



## National MI Integrates with LONPricer to Streamline Originations

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### Lenders can now view National MI's RateGPS risk-based pricing from within the Loan Originator Networks platform

EMERYVILLE, Calif., Nov. 17, 2020 (GLOBE NEWSWIRE) -- [National Mortgage Insurance Corporation \(National MI\)](#), the primary operating subsidiary of NMI Holdings, Inc. (NASDAQ: NMIH), is now integrated with [Loan Originator Networks, LLC \(LON\)](#), which creates websites for mortgage lenders and integrates seamlessly with their loan origination systems (LOS). LON worked with National MI to offer a new functionality that provides National MI's risk-based pricing engine, RateGPS®, in LONPricer, a comprehensive platform that handles all mortgage channels—retail, wholesale, correspondent, and consumer direct.

The integration brings National MI's innovative, real-time, risk-based mortgage insurance pricing to LONPricer. "National MI is delighted to join forces with LON," said Norm Fitzgerald, chief sales officer with National MI. "Having access to our Rate GPS risk-based pricing through the LON platform will save lenders time and streamline the origination process."

LON is uniquely set up to capture the growing wholesale market by providing wholesale lenders and brokers with the ability to transact in a very efficient and transparent way. "National MI is focused on strengthening its engagement with all originators, including brokers and wholesale lenders, and this integration will help further our efforts," Fitzgerald added.

"We're very pleased to provide lenders with access to National MI's RateGPS pricing through LONPricer," said Michael Baker, senior vice president, product development and distribution with LON. "This integration supports loan officers by providing borrowers with accurate risk-based MI pricing at the point of sale. The LON platform is capable of overwriting terms and pricing, which supports the loan officer's ability to 'self disclose' without a manual review or set up process. We chose National MI because of their expertise in integrations and advanced APIs."

### Cautionary Note Regarding Forward-Looking Statements

This press release contains forward-looking statements within the meaning of Section 27A of the Securities Act of 1933, as amended (the "Securities Act"), Section 21E of the Securities Exchange Act of 1934, as amended (the "Exchange Act"), and the U.S. Private Securities Litigation Reform Act of 1995. Forward-looking statements are statements about future, not past, events and involve certain important risks and uncertainties, any of which could cause our actual results to differ materially from those expressed in our forward-looking statements. Forward-looking statements in this press release include, without limitation, statements regarding the performance of National MI's technology integration. Any or all of our forward-looking statements in this press release may turn out to be inaccurate. More information about the risks, uncertainties and assumptions affecting National MI can be found in the risk factors and forward-looking statements cautionary language contained in our Annual Report on Form 10-K and in other filings made with the Securities and Exchange Commission. We have based these forward-looking statements on our current expectations and projections about future events and financial trends that we believe may affect our financial condition, operating results, business strategy and financial needs. All forward-looking statements are necessarily only estimates of future results, and actual results may differ materially from expectations. You are, therefore, cautioned not to place undue reliance on such statements. We do not undertake, and specifically disclaim, any obligation to revise any forward-looking statements to reflect the occurrence of future events or circumstances.

### About National MI

National Mortgage Insurance Corporation (National MI), a subsidiary of NMI Holdings, Inc. (NASDAQ: NMIH), is a U.S.-based, private mortgage insurance company enabling low down payment borrowers to realize home ownership while protecting lenders and investors against losses related to a borrower's default. To learn more, please visit [www.nationalmi.com](http://www.nationalmi.com).

### About Loan Originator Networks, LLC

LON, based in Woodinville, WA., was established in 2000 by Gordon Shaw, Chief Engineer and Founder. LON is a full service Web Portal Development firm that supports a "Single Branded Solution" for Third Party Aggregators and Retail Originators. LON supports Banks and Non-Banks with a reg Z business decisioning price engine, LONPricer. LON customers are able to support a custom file flow by leveraging the client's existing Document and Database of Record and all of the latest industry-leading API integrations. LON is currently accepting RFP's for First and Second Quarter, 2021 delivery. Learn more: [www.loanoriginator.net](http://www.loanoriginator.net) or contact: [Michael.baker@loanoriginator.net](mailto:Michael.baker@loanoriginator.net)

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