

# LOANDECISIONS\$ FOR SECONDARY

Whether you are establishing a secondary function, or trying to provide more advanced tools and controls for your existing lock desk, **LOANDECISIONS\$** has the solutions to help you achieve your goals and build profitable Investor relationships.

**LOANDECISIONS\$** addresses your challenges by helping you:

- Deal with the impacts of Investor tiered pricing and track market fluctuations that can impact margin spreads
- Evolve your pricing strategy beyond Best Efforts to drive profitability
- Prioritize opportunity that best leverages your warehouse capacity



**LOANDECISIONS\$** stands second to none as the ultimate mortgage banker solution for secondary marketing execution! Through greater control, enhanced transparency and best execution pricing, advanced Lock Desk helps you protect and maximize the P&L from the impacts of market volatility.

## Control profitability from point of sale to secondary lock

- Comparison buy-side / sell-side pricing and analytics support pricing analytics across all delivery options and help to ensure the best market execution on locks.
- Historical pricing of locked loans provides fully adjusted and base rates for the locked Investor/program and is accessible at any time.
- A complete audit trail of lock activity, messaging and status history gives you the oversight and control needed to optimize the final lock, manage pull-through and meet your margin goals.
- Productivity enhancing, system generated alerts can help you streamline the tasks and activities that surround the management of your lock files.

## Optimize profitability across all delivery options and channels

- Multi-level best execution enables the expansion of your pricing strategy beyond Best Effort delivery into Mandatory and the use of Assignment of Trade (AOT), driving more profitable executions.
  - If you have access to an AOT contract, the system can be customized with your rates. Otherwise, Mandatory/AOT will populate with sample pricing courtesy of a NYLX partnership with MIAC (Mortgage Industry Advisory Corporation).
- Pricing customization provides the flexibility to compete more effectively across different markets with settings defined for a branch, a group of branches, or at the company level. Margin adjustments for price, rates or fees can be set by individual investor, product or financing type. Custom guidelines provide tighter management of criteria for eligibility that may better align with your organizations risk profile.

## Lock your pipeline to optimize capacity

- Automated locking on Investor websites can deliver immediate productivity benefits regardless of the technologies you use in your lock request routines. Loan lock detail is captured, populated on the Investor website, and flowed back into your secondary system for a complete closed loop process.
- Automate the flow of all lock requests through automation routines supporting product segregation and resource matching.

The ability to control locks and report on your lock desk activity is critical for effective decision making and overall management of your secondary operation. Granular detail and summarized analysis deliver the business insights that can help you streamline your process and improve overall efficiency.

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