

LOANDECISIONS\$ FOR ORIGINATION

Improve the way you do business with **LOANDECISIONS\$**, a loan eligibility and pricing solution that helps you sell better, prospect more effectively, and increase your profits.

LoanDecisions addresses your challenges by helping you:

- Secure your share of qualified prospects
- Engage referral sources beyond business cards and rate sheets
- Move from transactional to relationship based customer engagement
- Achieve best execution at the point of sale and eliminate eligibility issues early in the sales cycle



LOANDECISIONS\$ provides Originators with speed, accuracy and extensive flexibility for automated multi-investor eligibility and best execution loan pricing. Delivered with simplicity in design, this solution is highly robust in capability, and can be configured to any business model.

Sell more effectively, turning mid-tier performers into top achievers and converting prospects into customers.

- Eligibility reporting and pricing analytics, from basic investor specific pricing matrices to proprietary best execution displays, help you analyze and select the most profitable and appropriate product and pricing, putting you in the best position to win.
- Other pricing engines may help you price, LoanDecisions helps you sell through **Scenario Consultation Tools** that allow you to create multiple loan scenarios – comparing products, property choices or even options related to liability pay-offs or cash out – and support a more consultative discussion with the borrower.

Mine opportunity effectively and automate prospect contact the moment the market changes with consistent best execution results.

- Advanced tools deliver borrower specific, real-time rates that help you prospect more effectively through **consumer and referral portals**, and automate pricing for lead providers.
- Proactive tools keep you informed on changing market conditions through time of day **rate and price trigger email alerts** that can accelerate the match between borrower needs and market rates.

Ensure full visibility to accurate program detail and 360° eligibility at the point of sale to increase profitability.

- Integrated tools built into the qualification workflow provide productivity at your fingertips. LoanDecisions provides access to both Automated Valuation Models (**AVMs**) and Mortgage Insurance (**MI**) through industry partnerships:
 - Spot valuation issues up-front and avoid re-processing due to inaccuracy, saving you hours of time.
 - Gain a clear and accurate view of true eligibility, including MI, which can help decrease your loan fall-out.
- **Investor programs and guidelines** change continuously, stay informed through automatic email alerts, a searchable database for unique loan scenarios, and a dashboard for rate and guideline changes.

The tools within LoanDecisions offer many solutions that help you attract and retain top achievers and fully serve a borrowers needs. While a product pricing and eligibility solution can certainly support making more money on every loan, NYLX believes it must also help you attract more prospects, manage borrower relationships and close more loans.

This is the **LOANDECISIONS\$** difference.