

ACTIONABLE DATA. REAL RESULTS.

The mortgage industry is changing and with that comes the need for technology and automation tools that can address competitive pressure at the point of sale, and market pressure related to achieving best execution on the secondary market.

**In order to succeed,
Mortgage professionals must:**

- attract borrowers and claim your customers
- make smarter decisions and adapt to market conditions in real-time,
- achieve better executions on transactions,
- and incorporate industry best practice and compliant processes into your business.

NYLX is the market leader for automated mortgage data applications and solutions. From point of sale to secondary market, NYLX makes mortgage investor data actionable, providing our customers' a strong return on investment.

Our industry leading product eligibility and best execution loan pricing solution, **LOANDECISIONS**, offers speed, accuracy and extensive flexibility for automated multi-investor eligibility and best execution loan pricing.

- Simple data entry process, powerful eligibility, pricing and analytical displays identify the most profitable product instantly
- Proactive Rate Trigger alerts accelerate the match between borrower needs and market rates
- Centralized Lock Desk and Secondary tools help you adapt to market conditions in real time and optimize profitability through best effort delivery, or AOT/Mandatory
- ePortals and lead AutoPrice capture prospects and provide value-add service through real-time delivery of your rates through the web

Delivered as an on-demand software-as-a-service solution, **LOANDECISIONS** enables ease of acquisition and quick return on investment. **ONE SYSTEM. MANY SOLUTIONS.**



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IN THE FOREFRONT OF DECISIONING AND PRICING TECHNOLOGY, EMBRACING NEW TECHNIQUES AND CHALLENGING CONVENTIONAL SOLUTIONS.

➤ ACCURACY

NYLX places extreme priority and applies rigorous processes to ensuring the accuracy of our data. This is not a claim, it is real value supported by:

- Automated receipt of rate data updates **every 5 minutes**
- Management of Price Adjusters and Eligibility Guidelines **throughout the day**
- Dedicated, in-house Quality Control providing oversight and a **full audit trail**

Accurate investor data is the rich foundation for an entire suite of comprehensive solutions supporting efficient, effective and profitable origination.

➤ BUSINESS MODEL FLEXIBILITY

LoanDecisions gives you the ultimate flexibility to align your system with your company business model and evolve with you as your business changes! Retail and Wholesale configurations address all aspects of customization, from pricing and lending settings to creation of a branded experience for your users and channels.

➤ KNOWLEDGE AND SUPPORT

Ensuring your implementation of a LoanDecisions solution is effective for your business is top priority. All training and knowledge transfer content is adapted to drive awareness and system utilization. Ongoing support is provided through a designated Relationship Manager, your single point of contact accountable for your satisfaction.

➤ INTEGRATIONS AND PARTNERSHIPS

NYLX works with leading solutions providers in the mortgage industry. Through the strength of these relationships we deliver simple to use interfaces, enable the transfer of essential information between systems, and support the integration of practical tools delivering seamless, robust capability at the desktop.

➤ SECURITY AND COMPLIANCE

Our commitment to compliance aligns with our customers' need to address their own highly regulated environments. The protection and storage of highly confidential information is supported by:

- SAS 70 Level II compliant data centers
- Auditable business continuity and disaster recovery plans in place
- Comprehensive suite of insurance coverage

A comprehensive approach to security and compliance delivers peace of mind!