

Loan Product Advisor® Asset and Income Modeler (AIM) Lender Toolkit

Toolkit Components

01

AIM Overview

02

**Loan Officer Training
Resources**

Loan Product Advisor[®] Asset and Income Modeler (AIM)

A simpler way to assess borrower assets and income

AIM transforms the manual, document-heavy process into three simple steps – **boost efficiency, close faster and better serve borrowers.**

Reduce Cycle Time

An automated process means clients close faster.

On average, lenders using AIM can reduce cycle times by **8.73 days**.

Control the Process & Data

Desks are clutter-free and borrower data is secure and easy to access.

Automation reduces errors can result from manual process.

Expand Business

A more efficient lending process delights borrowers and can boost referrals.

With **32%** of eligible loans receiving immediate R&W relief, clients are free to serve more clients.

What Your Loan Officers Need to Know and Do

To meet the needs of borrowers, stay competitive and drive referrals, your loan officers will need to embrace new, more efficient ways to complete the capacity assessment process.

A simpler asset and income assessment process with AIM requires loan officers to:

Talk to Borrowers

About the benefits and security of gathering important information and logins up-front.

Update Processes

To reduce the information needed up front, the back-and-forth with underwriters and borrower wait time.

Use Loan Advisor

To assess income and assets with AIM, originate loans using Loan Product Advisor.

How Other Lenders are Saving Time and Driving More Deals



Loan Product Advisor helps me pass on savings to my borrowers...with AIM to assess borrower assets and income on Freddie Mac purchase-eligible loans. Those savings really provide an edge in turning applications into loans.

Payal Makhija
Loan Processor
WEI Mortgage



Streamlining document collection and gaining purchase eligibility certainty are game changers for our borrowers and processing staff.

Nikolaos Athanasiou
COO
Guaranteed Rate



We have a competitive advantage over lenders who are still manually validating self-employment income or are using inferior technology. We can get it done faster and with fewer headaches, and we tout that benefit as a selling point whenever we can.

Tamara West
Investor Specialist
nbkc



Loan Product Advisor asset and income modeler (AIM) helps me get my borrowers to closing faster and makes my job easier – it's convenient and easy to use.

Ben Burnett
Loan Processor
WEI Mortgage

How Other Lenders are Saving Time and Driving More Deals



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Tamara West
Investor Specialist
nbkc

Success with AIM for Self-Employed

nbkc bank, a Kansas City, Kansas-based bank, wanted to identify a path to save money, get more from finite resources and differentiate themselves. That meant looking at the growing self-employed borrower segment, which, according to LinkedIn, is a market that will represent 43% of U.S. workers in 2020 compared to 6% in 1989. nbkc discovered that technology would lead them to solve their issues and achieve these goals.

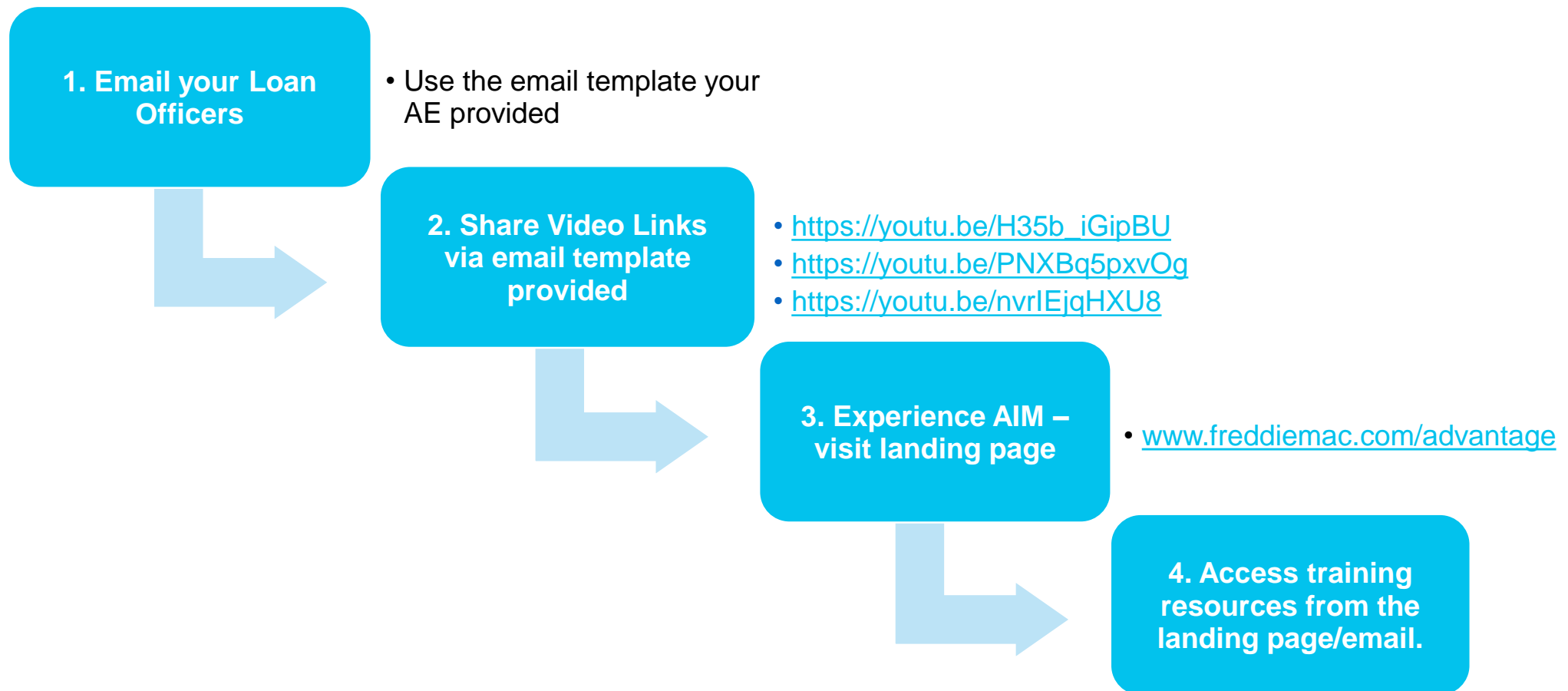
- For nbkc, Loan Product Advisor® asset and income modeler (AIM) for self-employed — our capability for automating the self-employed borrower income calculation — changed all that. nbkc was able to:
 - ✓ **Reduce cycle times** from 33 days to 22 days on conventional loans.
 - ✓ **Lower costs**, including employee time savings per file.
 - ✓ **Reduce the number of times income changed**, from application to underwriting, on loans from 60 percent of the time to less than two percent.

Learn how nbkc saved money, got more from their resources and differentiated themselves when you [read the case study](#).

AIM Lender Toolkit

02 | Loan Officer Training Resources

How to Use the AIM Toolkit Resources



Loan Officer Email Template

To: Production Leads
From: Head of Origination/Production | Marketing/Ops Director
Subject Line: AIM knows how to close loans faster. Do you?

AIM Toolkit Email Template

Use the email template below to distribute the Loan Product Advisor asset and income modeler (AIM) resources to your loan officers.

<Team Member>,

Freddie Mac has introduced training resources for Loan Product Advisor asset and income modeler (AIM) – their solution for automating the manual process of assessing borrower assets and incomes.

View the [3 video](#) links below to learn how this tool can help you improve efficiencies, drive more mortgage deals and better serve your borrowers.



Automate the Process



Automate the Paper Chase



Use Every Advantage

Next Steps:

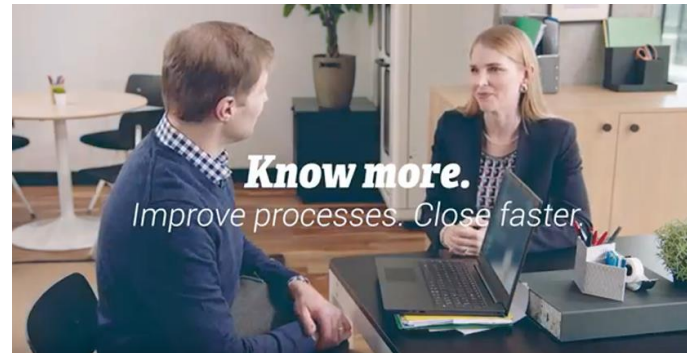
1. Visit the [AIM Landing Page](#)
2. Take the [AIM Training: Tips to Getting to Close Faster](#)

Loan Officer Training Resources

Videos – Speed to Close Tips



[Automate the Process](#)



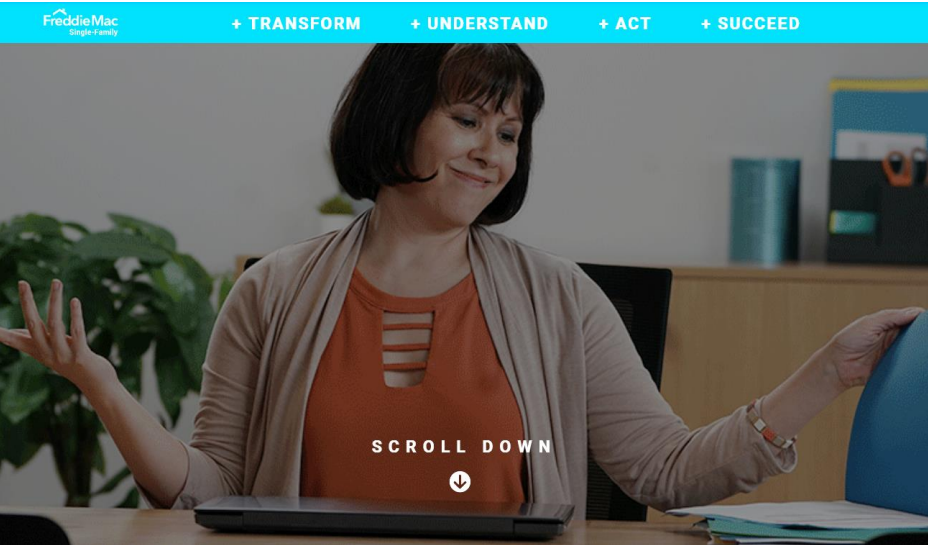
[Automate the Paper Chase](#)



[Use Every Advantage](#)

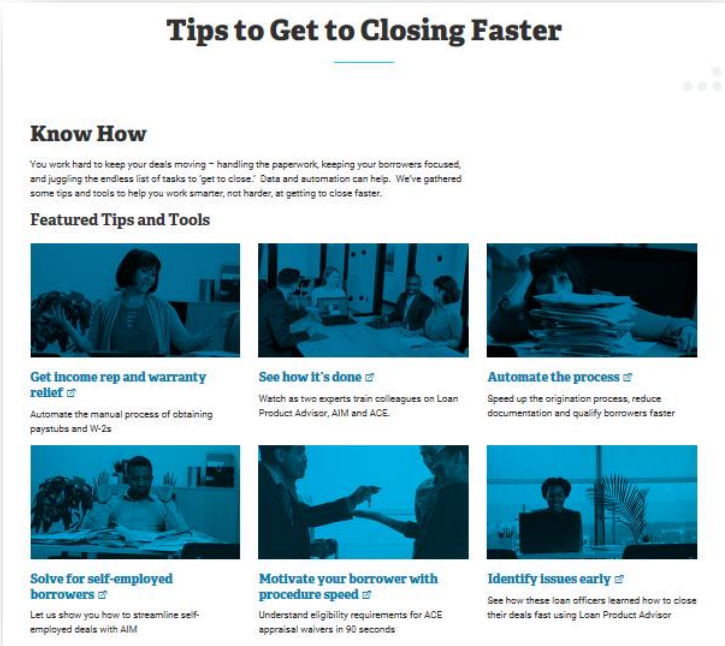
Loan Officer Training Resources

AIM Interactive Tool



[AIM Webpage](#)

Trainings Tools



[Tips to Get to Closing Faster](#)

