

# Score Optimization

Xactus' score optimization, analytical, and rescoring products help streamline your workflow and maximize consumers' loan offerings and approval potential.



## Close More Mortgage Loans More Quickly With Effective Scoring Tools

At Xactus, we know you want better outcomes for your consumers. We provide a full suite of score optimization products designed to ensure your mortgage applicants are making the most of their credit. Our products also reduce your time on each application, letting you close more loans more quickly.



## Automatically Scan Credit Files and Quickly Identify Potential Improvement Opportunities

Our technology automatically alerts you to potential updates in applicants' credit reports. You'll also see possible score improvement values right on your screen, below each credit bureau score. Plus, our innovative technology alerts you to areas to review, reducing the amount of time wasted scanning lengthy credit files for errors.



## Realize Better Outcomes With Advanced Analysis Technologies

Xactus' innovative score optimizing technologies enable you to:

- Generate a detailed analysis of consumers' credit scores quickly and easily.
- Simulate changes to credit files and predict the credit scores that may result when those changes are implemented.
- Automatically generate a consumer-friendly optimization plan to share with applicants.

#### Xactus Scoring Products:

 XS\* Xcel ScoreX

 RS\* RescoreX

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## Dive Deeper Into Consumers' Credit Reports

Go beyond the technology with our experienced credit experts. The Xactus team relies on its vast industry knowledge to conduct a thorough review of your applicants' credit reports and scores. We help you uncover creative solutions that traditional, digital scoring tools may not suggest, no matter what the consumer's credit risk level.



## Reduce Costs With Our Expert Rescore Review

Bureau rescore fees can be costly. Xactus' credit experts will validate your rescore request prior to bureau submission to ensure the desired score result is achievable before you incur rescore costs.



## Obtain Rescore Updates Rapidly

Xactus' credit experts work with Equifax, Experian, and TransUnion to quickly update credit information, typically within 3-5 business days. Rush options are also available for as fast as a one-day turnaround.

Learn more at [xactus.com/score-optimization](https://xactus.com/score-optimization)