expense that recurs year after year. Staff turnover is a given condition within any company. Unfortunately, the expensive training investment will leave with the outgoing administrator and new dollars will be required to bring the incoming administrator up-to-speed.

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Further, the transition from outgoing to incoming administrator often brings with it costly errors, annoying delays, agent frustration and disruptions in 'normal' processing procedures. In other words, chaos!

- d. **Fixed** – all of the costs listed above are 'fixed'. If the market goes down, the expense remains constant. The brokerage firm cannot sell off the technology, return the software or significantly reduce staff, especially staff members that have been specially trained in using the in-house back office solution. When markets go up, administrative costs often follow, adding even more dollars to the fixed cost of doing business.

Estimated fixed costs a brokerage firm can face

Item	Estimated Cost (from 25 to 1,000 agents)
Technology Platform	\$25,000 to \$200,000
Back Office Software Solution	\$20,000 to \$250,000
Annual Service and Support	\$8,000 to \$80,000
On-going Training	\$5,000 to \$25,000
Administrative Staff	\$30,000 to \$250,000
Total Up-front Cost	\$58,000 to \$555,000
Total Recurring Annual Cost	\$43,000 to \$355,000

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2. **Complexity** - real estate brokerage is one of the most complex businesses in the world. The sheer volume of data that is required to manage a real estate operation is overwhelming to even the most seasoned software engineer.

Complexities of Back Office Solution



Even what would appear to be a simple task, such as managing a listing, can require complex data structures with multiple databases, data fields, relationships and logic algorithms.

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Automating the infinite number of multi-level blended compensation plans is a mathematical feat few have conquered and getting it wrong has far-reaching financial consequences that could ruin a brokerage. Over the past twenty plus years, many software vendors have come and gone leaving a wake of destruction in their path.

The main reason for the catastrophic results is the lack of understanding an outsider (with little to no experience in real estate business practices), brings to the solution. Even with the assistance of the best senior real estate administrators to guide the inexperienced software engineer, the results are often less than acceptable. In many cases back office administrators do not have the technical skills to actually describe what their needs are.

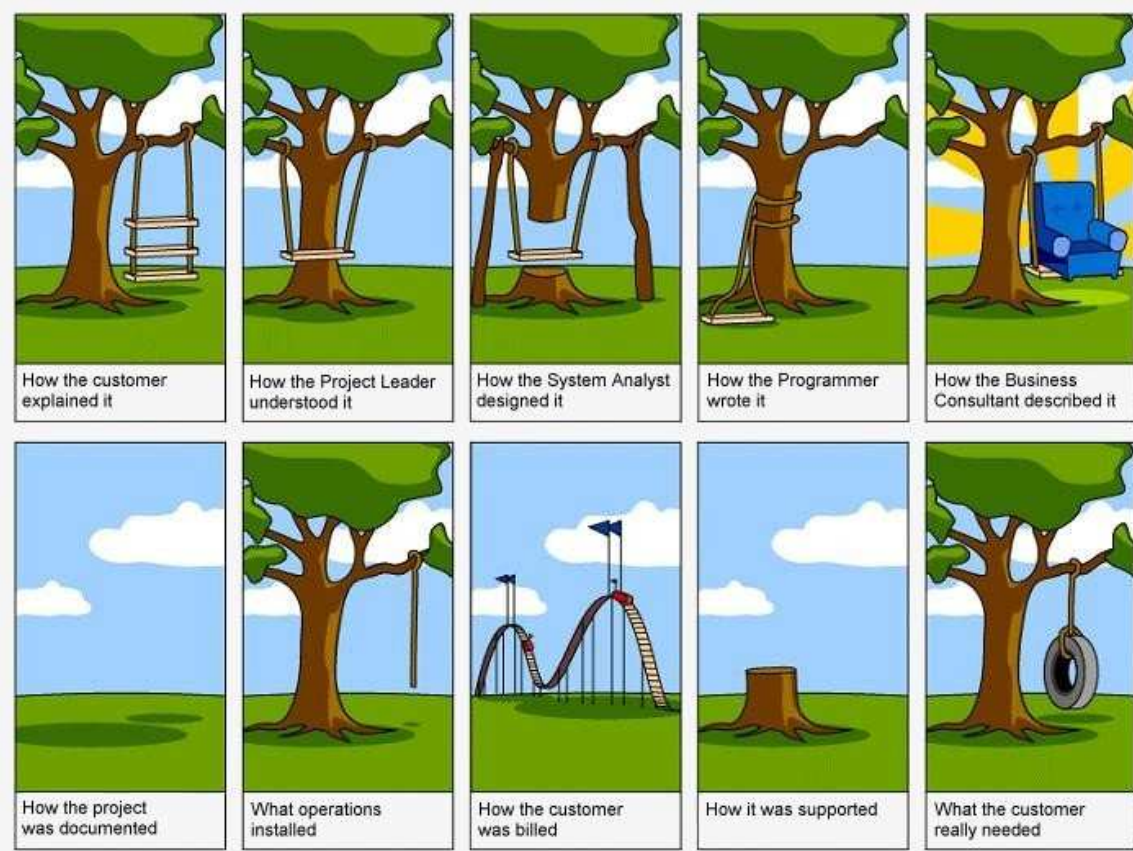
Performing day-to-day tasks is one thing, but passing on their instinctive knowledgebase to an outsider in a manner that can be fully grasped by the novice in order to create a reliable automated solution is an obstacle that few have been able to scale.

This lack of real estate operational experience often leads to poorly designed back office solutions that do not deliver on the promises made by the software vendor. To further make the point, how many back office solution providers are there left in today's real estate marketplace? Here's a clue. You would only need one hand to count them up and you would have a few fingers to spare.

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Typical 'miscommunication' when non-technical real estate administrative staff tries to describe their business requirements to a technology person with no real estate operational expertise.



3. **Market changes** – automated business solution must keep anticipate changing markets or at least keep pace. Antiquated solutions often lack the nimbleness necessary to 'turn on a dime'. Even simple modifications can have a negative domino effect on complex solutions. This is compounded if the business solution was not designed for flexibility. Yet another highly expensive process that is rarely fast, easy or provides a meaningful return on the investment made.

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4. **Reporting requirements** – to stay ahead of the competition, brokers and their management team require timely, accurate and instant access to operational data. With volatile shifts in market trends, business intelligence reports have to be flexible to meet the new and immediate requirements. It's almost like trying to shoot at a moving target. The old method of delivering monthly or quarterly reports that are out-of-date by the time they are reviewed by decision makers can create a poor decision making scenario as the data the decisions are based upon is no longer accurate.
5. **Integration** – It's hard to believe that after 25 years since the advent of the IBM PC, that software solutions still function at opposite ends of the spectrum. The constant re-typing of the same information into similar yet separate systems is the lament of many a broker or their administrative staff. Non-integrated business solutions not only increase administrative costs and force staff to perform unsynchronized work-arounds, disconnected solutions also create an environment where errors often lose valuable profits. Leaking profits in good times is often overlooked but in tough times, those unrecovered leaks can cause the entire company to sink into dangerous waters.

Outsourcing Business Services[®] is the new solution!

It is clear that '*outsourcing*' the hassle and complexities associated with sales transaction and back office processing provides the brokerage firm with all of the benefits, none of the risk and converts a 'fixed' cost into a 'variable' one. Outsourced Business Services (OBS) allows the brokerage firm to remove the unwanted and tedious burden of back office processing and provides the opportunity for brokers to focus their energies on building a stronger and more competitive enterprise.

As stated above, the best back office solution is one a broker neither buys nor uses. Another way to put it would be that the outsourced business service is fully responsible

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for all of the negatives that a broker's in-house typically brings. Let's review the benefits of outsourcing:

1. **Technology** – no new technology required when outsourcing is deployed. All broker owner responsibility associated with expensive technology platforms and their constant upgrading are either reduced or eliminated.
2. **Substantially reduced risk** – back office business solutions and the high priced technology platforms that they require are constantly changing. New technologies are being introduced daily. Some work, some don't. Outsourcing substantially reduces or eliminates the risk altogether.
3. **Staff** – high paid back office administrators are no longer required. Potential savings are huge. Back office staff can be down-sized and less skilled staff can be hired to handle less complicated tasks.
4. **Computer specialists** – expensive IT staff is reduced or eliminated which in turn further reduces costs.
5. **Training** – none required. Re-training staff over and over again is completely eliminated, as is the cost. The disruptions associated with staff turnover are less of a problem. Software upgrades, updates, patches, etc., are no longer the responsibility of the broker or their administrative staff and therefore no need for on-going training.

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6. **Variable cost** – an outsourced business service allows a fixed cost to be transferred to the variable side of a broker’s accounting ledger. This ‘pay-as-you-play’ approach automatically adjusts the back office administrative costs regardless of market conditions. No more upsizing or downsizing a broker’s administrative department or worse, maintaining an expensive back office department during tough market conditions.
7. **Flexibility – Outsourced Business Services®** would be more ‘tuned’ to broker needs and be able to respond to ever-changing market trends. Economies of scale would allow the service provider to implement new processes and procedures into their service efficiently and under the close supervision of technology experts who fully understand real estate operational procedures and whose only responsibility is ensuring a broker’s back office needs are met.
8. **Retaining or recruiting agents** – reducing many of the fixed costs associated with back office solutions means lower break-even points, increased profits which allow the brokerage to re-think agent compensation plans with the possibility of offering higher commission rates. Great for agent retention and recruiting.
9. **Real-time reporting** – an outsourced business solution would provide 24/7 business intelligence reporting that is up-to-the-minute, accurate and instantly available at all levels within the organization, including agents. Regardless of the situation more information improves decision making skills and reduces costly errors. ***How often is the management team within a brokerage not privy to the vital information they need to make better decisions even though the information they require is stuffed away in filing cabinets mere feet away?***

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10. **Increased productivity** – let the outsourced service provider ‘*sweat the small stuff*’. Outsourcing allows management and administrative staff to focus on more important tasks and less time dealing with insignificant matters that simply waste time or provide no meaningful return.
11. **Reduced errors** – outsourcing specialized tasks such as back office functions reduces human errors caused by poor technology, under-trained or stressed out administrative staff or added burdens caused by major shifts in the marketplace. Financial mistakes such as missing an off-the-top lead commission, not collecting agent receivables on time or miscalculating an agent commission can bleed badly needed profits from the broker’s bottom line. Continued bleeding leads to death!
12. **Secured data** – outsourcing provides a secure environment for the data generated by the back office processing. Potential disasters such as fire, flood or break-in or even disgruntled employees can cause irreparable data loss.
13. **Happier agents** – outsourcing the back office functions would provide consistent quality of service in commission payments, deductions, agent receivables and agent reporting.
14. **Competitive advantage** – regardless of the brokerage size, outsourcing provides the broker with all of the benefits of having a ‘state-of-the-art’ business solution.

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Who should provide high quality Outsourced Business Services®?

It has already been stated and generally acknowledged by all within the real estate industry that back office functions, processes and procedures are complex in nature, requiring sophisticated technology, software and skills. In many cases, broker owners will admit that the back office duties are far and away the most unpleasant aspect of running a brokerage.

Therefore the organization best capable of providing a reliable and proven outsourced business service is one that would be created by an executive team that has a long and proven track record of providing similar products and services.

A certified OBS provider should have:

- The latest technology platform along with certified technicians to maintain and support the variety of components that are incorporated into the high complex environment
- A sophisticated back office software solution that has been in the marketplace for an extended period of time and proven in its ability to manage every complex aspect of a real estate back office department
- Flexible solutions that can instantly shift to match market changes
- References from leading real estate organizations to attest to the provider's capabilities, reliability and ability to deliver

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- Skilled administrative staff capable of understanding the entire back office function regardless of the region or complexities and the training mechanisms to ensure that the administrative team are always 'up-to-date' with all aspects of back office functions, processes and procedures
- Safe and secure data warehousing with a disaster recovery strategy
- 24/7 on-line reporting for all levels of a real estate organization with proper security to prevent unauthorized access by any member within the brokerage
- Real-time business intelligence reporting options that go beyond day-to-day business operational requirements

The only 'qualified' OBS provider in the marketplace.

Team OBS[®] (www.teamobs.com) is an 'OBS' provider created by two of the leading experts in the real estate automation arena. With a combined 40 plus years of experience, working with many of the top real estate organizations in the country, these two executives realized that too many broker owners were not benefiting from the technology that has been available to larger real estate organizations for years (*for all of the reasons mentioned in this document*).

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They also realized that more than ever, brokerage firms of all sizes must have a solid, integrated business solution that is **not only easy to use but affordable**. After many months of investigation and research, they came to the conclusion that *the best business solution is one that the brokerage firm doesn't purchase or even use*.

As a result of their experience and research, the Outsourced Business Services era was born and Team OBS's first offering was created. Referred to as **SalesTrax®** this innovative outsourced business solution will provide brokerage companies of all sizes with a new 'option' for managing their business.

Reviewing the biographies of these two top executives clearly illustrates why they are *uniquely qualified* to usher in a new brokerage service that will instantly bring with it a high level of quality and excellence.



Ron Hurak, CCIM is one of the founders of **Team OBS®**. Ron Hurak's background was in electronic engineering but his entrepreneurial spirit lead him into real estate in 1974. Within a few years, Ron along with his wife and partner started their own real estate brokerage, specializing in new home sales. In 1981 Ron received his CCIM designation and soon after joined the CCIM faculty.

Ron's educational background still held a fascination with electronics so back when IBM PCs and Microsoft were unknown names and personal computers were still kits purchased from electronic hobby stores or Radio Shack, Ron entered the real estate technology era and in 1978 developed one of the first automated listing systems.

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Thirty years later, Ron is known as one of the top experts in real estate back office automation and his product **Profit Power**® (www.profitpowersystem.com) is used by many of the top real estate firms in the country. Industry leading real estate organizations such as Alain Pinel Realty, Century 21 Town & Country, Coldwell Banker Bain, Coldwell Banker United, Cutler Real Estate, GMAC Carlson, GMAC Koenig & Strey, GMAC Pacific Union, Howard Hanna, Houlihan Lawrence, Prudential California, Real Estate One, Realty USA and many other elite real estate brokerages have benefited from Ron's vision, expertise and dedication to service.

Every year **Profit Power** and Ron's team of professional experts assist real estate organization in processing or managing:

- Billions of dollars in real estate sales
- Millions of back office transactions
- Ten of thousands of sales associates
- Hundreds of millions of dollars in commission payments
- Millions of dollars in escrow funds
- Tens of thousands of dollars in agent receivables

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Aaron Taylor is the second co-founder of **Team OBS®**. Aaron's educational background was civil engineering and originally had thoughts of completing his doctorate in engineering and becoming a university professor, but like Ron, his entrepreneurial nature had him change course.

Aaron has worked in the computer industry for over 10 years as an independent computer consultant and integrator. Initially starting out as a database programmer Aaron quickly developed network installation skills and hardware knowledge to service the small business market. Aaron was very successful in becoming the primary IT source for many firms, writing the management software to run the core business, building their networks and supporting their PC's.

Over the years as database technologies evolved, and LAN focus moved from Novell to Microsoft, Aaron started to focus mainly on Microsoft Access database solutions and Microsoft server software (NT 4.0).

In 1999 Aaron formed his company **Lantrax®** (www.lantrax.com) and started offering internet services such as web hosting, email, and interactive webs sites with back end databases supplying content and online catalogs. In early 2000 **Lantrax** started to offer Citrix connectivity, allowing multiple client offices to share a common application out of the **Lantrax** data center.

In early 2001 **Lantrax** was incorporated and Aaron started to assemble a team of the best industry talent to grow **Lantrax** and offer multiple discipline IT solutions to the growing client list.

For the past seven years, **Lantrax** has been the exclusive service provider for **Profit Power** and continues to provide unparalleled support services to Profit Power clients throughout the country. Aaron's organizational skills and talents have allowed Profit

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Power to excel to new heights since his involvement by developing a series of related services including:

- the **Profit Power Learning Center** an on-line training school
- data-bridges to export Profit Power data to third party organizations such as Realogy and Prudential
- multiple listing downloads that import into Profit Power's database to eliminate the repetitive task of re-typing listing data
- data-conversion services to convert data from antiquated business solutions into Profit Power
- Profit Power hosting services to eliminate the need for brokerage firms to implement elaborate in-house systems
- consulting services to assist Profit Power customers in planning implementation strategies, designing new functions and integrating the brokerage firm's other third-party business solutions into Profit Power

Broker1[®] is another initiative that was created under Aaron's vision. **Broker1** provides a series of hi-tech business solutions including a "Do Not Call" registry service, an "agent intranet portal" referred to as the **Agent Resource Center** and **LeadTrax** which is the "lead management" solution of choice for many top brokerage firms including John L. Scott, Real Estate One, Watson Realty, Prudential Gary Greene, to name just a few.

To contact Aaron Taylor you can email him at aarontaylor@teamobs.com or calling him at 716-250-2700. Aaron works and lives in Williamsville, NY a few miles from Buffalo.

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