## **nomis**

# Nomis Mortgage

#### THE CHALLENGE

## Turning Real-time Information into Competitive Advantage

The mortgage industry is seeing uncertainty in the market, increased competition, and the ease of rate-shopping by consumers. In this dynamic and competitive environment, lenders are overwhelmed by having to run millions of pricing cells to analyze their portfolio and the mortgage market. Successful businesses will need to turn noise into meaningful data points for better pricing and profitability.

### THE SOLUTION Intelligence for Smarter Pricing Decisions

Nomis Mortgage provides market and competitive intelligence for lenders to make data-driven decisions in margin management and pricing strategy by analyzing more than 40 million records a day from over 350 lenders. From observing the overall market at a bird's eye view to supporting interactions with customers in one-on-one conversations, Nomis Mortgage helps lenders make smarter decisions on how to adjust pricing parameters strategically and profitably to generate top line growth.

C: Activity Alerts											
		nalytics  \			gy across l	lenders					
에서 Market Pulse		s up to the last six wee		le							
Margin Monitor	Select Lender Below	Lender Pre-filter	Advertis	ing Pro	file Percen	t of adverti:	sed rep lines.				
Research Lab	to Analyze:	(All)	Loan Purp	ose	LTV		Loan Am	nount	State		
	Pioneer Bank, SSB		Null	2%	58%		\$60K	496	DE		
7 Portfolio Defender	PNC Bank, NA		Purchase	73%	70%	59%	\$100K	496	AZ	- 63	
Portrollo Derender	Polaris Funding Grou	p	Refinance	25%	80%	4196		496	IN		
	Police & Fire Federal		Product		90%		\$200K	4%	KY		
Price Explorer	Prime Choice Funding		3/1 Arm	<ul> <li>3%</li> </ul>	Credit Sco	ro	\$250K	4%	WA		
	Providence Bank & Th		5/1 Arm	18%	650	16	\$300K	496	NV		
	Provident Bank		7/1 Arm 10/1 Arm	15%	670		\$350K	496	OR		
	Queensborough Nati		10 Yr Fixed 15 Yr Fixed	2%	690 710	13%	\$400K	496	NJ		
Sales Point	Raccoon Valley Bank Randolph-Brooks Fer		20 Yr Fixed 30 Yr Fixed	2% 2%	730	23%	\$450K \$500K	4%	MI	1	
	strategy can be desc Mid-value Provider (I Visibility).	ibed as Omnipresent leutral Margins/ High	Norr	nPEP: is Price Exect Neut	ution Position		Nomis R	nPOP: 8 Presence Onlin ng Engage	e Position		
	This lender has avera	ge rates, and enjoys		•							
	ubiquitous volume fr practices. This likely			Show De	tails 🗏			Show Details	$\equiv$		
	understanding of cor	sumer behavior with		Margin Gath	erer 00	nnipresent N		% Volume H	lunter	10.0	
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## Uncover Market Insights to Seize Growth Opportunities

Inform pricing strategy from real-time information that customers are seeing, along with market trends by time-horizons and price sensitivity data.

MARGIN MONITOR is the only tool in the market that provides price sensitivity information by loan type, risk factors, and geographies. With this powerful insight, you can easily identify profitable opportunities and know exactly where you are over- or under-priced.

State		Pre-filter:	(AII)			
State 🛓	Points*	Price Delta	Daily Variability			
NY	0.32	0	-3			
MA	0.37	5		7		
NH	0.39	7	-3			
VT	0.39	7		6		
AK	0.44	13	-6			
HI	0.45	13	-	9		
OH	0.47	15	-4	5		
MN	0.47	15	-10	8		
VA	0.47	15		15		
IN	0.47	16	-5	7		
IL	0.48	16	_			
MI	0.50	18	-6	10		
NV	0.51	19				
CT	0.52	20	-5	7		
WV	0.54	22				
MD	0.56	24	-8	7		
MO	0.56	24				
MS	0.57	26	-6			
LA	0.57	26		10		
SC	0.58	26				

In this example, New York is the most sensitive to price with zero price delta. Connecticut is less price sensitive with the flexibility to price the same product and similar borrower at 20bps higher.

#### Use Competitive Intelligence to Protect Your Business

Measure how rates stack up in the marketplace and understand competitive segments in your portfolio where borrowers are at-risk for pre-payment. MARKET PULSE provides a detailed snapshot of rates offered in the marketplace across different lenders and states, so you can observe what consumers are seeing.

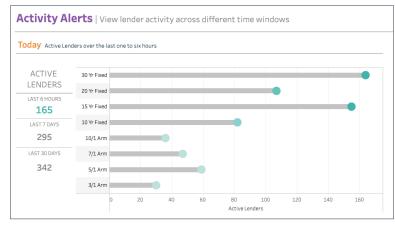
	Product		Loan Program		Points (bin)		Loan Amount	Loan Limit	LTV Cred	lit Score	State		Geography		
Filters:			Non-FHA •				(AII) •	(All) •	(All) • (All	)	• (AII)		• (AII)		•
PR Heatmap Disp	lays APR statistic	s for each s	ource and the ov	verall marke	t		APR Market Disp	plays minimum and maxim	um APR for information about the n	narket					
	Minimum APR			Market APR Most Aggressive Lenders Avg. APR*				APR Distribution							
	Purcha	ase	Refinance		Purchase Refinance		Bank Midwest	2.592	Min APR		Avg. APR		Max APR		
	BR	LT	BR	LT			Bank Midwest	2.002	2.004					6.04	10
AK AK-Alaska (state)	0	ୁ 2.306	0	2.429	2.917	3.019	LoanFlight Lending, LLC	2.628	2.264		3.052			6.24	19
AL AL - Alabama (state	) 2.502	2.567	2.409	2.687	3.025	3.028									
AR AR - Arkansas (stat	e) 2.413	2.567	2.410	2.687	2.970	3.046	Equihome Mortgage	2.639							
AZ AZ - Arizona (state)	2.413	2.579	₹ 2.264	2.699	2.991	3.035									
CA CA - Los Angeles (M	. 72.274	2.579	₹ 2.274	2.699	3.127	3.073	American National Bank	2.650							
CA - Rest of Californ	i <b>*</b> 2.274	2.579	2.362	2.699	3.159	3.107	HomeLend Mortgage	2.653							
CA - San Francisco (	. 72.274	2.579	₹2.274	2.699	3.139	3.094		2.000							
<b>co co c i i i i i i</b>	2.413	2.579	₹2.274	2.699	3.087	3.076		west average APR	250 375 500 625 625 875 875 000	250 500 625 750	875 000 125 250	375 500 625	750 875 000	125 250 275	500
CO CO - Colorado (stat								ered segments							

Consumers can easily search comparable rates in the market to see how their offer stacks up. Understand what rates are in the market by rep lines, so you can easily see where you rank.

## **Optimize Operations While** Managing for Profitability

Maximize profitability as you toggle pricing to control for volume while maintaining the flow of business.

**ACTIVITY ALERTS** show real-time pricing activity in the market with a monthly, weekly, or hourly view, so you can be in control of when you want to be more or less competitive depending on capacity and lender activity.

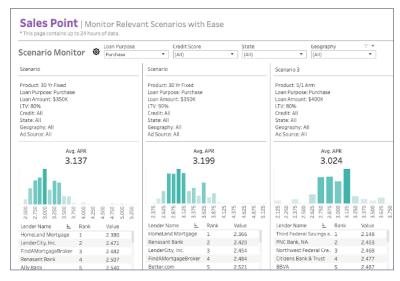


Mortgage pricing and activity fluctuates throughout the day, and you can set your prices strategically to win more deals. You can also zoom out on weekly and monthly views on market activity.

#### **Build Trust with Customers at Point-of-Sale**

Increase lead-to-application conversion by providing market and competitive intelligence to loan officers during conversations with borrowers when they are most sensitive to price.

Our **SALES POINT** module provides loan officers the ability to make side-by-side comparisons of similar offerings so they can be in control of conversations with customers. Loan officers can use this intelligence to exhibit transparency and build trust with customers, so price doesn't become the single point of conversation.



Equip your loan officers with real-time market information so front-line staff know exactly how you stack in the market so they can be proactive in conversations with customers.

#### With Nomis Mortgage, you can:



#### Save Time and Resources

on aggregating and surfacing relevant data & uncover actionable insights.



#### Identify Profitable Opportunities

where pricing can be set advantageously within your systems.



#### Increase Lead-to-App Conversion

by equipping your loan officers with market and competitive intelligence.



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## About Nomis

Nomis is a fast-growing FinTech focused on ensuring on-going value creation for the world's smartest financial institutions through optimized, end-to-end, customercentric pricing capabilities. Institutions of all sizes leverage Nomis' unparalleled domain expertise and their market-leading Nomis Platform<sup>™</sup> to operationalize cutting-edge Big Data and AI to understand and anticipate customer demands, competitor actions, and market dynamics. Nomis has a proven track record of increasing customer and stockholder value, returning nearly \$800 million to its partner banks every year.

