

PowerSeller® Secondary Manager – Targeted Pricing



Targeted Pricing: Using Risk Based Pricing and other tactics to target your production and maximize profitability.

Introduction

The new PowerSeller Secondary Manager pricing tools give you the power to develop rate quotes that will attract the loan production you are targeting. The best execution decision support is more robust and flexible than ever before.

PowerSeller employs a multi-faceted approach to base investor price gathering and management, thus your pricing decisions will be based upon the most timely and accurate source values with the least amount of effort required.

Risk-Based Pricing

Risk-based pricing is just one of the features you can employ to develop rate quotes or to make a best execution delivery choice. The new pricing engine lets you adjust pricing based on loan features – without limits! The easy-to-use, sophisticated mortgage servicing rights grids allow you to manipulate both the value for minimum and excess servicing rights along geographic lines, loan amount ranges and interest rate ranges.

PowerSeller Profiler

The PowerSeller Profiler lets you evaluate pricing or best execution in a focused manner, considering the tactics, investor programs and delivery windows you feel are appropriate. Say you need to produce multiple rate sheets tailored for an assortment of loan officers and third-party originators the PowerSeller Profiler will make it so.

PowerSeller also lets you respond to ad hoc rate quote inquiries. Simply enter basic loan data and watch as PowerSeller compares MBS and non-MBS investor alternatives, returning the best quote response. An example of this is shown on the next page. This interactive tool also accepts batch input and, when it's combined with PowerSeller's internal scheduling system, it becomes the perfect tool for automating web-based pricing inquiries.

Best Ex

PowerSeller takes best execution to the next level. Once results have been calculated at the loan level you can then consider commitment-level constraints on excess servicing. PowerSeller will reshuffle the results to provide the optimum packaging mix.

Since results are archived and PowerSeller supports an open database technology and an intuitive database management tool, you can direct PowerSeller to pool based upon your Best Execution results.

PowerSeller continues to place added power in your hands through streamlined setup, process manipulation and scheduling, and rapid development tools for report writing, data gathering and management.