

## National Mortgage Home Loans Leverages mortgageQ AI to Enhance Efficiency and Boost NonQM Loan Closures

NMHL partners with mortgageQ AI to streamline NonQM loans, enhancing efficiency, reducing costs, and accelerating approvals with AI-driven solutions.

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Taking time and costs out of each mortgage transaction."

Jason Nichols

Home Loans (NMHL) has announced a strategic partnership with mortgageQ AI, an advanced artificial intelligence platform designed to streamline the mortgage industry. This collaboration will enable NMHL to tackle complex NonQM (non-qualified mortgage) questions with greater speed and accuracy, ultimately leading to more

successful NonQM loan closures.

Recognizing the potential of mortgageQ AI, NMHL CEO Randy Gammo saw an opportunity to enhance efficiency, reduce costs, and improve loan processing times. By integrating mortgageQ's AI-powered technology, NMHL aims to optimize its approach to NonQM lending, an area that traditionally demands more rigorous underwriting and expert analysis.

NonQM loans do not conform to the underwriting guidelines set by government-sponsored enterprises such as Fannie Mae and Freddie Mac. These loans often require specialized knowledge and meticulous review, making them one of the more complex segments of the mortgage industry. By leveraging mortgageQ AI, NMHL will be able to automate time-consuming processes, improve decision-making, and accelerate approvals—saving hundreds of hours annually.

The partnership stands to deliver significant advantages to both companies. NMHL will benefit from an AI-driven workflow that enhances NonQM loan processing, leading to faster approvals and increased loan volume. Meanwhile, mortgageQ AI strengthens its position as a trusted technology partner in the mortgage space.

"We built mortgageQ AI to help mortgage professionals navigate complex loan scenarios faster and with greater confidence. Partnering with NMHL allows us to demonstrate just how transformative AI can be in the NonQM space," said <u>Jason Nichols</u>, Managing Partner at

mortgageQ AI. "By providing instant, reliable answers to even the toughest lending questions, we're empowering NMHL to close more loans and serve their clients more effectively."

This collaboration underscores NMHL's commitment to innovation and customer service excellence. By integrating Al-powered solutions into their lending process, NMHL is poised to set a new standard in efficiency, accuracy, and client satisfaction. This marks an exciting step forward, not just for NMHL and mortgageQ Al, but for the mortgage industry as a whole.

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