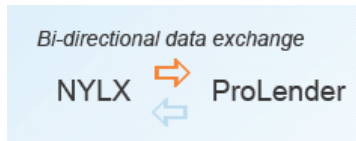


The NYLX to PROLENDER connection

The seamless integration of NYLX's Pricing Engine with ProLender's Loan Management Software provides an end-to-end solution for Brokers becoming Lenders and seasoned Lenders looking to streamline their operation. There are 2 parts of the NYLX – PROLENDER "seamless and automatic" interface.

#1) Locks are sent automatically into ProLender

When a user is in NYLX and they request a lock the loan will be **automatically transferred** into ProLender and email notifications will be sent. Lock information, including pricing adjustments, flows through seamlessly and instantly.



Lock Requests in NYLX automatically flow into ProLender

NYLX LOCK FORM

Loan Information

User Loan Number:
 Est. Closing Date:
 NYLX Loan ID:
 Lock date/Time:
 Loan Officer:

Transaction Information

Loan Purpose:
 Property Type:
 Occupancy:
 Documentation type:
 Property Value:
 Loan Amount:
 LTV:
 Second Loan Amount:
 C/O Amount:
 DTI:
 CRA Eligible:
 HE Coverage:

Primary Borrower Information

First Name:
 Last Name:
 SSN:
 Credit Score:
 First Time Buyer:
 Self Employed:

Co-Borrower Information

First Name:
 Last Name:
 SSN:
 Credit Score:

Property Address

Property Address:
 Property City:
 State:
 Country:
 Property Zip:

Other information:

AUS:
 AUS Findings:

Comments:

LOCK RULES

* Lock Desk Hours are from 9am to 5pm EST.
 * All lock are subject to current market conditions.
 * All locks are subject to validity of information entered by the loan originator.
 * Secondary will not be responsible for any losses caused by re-price due to adjustments caused by erroneous information entered in NYLX.
 * All lock submissions must be done through the nyxl system secondary email address to lock@nyxl.com.
 This lock status is pending until confirmed from the Secondary Department.

Pricing Adjusters

Description	Action	Margin	Rate	Price
Initial price				98.290
Initial rate			5.500	
SRP Adjuster	Add to Price			1.770
Final			5.500	100.060

Not just an ordinary loan pricing engine...but a PROFIT ENGINE.

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ProLender Lock Confirmation Screen

General Information

Borrower Name: Loan Number:
 Borrower SSN: App Date:
 Property Address: Loan Status:
 Loan Amount:

Lock Detail

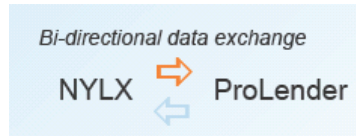
Lock Summary | Loan Details | Program Info | **Lock Pricing** | Rate & Margin | Loan Sale Info | Lock Notes

Gross Buy Points: Gross Sell Price:
 Adjustments Total: Adjustments Total:
 Net Buy Points: Investor SRP:
 SRP: Net Sell Price:

Select Adjustment	Buy Side	Sell Side
SRP ADJUSTER	(1.4800)	0.0000

#2) Confirmations are pushed automatically back into NYLX

When a user is in ProLender and they update the loan, the new loan status information will be automatically sent back to NYLX.



Changes in ProLender automatically update NYLX

Changes in ProLender

Lock Detail

Lock Summary | Loan Details | Program Info | Lock Pricing | Rate & Margin | Loan Sale Info | Lock Notes

Locked Date: **Saving Data**

Locked By: Updating NYLX System...

Lock Term: [Progress Bar]

Lock Expires: [Progress Bar]

Days to Expire: 25

Lock Requested: / /

Canceled Date: / /

Lock Status: LOCKED

Loan Program: 30 YR FXED

Investor Alias:

Investor Expires: 12/30/2007

Days to Investor: 30

Locked Rate: 6.1250

Net Buy Price: -0.4480

Sale Gain/Loss: 0.2500

Close

NYLX STATUS FORM

Loan Exchange | Client Book | Dashboard | Reports

Transaction Form | Credit | Be

Loan Application

Credit Report

View Guidelines

Pre-Approval Letter

Good Faith Estimate

Loan Status

Lock Form

Borrower Ratios

Reprice

Fannie Mae Export

Fannie Mae Import

John Smith (1 of 1 previous next)

123 Anywhere

San Diego, CA 92124

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Transaction Attributes

Client List

- View All
- 30 days
- Smith
- Smith_copy
- Nylx
- Nylx_copy
- Smith_copy
- Smith
- Sample
- Nylx_copy

LoanID: 630260

Status: Locked

Time: 10/17/07 06:42 PM

Occupancy: Primary Residence

Property: 1 Family

Property State: California

Property County: San Diego

Property Zip: 21112

Credit Score: 750

Lock Term(days): 30

DTI: 25.000

