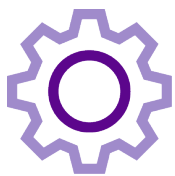


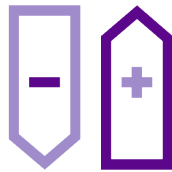
Pre-Qualification X

Save Money and Reduce Fallout

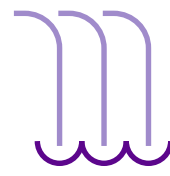
Did you know there's an easy, effective way to reduce fallout expenses? Pre-Qualification X generates a consumer consent-based score or a full credit report. It's a smart way to quickly learn if consumers meet credit criteria so you can provide insight on what loan products they may qualify for – without requiring them to go through a formal credit application process.



Choose from a
1, 2, or 3-bureau option



Doesn't impact the
consumer's FICO[®] Score



Can easily cascade to a
tri-merge credit report



Lower Your Monthly Credit Report Costs

Pre-Qualification X costs less than a tri-merge credit report, so your upfront investment is lower and less risky. Plus, enjoy these added benefits of Pre-Qualification X:

- Can be completed in seconds online, during inbound/outbound calls or a face-to-face meeting
- Decisioning technology enables you to set a score threshold to match applicants with programs that fit their credit profile before they apply
- Get notifications that alert the loan officer when the applicant is pre-qualified
- Can be coupled with scoring tools so you can help your applicants reach their target score

*An underwriting decision cannot be made based on a Pre-Qualification X Report.