

The FICO[®] Score Mortgage Simulator

Unlock Mortgage Possibilities

Introducing the First-Ever FICO[®] Score Mortgage Simulator

Xactus is proud to be the first technology partner to bring the FICO[®] Score Mortgage Simulator to market. Available exclusively through Xactus360, our Intelligent Verification PlatformSM, this tool is **the only mortgage-focused simulator that utilizes FICO[®] Scores and FICO[®] Score algorithms.**

How Does it Work?

The FICO[®] Score Mortgage Simulator allows lenders to simulate possible impacts to consumers' FICO[®] Scores and includes a variety of scenarios to simulate the impact of potential changes to their credit report data. With that information, lenders can help applicants gauge how certain actions could impact their FICO[®] Scores and demonstrate how more loan options and potentially better interest rates could become available based on different scenarios.

Key Benefits



Scenario Testing

Model different credit strategies to determine potential score impact **across all three bureaus.**



Data-Driven Insights

Leverage actual FICO[®] Score algorithms for accurate predictions.



Better Borrower Engagement

Help applicants understand how credit actions may impact their mortgage opportunities.



Exclusive Access

Available only through Xactus360, the industry's first **Intelligent Verification Platform.**

Ask Your Strategic Account Manager for more information