

## Pre-App X

### Avoid Trigger Leads While Accessing a Full Credit Report

**With Pre-App X, you can provide a comprehensive and compliant pre-approval for consumers. This product is a soft inquiry, protecting potential offers from competitors in the early stage of application. This gives lenders the information needed to determine applicant eligibility and the best product option for which they qualify.**



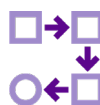
#### With Pre-App X you can:

- Include trended data in your reports
- Issue binding credit offers
- Bill consumers upfront for credit pulls
- Pull soft credit inquiry on consumer
- Can be pulled as a 1, 2, or 3 bureau



#### Why use Pre-App X?

- Access to share/reissue to GSEs, AUS, TPO, Wholesale, etc.
- Protects your pipeline
- Allows exploration of product offerings



#### How Pre-App X works:

- 1. BORROWER APPLIES FOR A LOAN**  
Pull Pre-App X - Soft posted extension of credit inquiry, not triggered
- 2. LOAN QUALIFICATION DETERMINATION: APPROVED OR NOT APPROVED**
  - ✓ APPROVED - Mortgage application process continues
  - ✗ NOT APPROVED - No harm to credit & does not advance application
- 3. LENDER UNDERWRITING**  
Pull Credit Report X - Continue with hard posted credit inquiry and underwriting

\*Please note: You can't make a final underwriting decision without pulling a tri-merge hard inquiry with a FICO® score and trended credit data.

## Pre-Approve Consumers More Efficiently and Accurately

	Pre-Qualification X	Pre-App X
Single Bureau	✓	✓
Two Bureau	✓	✓
Tri-Merge	✓	✓
Soft Inquiry	✓	✓
Prompt Triggers	✗	✗
Binding Offer	✗	✓
Co-Borrower Consent	✗	✓
Score Model	FICO/Vantage	FICO V2
EFX Trended Data	✗	✓
XPN Trended Data	✗	✓
TXU Trended Data	✗	✓
GSE Reissue	✗	✓
FICO® Score Mortgage Simulator	✗	✓
Supplement	✗	✓
Permissible Purpose	Pre-Qualification	Credit Extension
Change Consumer	✗	✓
Monitoring	✗	✓
Fraud-Add On	✗	✓
Secondary Use	✗	✓