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Oxford mortgage software company among nation's 5,000 fastest growing businesses

BY MEGHAN STOREY

For FNC Inc., the Oxford-based mortgage software technology company, the opening of its fifth and newest branch in Dallas is only the latest of many recent successes.

In August, the company was named to Inc.com's list of the nation's 5,000 fastest growing businesses, and, in March, the *Mississippi Business Journal* named FNC the third-best place to work

among the state's medium-sized businesses.

Besides its new Dallas branch and Oxford headquarters, FNC has an Oxford-based optical-character-recognition facility, two offices in California and employees stationed within clients' offices nationwide. The locations work together to make the mortgage loan process more efficient for America's largest lenders, such as Bank of America, Quicken Loans and Countrywide.

"The appraisal process that used to take three weeks to a month while pending approval can now be shortened to typically a week with FNC systems and software," said Carol Luitjens, director of marketing.

Business has boomed. With more than 300 employees, FNC has quickly outgrown its headquarters. A new addition, scheduled to open in March, will be connected to the existing building and

more than double its size of 22,000 square feet.

Such swift success landed FNC at No. 2,661 on the Inc. 5,000 list, which Luitjens attributes to the company's business philosophy.

"Our employees are rewarded on performance," she said. "Employees set their own hours and wear what they want to work. There is constant dialogue, which leads to constructive discussion at all levels. Communication, rather than orders, stems directly from the company's roots in academia, and it only strengthens our workplace."

Founded by four Ole Miss business professors in 1996, FNC continues to benefit from its university connection—many employees are Ole Miss graduates—while also giving back to the community.

FNC employees helped raise money to assist local Katrina victims and are working on a project with Habitat for Humanity to build a handicap-accessible home for a fellow employee. To help raise money, the company sponsored a basketball tournament and a silent auction, and all employees were offered the opportunity to donate money before taxes.

"There's a very real sense of community here, and that's what makes this such a great place to work," said Bill Dabney (BA 89), senior media relations specialist. "Everyone really pulls together for the common cause—whether it's for work, community service or just to help out a co-worker."

Luitjens said she believes the successes will continue both for FNC and for others through the company's influence.

"Business is growing enormously and everything in the mortgage market is working to our advantage," she said. "We can tell what the collateral value of a property actually is, and this positions us to grow in our market."

For more information call the Oxford headquarters at 662-236-2020 or visit the company's Web site at www.fncinc.com. 