AllRegs Market Clarity

Products and Services

A business intelligence tool that will change the way you do business

An invaluable tool for correspondent lenders and investors that helps you manage risk and identify market opportunity while giving you the tools to establish and maintain a competitive edge.

The solution

With enhanced navigation and improved visibility, Market Clarity is a powerful tool for lenders to manage investor information and gain insight with access to granular product details. Search and compare products across 44 points of data from Government Sponsored Enterprises (GSEs), Mortgage Insurers, your preferred investor partners, as well as other industry investors from within the AllRegs Investor Library that you may have very little information on.

Three ways to search

1. Product comparison. Compare products with the ability to magnify to the most granular level of detail.

2. Product eligibility. Enter borrower criteria, such as LTV, FICO and Loan Amount to identify available or competitive products.

3. Product overlay. Select a baseline product, then compare it to other products side by side, with overlays highlighted in red.

To learn more, contact your dedicated account executive at 800.848.4904 or email sales@allregs.com.

Powerful reporting

The data you need is available through seven standard reports including a user-defined option that allows you to compare only the information that matters to you.

Report options:

- User-defined report
- Full product details
- Purchase LTV and FICO
- Rate and term refinance LTV and FICO
- Cash-out refinance LTV and FICO
- LTV detail
- Product changes based on time period

Administrative options

You're in control of what your teams can see with the ability to hide, mask, or alias specific products or entire investors. User groups allow for different groups to have different access.

Licensing Model: Seat-based and individual subscriptions available

Benefits for upstream investors

- Increase efficiencies by automatically updating investor guidelines
- Mitigate risk by quickly determining how your guidelines compare to others and avoid being adversely selected due to changing market conditions
- Identify market opportunity by finding areas of the lending spectrum that are underserved or where a slight guideline change can result in increased volume
- Compare your underwriting guidelines to that of your peers in conjunction with servicing portfolio performance

Benefits for correspondent lenders and brokers

- Obtain, analyze, and compare business intelligence
- Quickly determine which investor has the most suitable guidelines for a loan scenario – and whether or not you are currently doing business with them
- Search loan parameters of over 3,000 products from 78 investors
- Compare Mortgage Insurance Company overlays to Fannie Mae, Freddie Mac, or your other investors
- Manage investor relationships more effectively – negotiate unique terms of business by being armed with competitive information
- Create proprietary products. Quickly compare various investor guidelines across one specific product or loan type and create a set of guidelines suitable to multiple investors

Benefits for scenario desk

- Mitigate buy back risk by making sure the loan is sellable to more than one investor
- Preserve best execution and help increase profitability
- Deliver automated reports to compare guidelines and products for production teams and operations
- Increase efficiencies and save personnel expenses by allowing for fewer resources in the scenario desk

Benefits for loan originators

- Help loan officers find overlays quickly
- Ensure loans fit investor guidelines with little information about the borrower
- Help to reduce staff needed in secondary marketing
- Allow loan officers to run scenarios and shows all of the investors their company uses

Reach us at: 1-888-955-9100 or schedule a demo at icemortgagetechnology.com/contact-sales

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