

ELIMINATE PAPERWORK + VERIFY ASSETS DIGITALLY

Get automated asset validations

(We support Day 1 Certainty®
from Fannie Mae)



Credit Plus | UniversalCIS offers asset verifications in real time through Verification of Asset Reports from Finicity and AccountChek™ Asset Report (FormFree). These industry-leading data aggregation technologies let borrowers electronically submit their financial data (i.e., checking, savings, 401(k) and brokerage accounts).

You can save time and minimize your risk of fraud with a click of a button:

- Provides 3rd-party asset verifications accepted by the GSEs
- Minimizes the risk of fraud because the data is provided to you directly from the financial institution
- Includes asset details such as average balance, minimum and maximum balance, large deposit and withdrawal transactions and verification of account owner
- Allows you to re-pull report for up to 60 days (Finicity) or 90 days (AccountChek)
- With a 12-month history report, rent may be validated
- Accessible via smartphones, tablets or computers

Credit Plus | UniversalCIS also offers the option to traditionally verify deposits and assets using bank statements and Fannie Mae form 1006.

WE SUPPORT DAY 1 CERTAINTY FROM FANNIE MAE. RESULTS ALSO ACCEPTED BY FREDDIE MAC.

Digital validations of assets help ensure applicants meet Ability-to-Repay requirements. Both Fannie Mae^{1,3} and Freddie Mac's² guidelines allow acceptance of electronic third-party asset validation vendors.

¹<https://www.fanniemae.com/content/announcement/sel1412.pdf>

²<http://www.freddiemac.com/singlefamily/guide/bulletins/pdf/bl1418.pdf>

³<https://www.fanniemae.com/singlefamily/day-1-certainty>

Chase less paper and close more loans: creditplus.com/assets



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