THE

Guide to AILSA

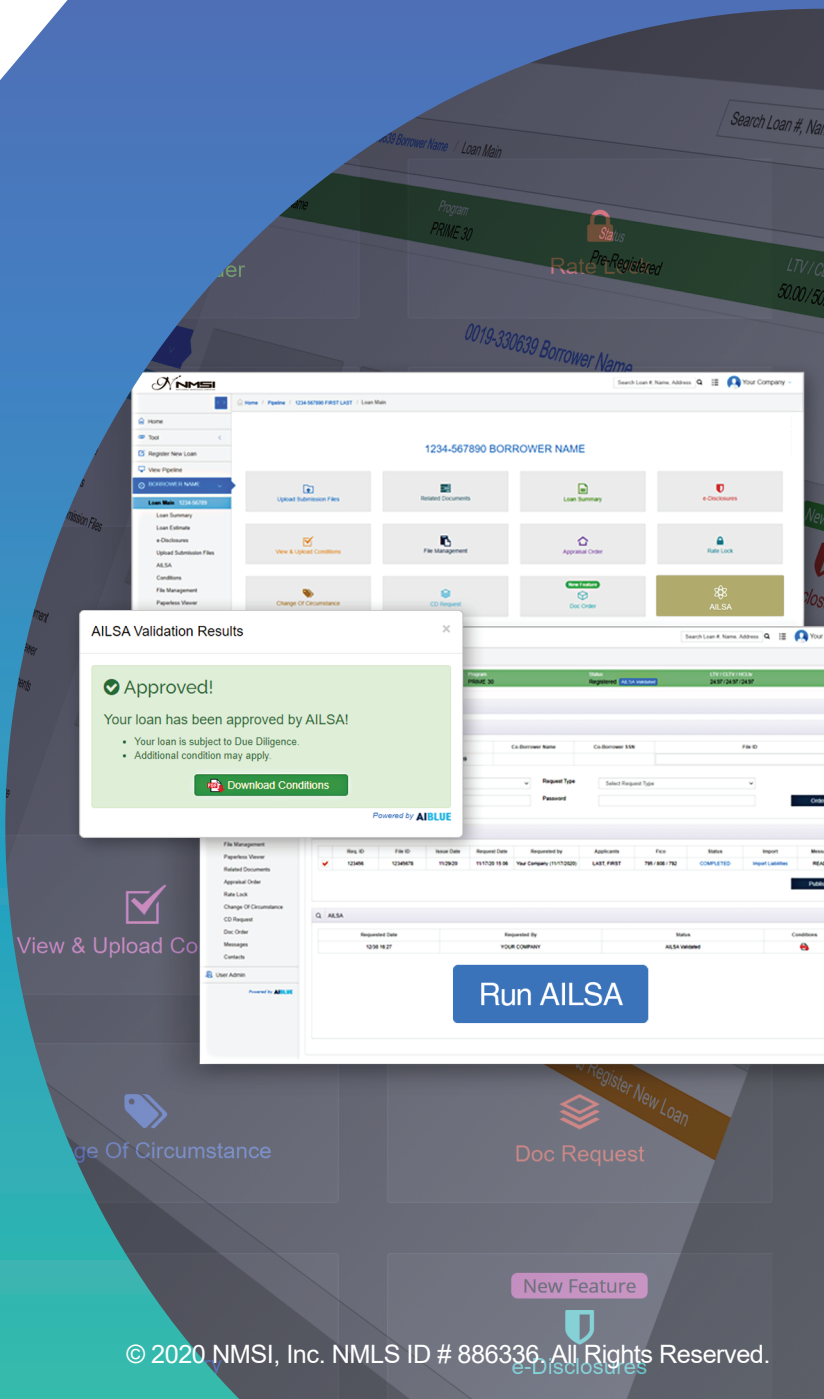
(Artificial Intelligence Loan Systematic Advisor)

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



NMSI
NATIONAL MORTGAGE SERVICES

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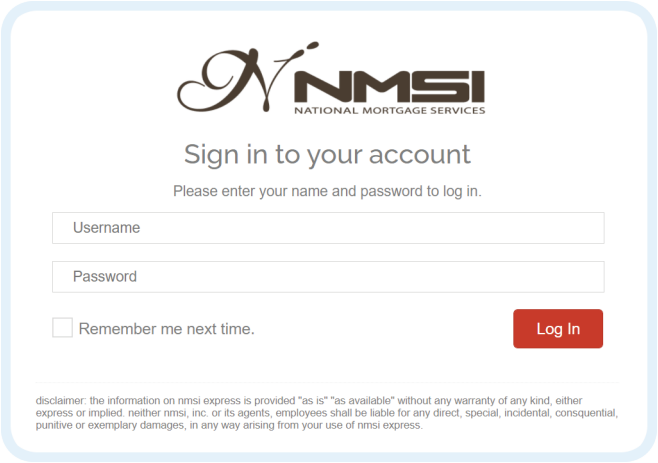
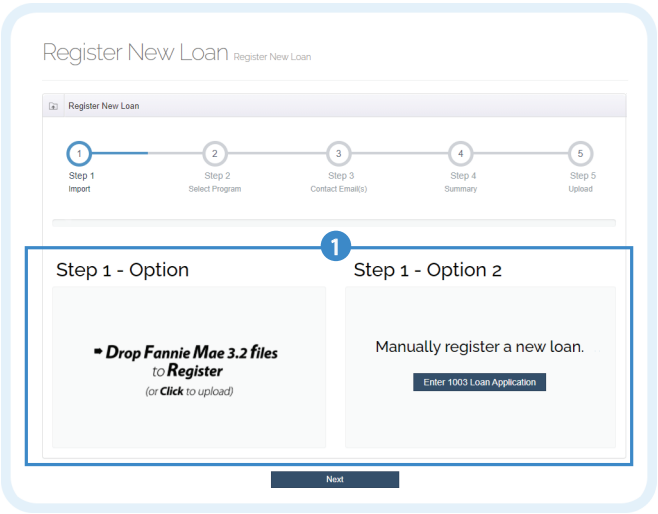
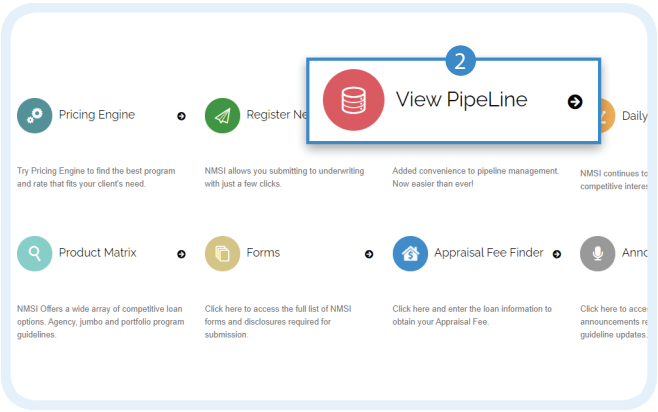
How to use AILSA

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

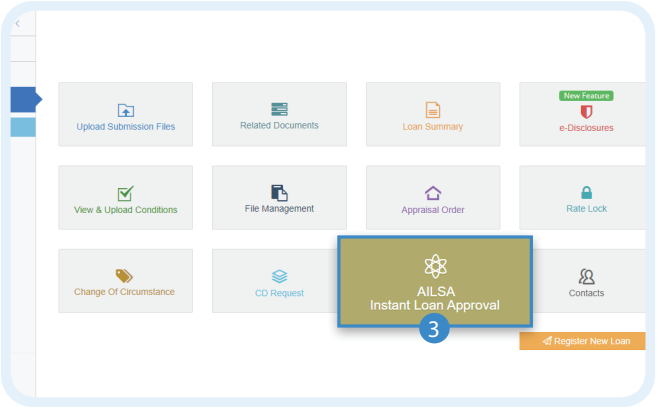




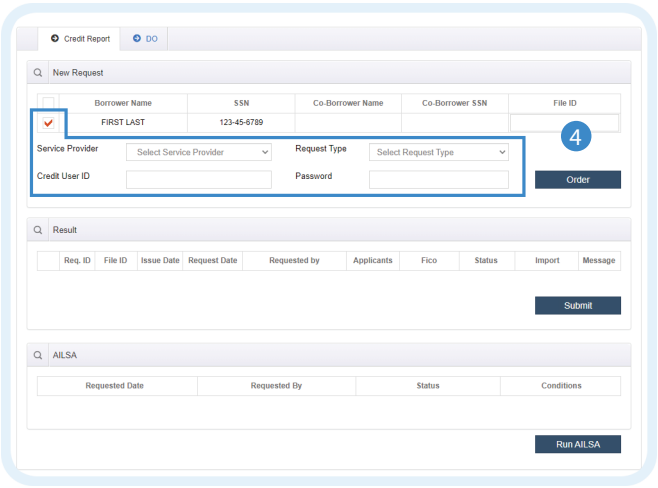
1 Upload FNMA 3.4 and **register a file**.

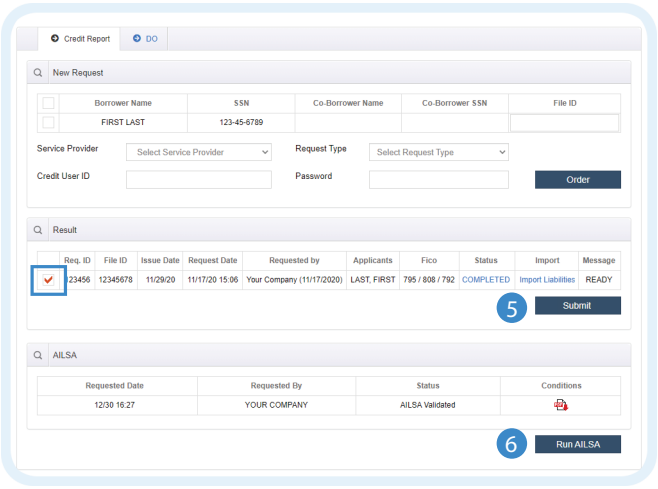


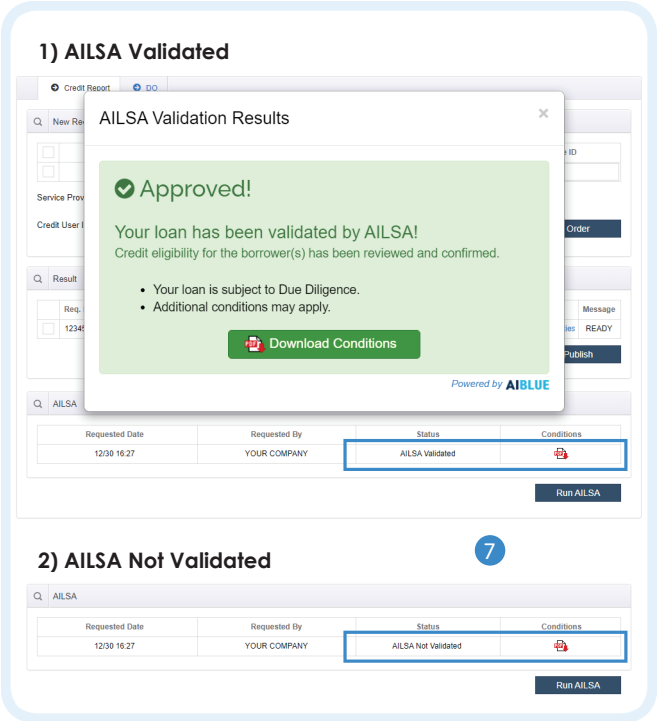
2 Click "**View Pipeline**" and **select the loan** you are looking for.

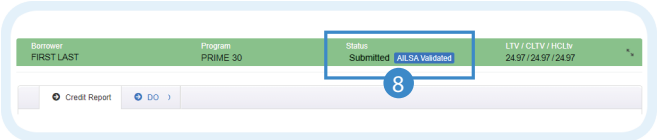


3 Go to "**AILSA Instant Loan Approval**".









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.