



### **Avoid Trigger Leads While Accessing a Full Credit Report**

With Pre-AppX, you can provide a comprehensive and compliant pre-approval for consumers. This product is a soft inquiry, protecting potential offers from competitors in the early stage of application. This gives lenders the information needed to determine borrower eligibility and the best product option for which they qualify.



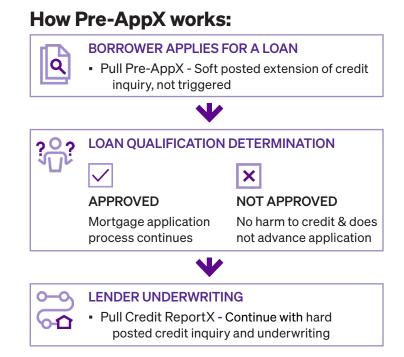
#### With Pre-AppX, you can:

- Include trended data in your reports
- Issue binding credit offers
- Bill consumers upfront for credit pulls
- Pull soft credit inquiry on consumer
- Can be pulled as a 1, 2 or 3 bureau

# \$

### Why Use Pre-AppX?

- Access to share/reissue to GSEs, AUS, TPO, Wholesale, etc.
- Protects your pipeline
- Allows exploration of product offerings



\*Please note: You can't make a final underwriting decision without pulling a tri-merge hard inquiry with a FICO® score and trended credit data..

Learn more at xactus.com/credit-reports



370 Reed Rd., Suite 100 Broomall, PA 19008 (888) 212-4200 sales@xactus.com xactus.com

© 2024 Xactus, LLC. All Rights Reserved. This information is confidential in accordance with the terms of the applicable agreements with your company.

## **Pre-Approve Consumers More Efficiently** and Accurately

	<b>Pre-QualificationX</b>	Pre-AppX
		<u>e</u>
Single Bureau	$\checkmark$	$\checkmark$
Two Bureau	$\checkmark$	$\checkmark$
Tri-Merge	$\checkmark$	$\checkmark$
Soft Inquiry	$\checkmark$	$\checkmark$
Prompt Triggers	×	×
Binding Offer	×	$\checkmark$
Co-Borrower Consent	×	$\checkmark$
Score Model	FICO/Vantage	FICO V2
EFX Trended Data	×	$\checkmark$
XPN Trended Data	×	$\checkmark$
TXU Trended Data	×	$\checkmark$
GSE Reissue	×	$\checkmark$
CX Tools	×	$\checkmark$
Rescore	×	$\checkmark$
Supplement	×	$\checkmark$
Permissible Purpose	Pre-Qualification	Credit Extension
Charge Consumer	×	$\checkmark$
Monitoring	×	$\checkmark$
Fraud Add-On	×	$\checkmark$
Secondary Use	×	$\checkmark$

Learn more at xactus.com/credit-reports/

Xactus X Advancing the Modern Mortgage

370 Reed Rd., Suite 100 Broomall, PA 19008 (888) 212-4200 sales@xactus.com xactus.com

© 2024 Xactus, LLC. All Rights Reserved. This information is confidential in accordance with the terms of the applicable agreements with your company.