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Xcel ScoreX

Boost your bottom line and help applicants qualify for mortgage loans in the near future

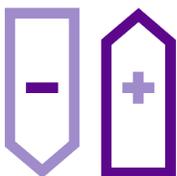
Focus on your expertise - originating and closing mortgages, and leave the credit review to us!

Within 24-48 hours, Xcel ScoreX will provide you with...



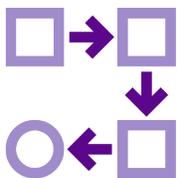
In-depth analysis of each credit file.

Receive an expert evaluation of each credit file so you can share helpful insights with your borrower.



Evaluation of how various financial decisions may impact the score and timeline.

This exclusive service works for most credit risk levels – you can even target increases of 5 or 105 points to better position your borrower to qualify for a specific product, lender or rate tier.



Time saving, personalized action plans for optimal success in a rescore or repull of credit.

Obtain a low cost planned set of actions for the highest probability of a successful rescore.

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

Do your applicants need more attention than scoring tools can provide?

Our credit analysts use CreditXpert's® Wayfinder™ and What-If Simulator™ tools to take a deep dive into the credit file finding the best solutions for your rescore.

Let us know what will make your borrower loan ready.

- Is it a mid-score you need for the loan? Fixing an inaccurate balance?
- How much time do you have to work with this borrower? How much available cash do they have?

The process from here is very simple. After completing the online request form, our credit experts will begin working on a concise and easy-to-follow action plan for your borrower.

We find in many cases the objective can be accomplished within 30 days. If a 30-day resolution is not possible, we utilize a planning method to calculate results outside of that time frame. In some cases, our credit analysts find both options for your borrower.

The solution is emailed back to you within 24 -48 hours.

Score Optimization Form

** indicates required fields

| | |
|---|--|
| Requester Name * | |
| <input type="text"/> | <input type="text"/> |
| First | Last |
| <input type="text"/> | <input type="text"/> |
| Email * | Phone * |
| <input type="text"/> | <input type="text"/> |
| Company Name * | Credit Report Number * |
| <input type="text"/> | <input type="text"/> |
| Consumer Name * | Mid-Score Target * |
| <input type="text"/> | <input type="text"/> |
| Provide score improvement plan for * | |
| <input type="radio"/> Borrower <input type="radio"/> Co-borrower <input type="radio"/> Both | |
| Estimated Time Frame | Estimated Amount of Disposable Cash |
| <input type="text"/> | <input type="text"/> |
| Additional Information | |
| <input style="height: 30px;" type="text"/> | |
| <input type="submit" value="Submit"/> | |

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xactus 
Advancing the Modern Mortgage

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