



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.



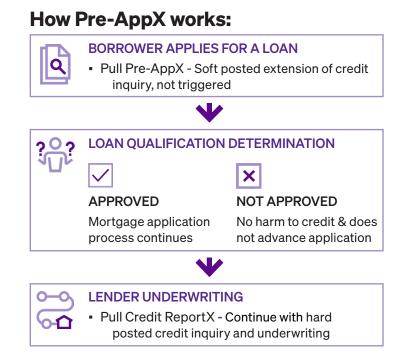
With Pre-AppX, you can:

- 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

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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



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Pre-Approve Consumers More Efficiently and Accurately

	Pre-QualificationX	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

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Xactus X Advancing the Modern Mortgage

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