



EVERY POINT COUNTS

DON'T FALL SHORT.

CREDIT PLUS DELIVERS SCORING TOOLS TO HELP YOU CLOSE MORE LOANS.

Changing requirements and recommendations mean that now more than ever, even a few points can make the difference between your mortgage loan applicant being approved or denied. Credit Plus, Inc., the leader in mortgage information, has the scoring tools and technology you need to close more loans – up to 25% more.



CREDIT PLUS^{INC}

Simply the best mortgage information services

credit radar™

SIZE UP AN APPLICATION AT A GLANCE

Credit Radar™* is a one-page credit report cover sheet that gives you a clear snapshot of an applicant's credit worthiness. It instantly forecasts an applicant's 30-day mid-score, warns if nominal increases in the revolving balance put that mid-score at risk, and highlights key indicators that require your attention, such as accounts in dispute. Credit Radar lets you spot critical issues at a glance, with no need to dig through the credit report itself.

Credit Assure™

FIND HIDDEN OPPORTUNITIES FOR IMPROVEMENT

Credit Assure™* automatically scans every credit file, alerting you to opportunities you might have overlooked. Running in the background on the Credit Plus web platform, Credit Assure shows a potential score improvement value right on your screen, below each credit bureau score.



KNOW WHAT'S BEHIND THE SCORE – *Now With Account In Dispute Feature*

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. And now, the impact a dispute removal may have on a score can be seen before underwriting. By learning in advance if there may be a score reduction, you'll have time to see if the interest rate will be affected, and help the borrower take proactive steps to hopefully improve their financial standing.

SCORE
plus

GET FAST ACTION TO RESOLVE CHALLENGES

Score Plus allows Credit Plus to forward documents supplied by your applicant directly to the credit bureaus for rush investigation and rapid rescoring. Rectify misreported, inaccurate or outdated information; correct an account status or balance; remove derogatory information and accounts reported in error, and more. Each bureau will verify the documentation and can provide an updated report and score in as little as 72 hours.

LENDING
HAND

IMPROVE CLOSING RATIOS BY 80% **

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.***

iQUALIFIER
A Service of Credit Plus, Inc.

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.



LEARN MORE, EARN MORE

Learn how to make the most of all the Credit Plus scoring tools by taking part in free, online webinars from Credit Plus University. Classes are one hour long and are held throughout the week or by appointment to accommodate your schedule. Close more loans by making the most of every opportunity! Visit creditplus.com for all the details.

* Provided by CreditXpert Inc.

** A sampling of 500 declined loan applications that were re-reviewed using the Lending Hand program showed 83% of borrowers reached their target credit score.

***Through Lending Hand, Credit Plus experts work exclusively with loan officers and do not have direct contact with loan applicants. The loan officers communicate plans to applicants.

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