

FICO® Score Mortgage Simulator

Unlock Mortgage Possibilities

Xactus is proud to be the first technology partner selected by FICO to bring the FICO® Score Mortgage Simulator to market. Available 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 assess potential changes to borrowers' FICO Scores based on various credit actions. By analyzing credit report data, lenders can guide applicants on how certain decisions may impact their FICO Scores, opening up more loan options and better interest rates.

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 impact their mortgage opportunities.



Smart Plans

This feature automatically generates recommended credit action plans based on an applicant's credit profile.

