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.
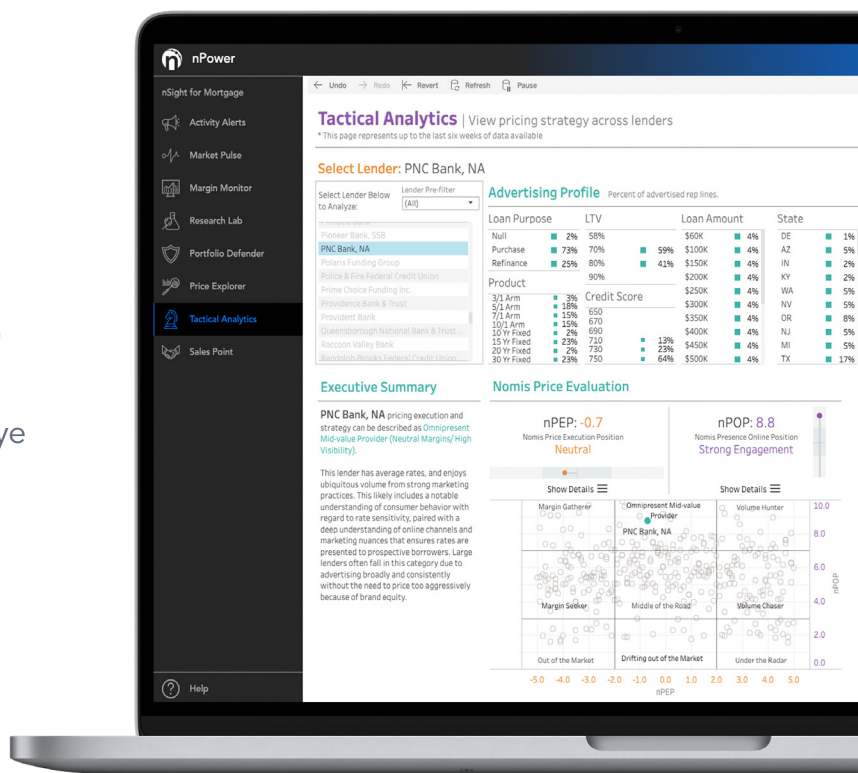
Uncover Market Insights to Seize Growth Opportunities

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	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.
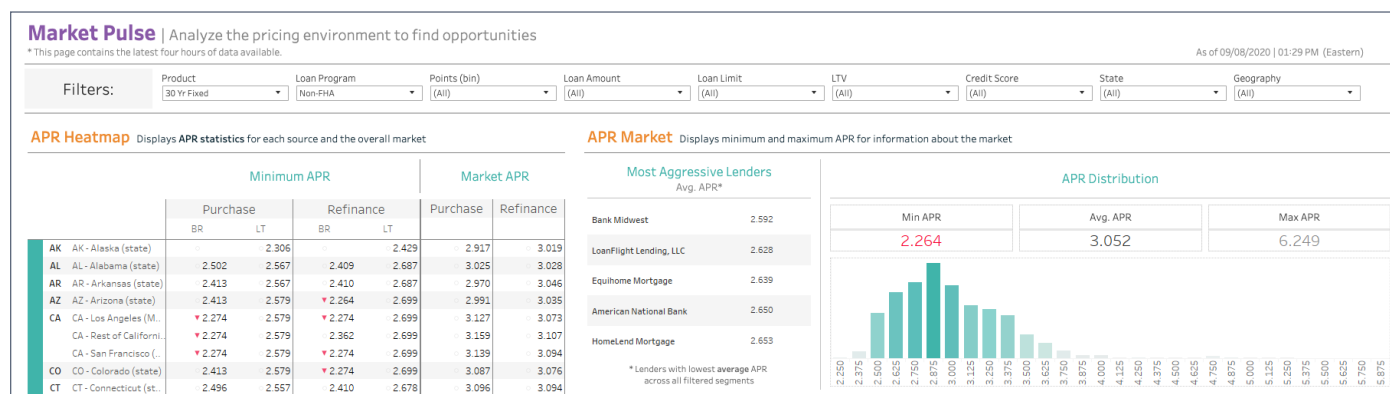

*Consumers can easily search comparable rates in the market to see how their offer stacks up.
Understand what rates are in the market by rep lines, so you can easily see where you rank.*

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.
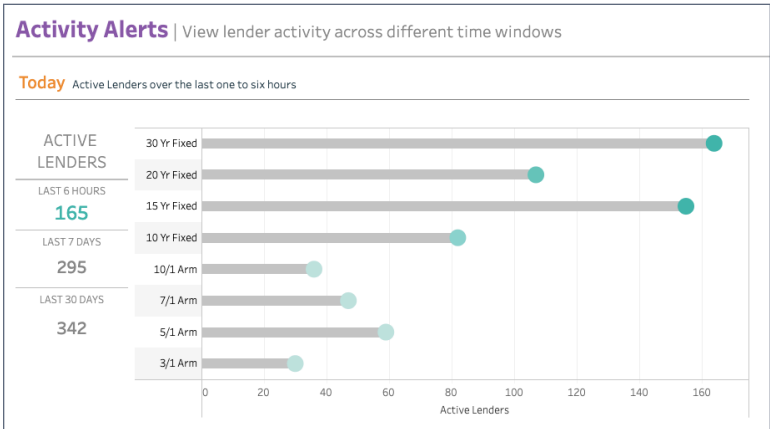

Mortgage pricing and activity fluctuates throughout the day, and you can set your prices strategically to win more deals. You can also zoom out on weekly and monthly views on market activity.

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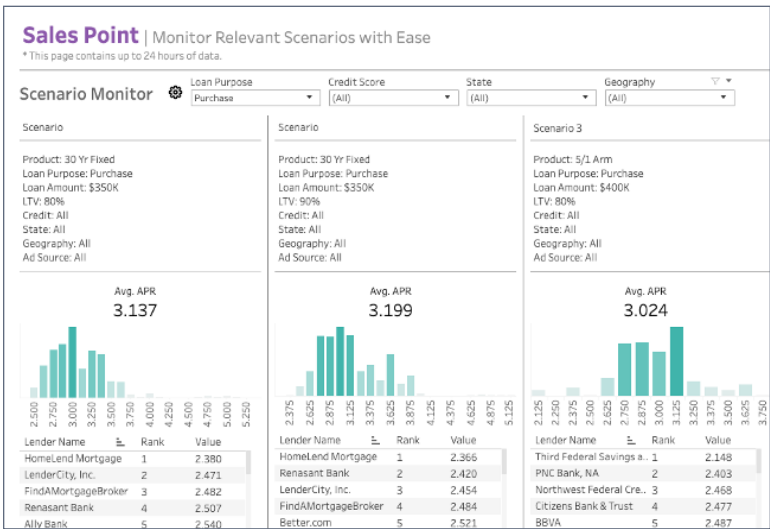
Equip your loan officers with real-time market information so front-line staff know exactly how you stack in the market so they can be proactive in conversations with customers.

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, customer-centric pricing capabilities. Institutions of all sizes leverage Nomis' unparalleled domain expertise and their market-leading Nomis Platform™ 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.

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