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## LEARN MORE about the Power of The Plus

Let us show you how Credit Plus products  
and services can make your job easier during  
Pre-Application and Application.

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PRODUCTS AND SERVICES FOR **MORTGAGE PRE-APPLICATION AND APPLICATION**

## The Power of The Plus



### PRODUCTS AND SERVICES FOR MORTGAGE PRE-APPLICATION AND APPLICATION

*Smart decisions begin with smart data. Credit Plus delivers **Intelligent Insight** – smart information that helps mortgage professionals mitigate risk and build their business. We provide the third-party assurance you need to forecast long-term loan performance and confidently fund loans.*

As a leader in third-party verification services, we have the expertise to quickly assess current and future needs, and provide new solutions for a rapidly changing mortgage environment.



# Experience the *Power of The Plus.*

## Pre-Application Products & Services

### LEAD GENERATION

We partner with Experian® to offer the best prescreened, targeted, scrubbed mortgage leads in the industry. You can target prospects by income, credit score, residence location, property type, and other factors. These leads are based on credit file information that is updated every few days. Because they're so fresh, more of them have the potential to result in closed loans.

### NMLS TRAINING

We partner with Mortgage Educators to offer online Mortgage Loan Originator education and training classes that will help you comply with the SAFE Act, fulfill licensing requirements, and get up to date on new mortgage regulations. Classes include a Pre-Licensure SAFE course lead by an instructor, an 8-hour continuing education self-study course, the Uniform State Test and preparation, Anti-Money Laundering training, and more.

Mortgage professionals who register for classes through Credit Plus University receive a discount on class fees. Course listings and sign-up can both be accessed at [creditplus.com/credit-plus-university](http://creditplus.com/credit-plus-university).

## Application Products & Services

### TRI-MERGE CREDIT REPORTS

We provide 1,2,3 bureau-merged credit reports, with Optional FICO® scores, fraud alerts, OFAC and ID search.

### TRENDED CREDIT DATA REPORTS

With trended credit data, you have access to the monthly payment amounts your borrowers have made on revolving credit accounts over a two-year period. This will let you determine if a borrower tends to pay off revolving credit lines each month or carry a balance from month-to-month while making minimum or other payments. In addition, seasonal and sudden changes in revolving credit behavior will be revealed.

With a more comprehensive depiction of a borrower's approach to credit management, you will be better equipped to make a more accurate assessment of an applicant's creditworthiness, thereby minimizing your own risk.

### CREDIT SCORE DISCLOSURE REPORTS/ FACTA COMPLIANCE

Our FACT Act compliance service automatically delivers the required documents to you or the consumer with every credit report you order. We were among the first in the industry to automatically deliver these documents. When a Credit Plus customer requests a credit report, a disclosure report containing the language required by FACTA is immediately generated and displayed on letterhead that makes it appear as if it is being sent from the actual lender or credit reporting agency.

### RESCORING OPTIONS

Our Score Plus rescoring service updates many types of consumer credit information directly with Equifax®, TransUnion®, and Experian® in five to seven business days, instead of the typical six weeks for credit file updates initiated by borrowers. For a rush investigation, Credit Plus will forward verifiable documents supplied by the borrower, and update items that are misrepresented on a person's credit report.

### SCORE OPTIMIZATION & LENDING HAND

We provide a full suite of analytical tools to ensure your borrowers are maximizing their potential.

**ScoreWizard®** is a powerful scoring tool that provides a detailed analysis of the consumer's credit score. Its *What If Simulator* simulates changes to the consumer's credit file and predicts the score that may result from those changes.



**Lending Hand** puts Credit Plus experts on the job to help you guide and monitor applicants who are good candidates for loans in the near future. We evaluate each credit file, provide in-depth analysis, and develop several personalized action plans with file-specific advice for you and your client to review.

Credit Plus also offers other products and services that may help customers make smarter financial decisions and improve their loan eligibility. These include:

- **Credit Assure™** automatically scans credit files to identify opportunities that may raise scores based on accuracy or credit management updates.
- **CreditXpert AU Filter™** assesses the impact of authorized user accounts on a borrower's credit.
- **CreditXpert Essentials™** helps identify the most cost-effective actions that may have a positive impact on the applicant's score.

### FRAUDPLUS™: Borrower Detail Report

FraudPlus identifies risk, fraud and errors, enabling you to make informed lending decisions and comply with new regulations. Our one-stop validation process streamlines verification, making it easy to quickly verify data, perform a thorough risk assessment on applicants, and detect application problems. FraudPlus can be customized to ensure you get exactly the information you need.

**The Borrower Detail Report** generated by FraudPlus validates the applicant's identity, including name, address, Social Security Number, birthdate, phone number, and other custom data. The report contains an easy-to-read cover page that highlights any risk concerns.



## Verifications for QM and non-QM loans

We provide the third-party assurance you need to forecast long-term loan performance and confidently fund both QM and non-QM loans. Our suite of verification products can help you save time and money, operate more efficiently, and close loans more quickly. We offer:

- Credit Reports
- Credit Radar™ At-a-Glance Credit Report Cover Page
- Score Plus/Rapid Rescore
- Undisclosed Debt Verifications from all three bureaus
- Instant Online Employment Verifications
- Tax Return Verifications
- Flood Zone Determinations
- FraudPlus
- And more



At **Credit Plus University**, we offer FREE online courses that will help you succeed in the mortgage business. Topics include Scoring Tools, Tax Return Verifications, Validation products, and more. Our one-hour classes are offered daily or by appointment to accommodate your schedule. We even offer private training for your office. Contact your Credit Plus representative to schedule or go to [creditplus.com](http://creditplus.com).

**!** **FACT**  
Loan officers close 30 percent more loans using ScoreWizard!

