

TILA REG Z COMPLIANCE

LOANDECISIONS provides flexibility and functionality for profit and compliance goals.

New features include:

- **Par Management**
Set assigned 'par markers' to ensure profit margins and define a rate window or viewable range of rates for your origination staff.
- **Loan Scenario Report**
Capture the facts and circumstances of the borrower's loan scenario. Save and/or print to store in a post close file as a best practice.
- **Loan Originator (LO) Commission Display**
Set up your LO commission plans down to an individual user level.

Provide Loan Originators your best offers at their fingertips and address Safe Harbor and anti-steering requirements. Enable Secondary Marketing to creatively manage and drive profitability through strategic execution of pricing from point of sale through secondary marketing. With LoanDecisions, you can do all of this and more!

Sell more effectively and achieve your profit goals:

- It's easy to set-up and allows you to deliver your real-time Best Execution rates to potential borrowers, putting you in the best position to capture interest!
- NYLX maintains the largest real-time database of mortgage programs and associated risk-based adjusters, rates and prices from local, regional and national lending institutions.

Whatever your compensation model, LoanDecisions price decisioning offers unparalleled flexibility to support your strategy, address safe harbor and improve the effectiveness of presenting loan offers.

- Drive your best offers through your selling channels with Par Rate Management. It's easy to set-up and allows you to manage margins and par rate in support of your profit goals.
- Support a consultative discussion with borrowers and provide evidence of safe harbor.
- Enable originator commission displays, completely customizable to your business model.

The combination of an effective compensation plan with our industry leading tools will enable you to retain your top employees and recruit top talent.

Put your best offers at the fingertips of Loan Originators and address safe harbor requirements with **LOANDECISIONS.**