

AV<sup>x</sup>

# Asset VerificationX

Eliminate paperwork and verify assets digitally

## Get automated asset validations in real time through Asset VerificationX reports from Finicity and AccountChek™ Asset report (FormFree)

**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)
- Enables rent validation with a 12-month history report
- Accessible via smartphones, tablets or computers

**Xactus offers Asset VerificationX from Finicity and AccountChek Asset report (FormFree). We support Day 1 Certainty from Fannie Mae and results are also accepted by Freddie Mac. You can:**

- Allow consumer's to submit their financial data digitally and validate the consumers assets, deposits, and account activity directly through the financial institution(s)
- Reduce the risk of costly loan buybacks or other challenges and close more loans more quickly
- Re-pull reports for up to 60 days (Finicity) or 90 days (AccountChek)

**DAY1**  
**CERTAINTY™**  
[www.fanniemae.com/Day1Certainty](http://www.fanniemae.com/Day1Certainty)

## Just 3 Easy Steps



Consumer connects their financial institutions and authorizes the verification.



Consumer consents to asset validation and receives an email notification with asset verification login credentials.



Lender receives report on consumer's assets, usually within five minutes.  
**Fast!**

Learn more at [xactus.com/verifications](http://xactus.com/verifications)

**xactus**   
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