

# 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 since 1928, 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*

## 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.

### LOS ACCESS TO LENDING QB

We utilize the LendingQB loan origination system which is a full-service, centralized platform providing best practice workflow and ongoing redeployment. LendingQB is a provider of 100 percent web-browser-based, end-to-end loan origination software for residential lenders. This software offers lean strategies that deliver optimal performance resulting in faster cycle time and lower costs per loan.

### 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.

### 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.

### iQUALIFIER

Don't discard declined applicants – refer them to iQualifier where they can learn how to better manage their credit and make smarter financial decisions. iQualifier's powerful simulator, iQ Score Manager, analyzes an applicant's credit history using the same tools as professional lenders, then shows applicants the connection between their financial decisions and credit score, loan qualification, and interest rate.

The Lender Portal lets you follow your customers who enroll in iQualifier, then notifies you when they reach a threshold you've set, so you know just when to follow up. iQualifier also offers a Lender Payment option that enables you to pay the monthly subscription fee for your applicants, thereby ensuring their enrollment in the program. By assisting "almost there" applicants, you keep them in your pipeline and are positioned to help them move forward when that time comes.

### 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.

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



## 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.

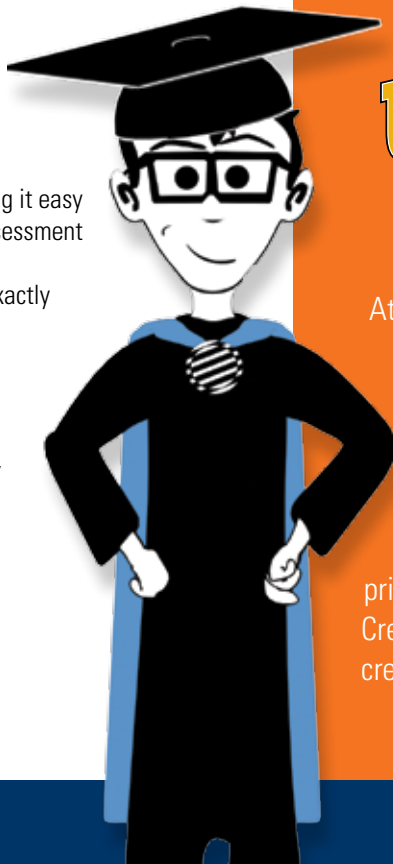
Credit Plus also offers other products and services that may help customers make smarter financial decisions and improve their loan eligibility. These include:

- **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:

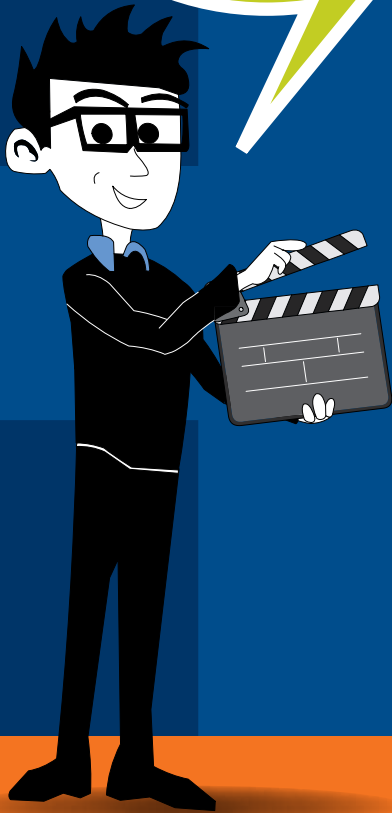
- Credit Reports
- Credit Radar™ At-a-Glance Credit Report Cover Page
- Score Plus/Rapid Rescore
- Undisclosed Debt Verifications from all three bureaus
- Instant Online Employment Verifications
- Tax Return Verifications
- Flood Zone Determinations
- FraudPlus
- And more



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).

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**MAXimizing**  
your loan closings?

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[www.creditplus.com/videos](http://www.creditplus.com/videos)



## 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.

**Call:** 800.258.3488

**Email:** [info@creditplus.com](mailto:info@creditplus.com)

**Web:** [creditplus.com](http://creditplus.com)



**CREDIT PLUS**<sup>INC</sup>

*Simply the best mortgage information services*