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Faced with accelerating growth in his dental services financing business, Dental Care Yes (DCY) Director of Operations David Swanson realized the need for a loan servicing solution that could handle the projected growth and could integrate with his origination and accounting systems.

“We also needed some fairly complex functionality,” Swanson says. “The previous system did not handle our key requirements very well.”

Some of the main requirements, according to Swanson, were the capabilities to create master accounts with numerous sub-loans in each; set credit limits by account and to have all of the sub-loans roll up to that master account; produce consolidated statements for patients; restructure defaulted loans (converting them to interest-bearing loans going back to the origination dates); and support all facets of the collections process.

During their search last fall for a loan serving application, Swanson discovered Nortridge’s NLS solution in an online search. “We chose NLS for its functionality-to-cost ratio and the strength of the implementation team. It wasn’t the cheapest solution out there but it was definitely the most cost-effective. The Nortridge team also did a good job of demonstrating technical documentation, setting expectations and providing a very clear path to implementation.”

The company went live with the new system in January 2007 and the timing has been impeccable. During July 2007, DCY doubled the volume of loans processed to 1,650, compared to its December 2006 tally. During that same timeframe, it more than doubled the dollar value of loans processed to over \$2 million. Impressively, this growth occurred without an increase in headcount.

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“In terms of workflow and functionality, the system is extremely intuitive. There are so many products out there that require an extensive amount of training because they haven’t really thought about the human-computer interface. That isn’t the case with NLS. With very little training, we were able to get our team, including myself and my managers and supervisors, up and running.

“NLS is like sliding into a well-designed car. You press the gas pedal and expect to go forward.”



Designed and operated by dental professionals, Dental Care Yes helps bring patients the long-term rewards of good choices in dental care. For seven years, DCY has helped thousands of patients and dentists find ways to make the right results possible.

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