

THE

Guide to

AILSA

(Artificial Intelligence Loan Systematic Advisor)

AILSA is an **AI** (Artificial Intelligence) **underwriting technology** that can not only automatically review mortgage application/credit report but also generate a list of conditions with loan approval.

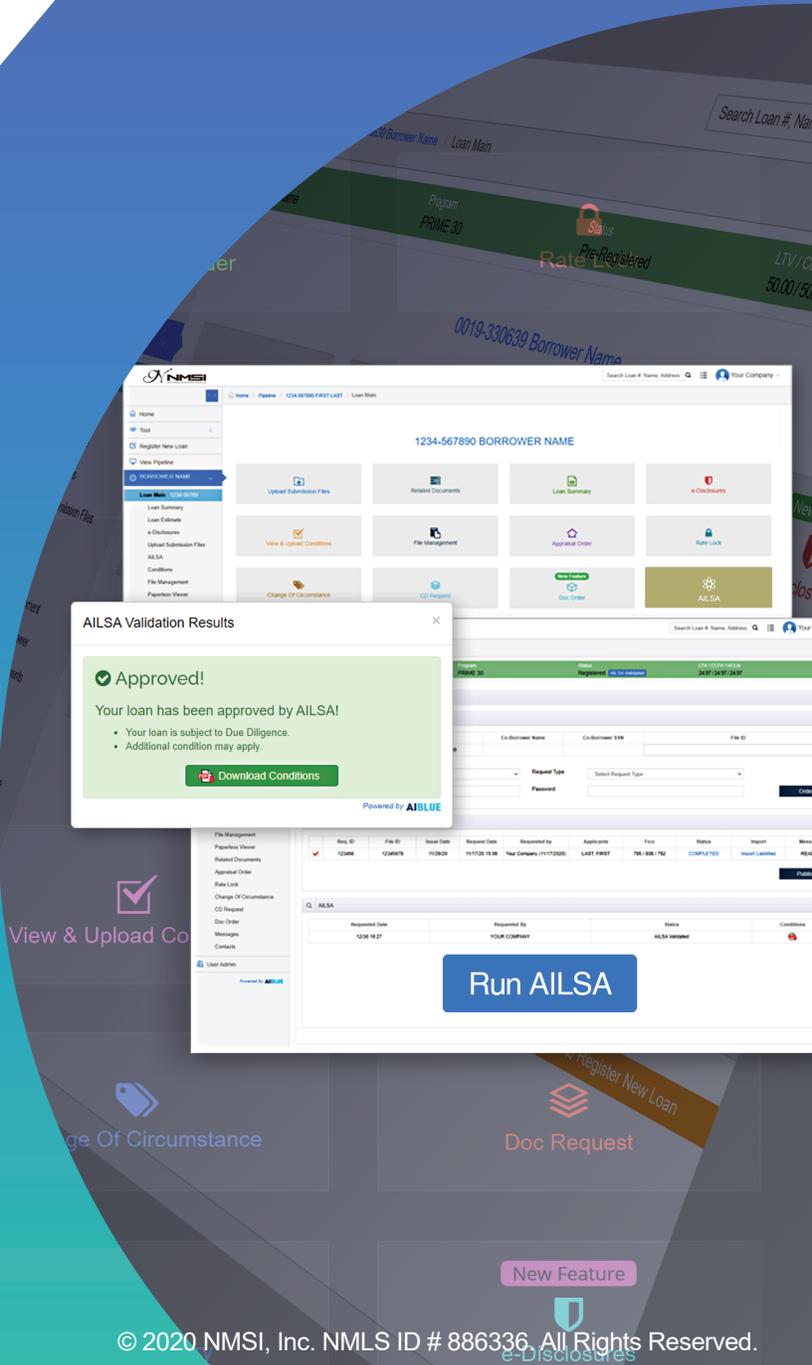
With just one click, you can get an instant loan approval by AILSA.

* Available for RED, TVOE, DSCR and ITIN programs

- 2 PAGES



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Sign in to your account

Please enter your name and password to log in.

Remember me next time.

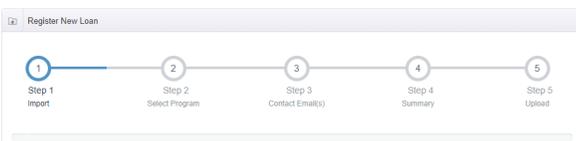
Log In

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How to use AILSA

Login with your ID and PW at <http://broker.nmsigroup.com> to register a file.

Register New Loan



Step 1 - Option

Step 1 - Option 2

Drop **Fannie Mae 3.2 files** to Register (or Click to upload)

Manually register a new loan.

Enter 1003 Loan Application

Next

1 Upload FNMA 3.4 and register a file.

Pricing Engine Register New View Pipeline Daily

Try Pricing Engine to find the best program and rate that fits your client's need. NMSI allows you submitting to underwriting with just a few clicks. Added convenience to pipeline management. Now easier than ever! NMSI continues to competitive interest

Product Matrix Forms Appraisal Fee Finder Announcements

NMSI Offers a wide array of competitive loan options. Agency, jumbo and portfolio program guidelines. Click here to access the full list of NMSI forms and disclosures required for submission. Click here and enter the loan information to obtain your Appraisal Fee. Click here to access announcements re guideline updates.

2 Click "View Pipeline" and select the loan you are looking for.

Upload Submission Files Related Documents Loan Summary e-Disclosures (New Feature)
View & Upload Conditions File Management Appraisal Order Rate Lock
Change Of Circumstance CD Request AILSA Instant Loan Approval Contacts

3

3 Go to "AILSA Instant Loan Approval".

How to use AILSA

4 Click the **Order** button to **Pull Credit**.

1) Ordering a new credit report

Select the borrower and choose the service provider. Select "New" for request type and enter your Credit User ID and Password. Then, click **Order**.

2) Reissuing a credit report

Select the borrower and choose the service provider. Select "Reissue" for request type and enter File ID. Then, enter your Credit User ID and Password and click **Order**.

5 Select the credit report you wish to use for loan approval and click **Submit**.

6 Click the **Run AILSA** button to **Run AILSA**.

7 Get results.

1) AILSA Validated

Once the file is approved by AILSA, it will be submitted for a due diligence review.

2) AILSA Not Validated

When a file does not meet credit eligibility requirement, AILSA will not validate the file. AILSA will provide reasons for not validating approval. The file will still be submitted for exception consideration.

✳ Check conditions

We highly encourage to include all documents to satisfy AILSA conditions in a submission package to shortcut the pathway to CTC.

8 Submission.

✳ Loans that are validated by AILSA will be recognized on the loan status when submitted.

AILSA Validation Results

Req. ID	File ID	Issue Date	Request Date	Requested by	Applicants	Fico	Status	Import	Message
123456	12345678	11/29/20	11/17/20 15:06	Your Company (11/17/2020)	LAST, FIRST	795 / 806 / 792	COMPLETED	Import Liabilities	READY

AILSA

Requested Date	Requested By	Status	Conditions
12/30 16:27	YOUR COMPANY	AILSA Validated	

AILSA Validation Results

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AILSA

Requested Date	Requested By	Status	Conditions
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1) AILSA Validated

AILSA Validation Results

Approved!

Your loan has been validated by AILSA!
Credit eligibility for the borrower(s) has been reviewed and confirmed.

- Your loan is subject to Due Diligence.
- Additional conditions may apply.

Download Conditions

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Requested Date	Requested By	Status	Conditions
12/30 16:27	YOUR COMPANY	AILSA Validated	

2) AILSA Not Validated

AILSA Validation Results

Not Approved!

Your loan has not been validated by AILSA.
Credit eligibility for the borrower(s) has not been reviewed and confirmed.

- Additional conditions may apply.

Download Conditions

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Requested Date	Requested By	Status	Conditions
12/30 16:27	YOUR COMPANY	AILSA Not Validated	

AILSA Validation Results

Approved!

Your loan has been validated by AILSA!
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