

Challenges

Understanding Existing Content

CFS's content spanned several repositories including File Shares and SharePoint on-prem. Migrating these disparate repositories to Microsoft 365 required careful analysis of the content to identify Redundant, Obsolete, and Trivial (ROT) content, and to determine the appropriate target sites/libraries.

Taxonomy

The content repositories had little to no taxonomic structures or metadata. The challenge was to design and deploy an enterprise taxonomy in Microsoft 365 to meet CFS's search and document/records management requirements. Content classification using SharePoint Syntex will further enhance these capabilities.

Migration

Documents in legacy repositories were unmanaged leading to issues with search, increasing storage requirements, and making it impossible to manage the lifecycle of documents in a consistent manner. Once in Microsoft 365, documents can be identified against CFS's Retention Schedule and managed using ADG and policies.

Content Lifecycle/Records Management

As a lender, CFS is required to retain and dispose of loan documents in accordance with regulatory and organizational policies. To manage the lifecycle of documents, the solution employs a rigorous taxonomy and will use Syntex auto-classification. Once classified, records management policies can be applied automatically.

Project and Change Management

The 100% remotely-delivered project was managed using an M365-based project portal to house all project artifacts including the Project Online project plan and recorded Microsoft Teams meetings. As users were new to M365, virtual training and knowledge transfer were provided via Microsoft Teams.

Case Study Summary

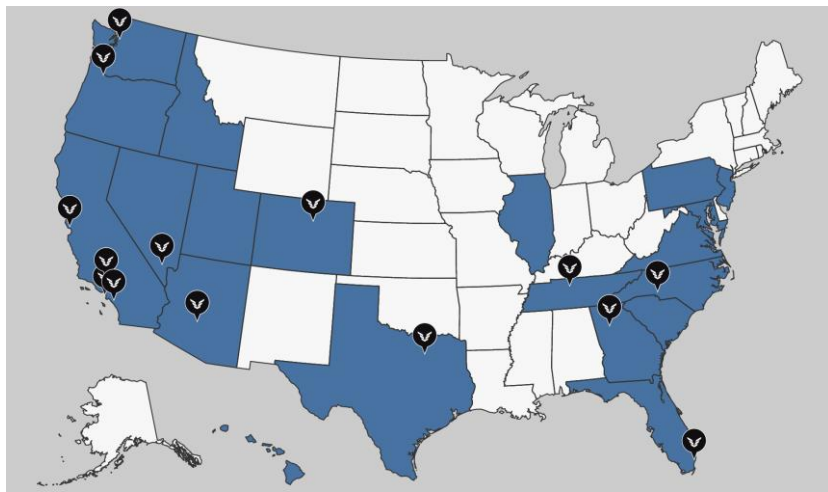
Civic Financial Services (CFS) is a private lender, specializing in the financing of non-owner-occupied residential investment properties. CFS provides Mortgage Brokers and Real Estate Investors with a fast and cost-effective funding source for their real estate investment needs. CFS was acquired by Pacific Western Bank, as part of the bank's strategy to expand its lending portfolio and diversify its revenue streams. The new parent company intends to leverage and expand on the solution detailed in this case study as part of its adoption of Microsoft 365.

With documents in several on-premises repositories, including critical loan documents residing on File Shares, CFS engaged ShareSquared to migrate its content to Microsoft 365. ShareSquared's taxonomy package, with over 70 prebuilt Content Types, was used to jump-start the design and deployment of the enterprise taxonomy. The Modern Team, Communication, and Hub sites, Branding, Taxonomy, Web parts and Add-ins were deployed using ShareSquared's Portal Deployment Utility. The project scope includes the customization of CFS's Taxonomy to support Records Management, Classification of the content, and the automation of business processes using Power Automate.

"Moving to the Microsoft 365 platform has helped us to streamline our business and reduce the inherent risks associated with the lending industry. The integration between SharePoint Online, Microsoft Teams, and Dynamics is a total game-changer"

Cameron King
Chief Information Officer, Civic Financial Services





Results and Outcomes

- Content resides solely in M365 vs. in unmanaged, siloed repositories
- The new enterprise taxonomy includes Content Types and metadata for loan origination documents
- Content is managed against the records retention schedule and deleted when no longer needed
- Records are destroyed in accordance with legal, regulatory, and organizational policies
- Content findability greatly improved with the implementation of an enterprise taxonomy and content classification
- Internal team collaboration and sharing has significantly increased
- Remote workers have 24/7 access to the M365 solution
- M365's adaptive and responsive design yielded a solution that is mobile friendly
- Efficiency and productivity enhanced by automating processes using Power Automate

Strategy and Solution Components

Foundation



Discovery and Analysis

- Inventory and analyze content sources
- Identify ROT
- Document regulatory requirements



Design

- Architecture design and planning
- Develop governance policy
- Portal structure and taxonomy design



Deployment

- Modern site structures
- Enterprise taxonomy
- Microsoft Teams

Content



Content Migration

- File Shares and Personal Documents
- Migrate and classify Loan Documents



Feature Implementation

- Implement Staff Directory
- Automate business processes
- Content Classification

Adoption



Change Management

- Context Sensitive Training System
- Envisioning sessions
- Admin, Power and End User Training



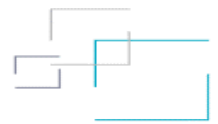
Transform the way you store, find, govern, and use enterprise content

www.ShareSquared.com

800.445.1279

ShareSquared specializes in O365-based Content Services solutions including Intranet/Extranet Portals, Enterprise Content and Records Management, file-share and legacy ECM content migrations, and process automation/workflow. Our expertise includes planning, design, governance, taxonomy, branding, workflow, integration, BI, and custom development.

Civic Financial Services Project Visuals



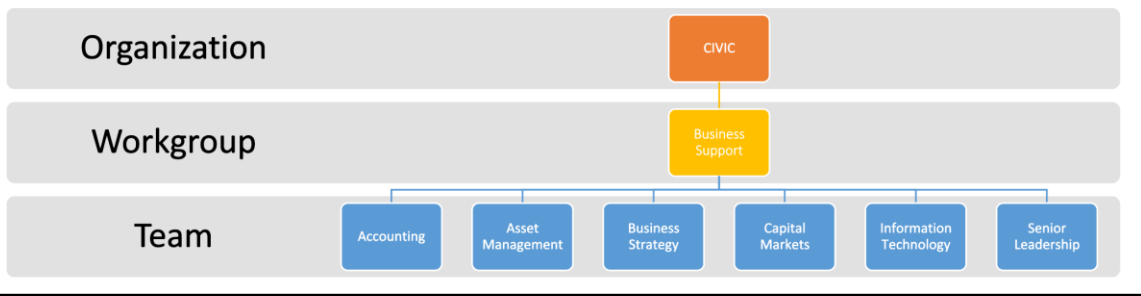
Information Architecture

Select Site Column(s)	Select Content Type(s)	Content Type	Column	Shared	Column Order	Settings	Action	Comments
Employee	Project Document	Submission Package	Name		1	Required	Inherit	
End Date	Purchase Order	Submission Package	Description		2	Optional	Inherit	
End of Term	Quality Control Document	Submission Package	Business Unit	Yes	3	Optional	Inherit	Rename to Channel
Event	Quick Link	Submission Package	Document Owner		4	Optional	Inherit	Prop not used
Event Date	Referral	Submission Package	Loan Number	Yes	5	Optional	Add	
Expiration Date	Reporting Document	Submission Package	Account Executive	Yes	6	Optional	Add	
Expires	Request for Change	Submission Package	Property Address	Yes	7	Optional	Add	
Facility Name	Request for Information	Submission Package	Borrower(s)	Yes	8	Optional	Add	
Facility Number	Request for Proposal	Submission Package	Submission Date		9	Optional	Add	
Fiscal Month	Request for Quote	Submission Package	Submission Status		10	Optional	Add	Indexed
From	Resolution	Submission Package	Loan Term		11	Optional	Add	
Highlight	Scope of Work	Submission Package	Broker	Yes	12	Optional	Add	
Hire Date	Submission Document	Submission Package	Correspondent	Yes	13	Optional	Add	
Issue Date	Submission Package	Submission Package	Year		14	Optional	Add	indexed
Location	Syllabus							
Meeting Date	Team Announcement							
Month/Year	Template							

Taxonomy

Content Type	Description	Suggested Name	Document Types	Metadata Columns
Accounting	Check Request Submission, Balance Sheet, Projections, Purchase Advice	Accounting Document	Check Request Submission, Reconciliation	Effective Date, Month
Audit		Audit		
Borrower Document	Application, Financial Documents, LOE, Disclosures, ACH Form	Borrower Document	Application, Financial Documents, LOE, Disclosures, ACH Form, Entity Document	Borrower Name, Loan Number, Submission Date, Review Date, Status
Broker Documents	Application, Financial Documents, LOE	Broker Package	Application, Financial Documents, LOE, Disclosures, ACH Form, Entity Document	Broker Name, Broker ID
Closing	Trailing Documents, HUD, Data Verify, Report, License, Regulatory Document, Procedure, Policy, FAQ	Closing Document	Borrower Documents, Title Documents, Loan Documents, Deed, Valuation	Loan Number, Broker Name, Corr Name, Underwriter, Account Executive, Manager, Approval Date, Expiration Date, Title Company, Recording Agency
Compliance		Compliance Document	Policy, Procedure, Broker Document, Fraud Reports, State License, FAQ, Disclosures	Issue Date, Expiration Date, Review Date
Encompass		Encompass Document	Audit, Statement of Denial, Information Technology Documents	Issue Date, Expiration Date, Review Date, Analyst
Information Technology	Origin8, IT Documents	Information Technology Documents	Origin8 Documents, IT Documents	
Legal	Corporate Resolution, Legal Agreements, POA, Sale Agreements, Collateral Release, Contracts	Legal Document	Signing Authority, Correspondent, BridgeLock; Legal Emails, Textbook Trust, LPOA, Collateral Release, Corporate Agreements, POA, Sale Agreements, CIVIC I, CIVIC II, CIVIC III	Number, Expiration Date, Vendor
	Boarding, Projects, Storage Loans, Storage Loans, Loan			
	Investor Codes, Boarding Tapes, HMC Boarding Tape, Boarded Loans, 2020 Boardings, Carrasco, Encarnacion, Gleaton, Perdomo			Closing Date, Vendor, Review Date, Trailing Document Date
	PowerPoint Deck, Training Video, Handouts			Presentation Type, Review Date, Expiration Date
	Plan, Audit, Findings, Statement of Denial, Reports, Escalations, Vendor, Fraud Report			Review Date, Approval Date, Findings Date, Expiration Date, Loan Number, Borrower Name, Broker, Correspondent, Loan Closed Date, Analyst

Site Structure – Teams



Markets	Open	Close	Change
PACW	46.65	41.25	-1.47%
S&P 500	3,842.96	3,913.10	-0.70%
Dow Jones	32,798.84	32,827.97	-0.52%
Nasdaq	13,223.47	13,215.24	-0.81%
Gold	1,729.50	1,741.40	-0.69%
10-Year Bond (%)	1.627	1.732	10.50 BP
1-Month LIBOR (%)	0.108	0.108	0.00 BP

CIVIC IN THE NEWS

Our very own President and CEO, Bill Tessar, was featured in a Bloomberg article discussing the fix & flip market, CIVIC's acquisition by Pacific Western Bank, and plans to increase origination volume. Check out the article [here](#).

OTHER MARKET NEWS

- Mortgage rates climb for the fifth week in a row making it more expensive for individuals to purchase or refinance their homes. As of February, 18 million homeowners were candidates to refinance into lower rates, that number has now decreased to 12.9 million.
- Blackstone Group Inc. and Starwood Capital Group teamed up to acquire Extended Stay America INC for \$6 Billion making this the largest purchase in the hotel sector during the COVID-19 era.

CIVIC CAPITAL MARKETS UPDATE

The securitization market continues to be issuer friendly. LendingHome, a direct competitor of CIVIC, entered the

News and Alerts

COLOR USAGE PROPORTIONS

5.3

This color density chart is provided as a general guideline for the amount of colors that should be present in a given set of branded touchpoints.

The largest amount of color should come from backgrounds of White, Civic Black, and/or Manhattan.

*Core highlight colors must be used sparingly and individually. DO NOT place core highlights up against, or on top of, one another when implementing the brand in creative applications. AVOID using all colors in a single viewable area.

PROPER LOGO COLOR USE

Civic logo's should have backgrounds with sufficient color contrast for optimal legibility and readability. This should be the proper use of the logos, color, and/or winged pattern.

Branding

OneDrive and Exchange Retention Policies

Role	Default Classification	Has OneDrive	File Quota	Sharing	Document Retention	Has Mailbox	Email Archive	Email Retention	Email Folder
Board Member	Restricted	No	N/A	N/A	N/A	Yes	5Y	P	All
Officer	Restricted	Yes	250GB	Internal	P	Yes	5Y	P	All
Executive	Confidential	Yes	100GB	Limited	P	Yes	1Y	P	All
Supervisor	Confidential	Yes	25GB	External	10Y	Yes	3Y	10Y	All
Desk Worker	Protected	Yes	10GB	External	5Y	Yes	5Y	7Y	All
Field Worker	Protected	No	N/A	N/A	N/A	Yes	90D	1Y	All