

Unlock your power to close more loans



Our service and quality are *simple*

WHO WE ARE

Credit Plus, Inc., a leader in credit information services since 1928, is dedicated to providing mortgage professionals across the nation with *simply the best* service and technology. Credit Plus offers cost-effective solutions that can give your company the edge needed to excel today.

POWER OF CREDIT PLUS

- Superior management technology – allowing you to customize your interface to meet specific business operational needs. Credit Plus' system allows you complete control over individual users' permissions.
- BEYOND BUNDLED™ combines bundled ordering of key settlement services* with Credit Plus' superior customer service.
- Online supplement and RMCR ordering.
- Automatically unmerge reports for free, right from your computer.
- Easily add a co-borrower or additional bureau to an existing report without reordering the original.
- Numerous free reports, including a consumer copy of the report, mortgage-only report, derogatory letter to the applicant and many more.
- Our system automatically checks for duplicate orders to avoid unnecessary cost and inquiries.
- Enjoy cost savings with paperless report options.



CREDIT REPORTS

- **1,2,3 bureau merged credit reports** – Optional FICO scores, fraud alerts, OFAC and ID search
- **Residential mortgage credit reports** – Includes tradeline updates, employment and rental verifications, and consumer interview
- **Mortgage reference reports** – 12- or 24-month mortgage history report
- **Non-traditional credit reports** – FNMA-approved report for consumers with little or no credit history
- **Supplemental credit reports** – Contains updated tradelines only
- **Business credit reports** – Contains public record and creditor information from Experian® and business reference verifications
- **Foreign language reports** – Spanish/Chinese
- **PRBC®/alternative scoring** – Helps lenders qualify borrowers unable to access credit by tracking on-time bill payment

SCORE OPTIMIZATION

Credit Plus now makes it easier for your borrowers to reach their target score with the ScoreWizard®. Simply enter your username, password and report number and you will receive a detailed analysis of the consumer's credit score along with suggestions on how to improve it. But that's not all! Using our What If Simulator, you can simulate changes to the consumer's credit file and predict the score that will result from those changes. We also offer additional products and services to allow customers to maximize their credit score and enhance eligibility for loans. Products include:

- Credit Assure™ – automatically scans credit files for opportunities to raise scores based on accuracy or credit management updates
- CreditXpert AU Filter™ – assesses impact of authorized user accounts on a borrower's credit
- CreditXpert Essentials™ – helps find the most cost-effective way to increase a score

After your borrower has taken the recommended actions, forward the supporting documents to our Score Plus Program and, within as little as 72 hours, we will update his or her credit bureau files to reflect the new score.



FACT – Loan officers close 30 percent more loans using ScoreWizard!

* Provided through Ariston, a Credit Plus, Inc. company

y the best.



RESCORING OPTIONS

Our Score Plus rescoring service updates many types of consumer credit information directly with Equifax®, TransUnion® and Experian in as little as three business days, as opposed to the typical six weeks for credit file updates initiated by borrowers. For a rush investigation, Credit Plus will forward verifiable documents supplied by the borrower and update items that are misrepresented on a person's credit report.

PAYMENT REPORTING BUILDS CREDIT (PRBC)

Credit Plus offers PRBC, an alternative scoring model that more accurately and fairly assesses the creditworthiness of borrowers. Alternative scoring helps consumers who are unable to access credit – such as recent high school or college graduates, immigrants or people who have lost a spouse through death or divorce – by supplementing credit scores with on-time bill payment information. Our reports include the FICO® Expansion® Score which utilizes the traditional FICO® score range of 300-850®.

Alternative scoring is invaluable when connecting borrowers with FHA-backed loans that work with nontraditional credit. In 2008, FHA provided guidelines for establishing and evaluating nontraditional credit histories. The agency prefers that nontraditional credit references are verified by a credit bureau and reported back to the lender as a nontraditional mortgage credit report in the same manner as traditional credit references. It also accepts the use of service providers that are able to put together a bill payment history and score.

CREDIT PLUS UNIVERSITY

The free Credit Plus University is a convenient and useful online training tool that helps brokers and lenders maximize their experience with Credit Plus products. Topics include:

- How to properly read a credit report
- Use of ScoreWizard
- Credit report reissue/Secondary Use policy
- Alternative credit

Credit Plus University is available at creditplus.com.



Contact us or your account executive to schedule a private training for your office.

FACTA COMPLIANCE

Credit Plus makes it easy for banks, credit unions, mortgage brokers and mortgage lenders to comply with the Fair and Accurate Credit Transactions Act (FACTA) of 2003. Under the act, lenders and credit

Customized technology

Credit Plus has the ability to “customize” technology in order to most effectively meet customers’ needs.

agencies are required to send the consumer a letter every time a credit report is pulled. Credit Plus was one of the first in the industry to automatically deliver documents to its customers or to the consumer.

When a Credit Plus customer requests a credit report, a disclosure is immediately generated and displayed on letterhead that appears as if it is being sent from the actual lender or credit reporting agency. The disclosure report dynamically generates the consumer's unique scoring information using the most up-to-date credit data available, and includes specific language required by FACTA.

TAX RETURN VERIFICATION & FRAUD PRODUCTS

Tax return verification reports help lenders uncover potential mortgage fraud by electronically comparing the income-related lines of a borrower's tax return with the same lines on file at the Internal Revenue Service. Any variations uncovered are highlighted in an easy-to-read report. These reports include verification that the applicant's information also matches Social Security Administration and IRS files. In addition, the tax return verification cash flow analysis can be updated to complete all calculations for the underwriter with IRS-validated data, assuring lenders the original IRS figured have not been manipulated.

Credit Plus also offers lenders additional fraud protection through TOTAL ID™, a comprehensive identity verification and application analysis service that matches application data to multi-source databases. These include:

- Safescan by Equifax
- High Risk Fraud Alert (Hawk Alert™) by TransUnion
- Fraud ShieldSM by Experian

Using TOTAL ID can alert you to questionable or potentially suspicious information elements, such as addresses and telephone numbers and Social Security numbers. TOTAL ID, along with Credit Plus' ongoing educational seminars on fraud awareness, give mortgage professionals the tools they need to reduce fraud loss, cut costs and improve efficiency.

FLOOD REPORTS

- Flood zone determinations
- Real-time flood-mapping system
- Life of loan services
- Online flood report ordering
- HMDA services
- Nationwide coverage
- Full integration with our MortgageDataNet platform for one point of entry

HOME EQUITY SOLUTIONS*

Our credit-based product is geared specifically for home equity loans. Coupled with Legal and Vesting, it can allow you to close faster than through traditional means.

MORTGAGE LIEN REPORTS

- The MLR, a truly automated equity report, is the means for determining lien position on a property, providing a 30-second report at a lower cost than the traditional three- to four-day waiting period.
- The MLR gathers credit-based information specifically for equity lending and refinancing. It identifies mortgage secured liens as currently reported on the borrower's credit report. It also includes an affidavit for the borrower to list any other liens or encumbrances on the property.
- Credit Plus maintains enhanced E & O coverage in the event errors or omissions in the report result in loss to the lender.

MORTGAGE WORKS

Our Mortgage Works company provides a cost-effective solution to sort loans and identify levels of risk using enhanced data. This allows lenders to react quickly and protect loan portfolio value.

POWER OF DATA MINING

To help borrowers avoid foreclosure, mortgage professionals need good, timely information. Data mining is a powerful tool that analyzes customer data such as current loan value and credit scores, and allows loans to be categorized based on risk. With that information, modifications can be offered that lead to positive outcomes. Data mining services provided by Mortgage Works are highly customizable and can also be useful for cross-selling other programs and services, thereby enhancing customer relationships.

FOR MORE INFORMATION

- Phone: **800.258.3488**
- Email: **beyondbundled@creditplus.com**
- Website: **creditplus.com**

ASPECT – CREDIT REPORTS ON YOUR WEBSITE

Private Label Credit Reporting

- Stands for ASP Plug-in for Electronic Credit Data Transmission
- Add credit reporting to your website
- No programming required
- Credit report charged to consumer's credit card
- Consumer receives credit score, analysis and tips to improve score
- You receive immediate notification and link to credit report
- Free private labeling and hosting
- Lower your operating expenses
- Keep potential business from going to a competitor

SOFTWARE INTERFACES

For a complete listing of current interfaces, log on to **creditplus.com**.

LEAD GENERATION

Through our comprehensive lead generation program, mortgage professionals can obtain pre-screened or credit-based lead lists based on specific demographics such as:

- Income
- Property type
- Residence location
- Children

These real-time specific leads, scrubbed against the National Do Not Call list, allow lenders to pre-qualify mortgage candidates and create new business.

Turnkey marketing fulfillment includes a direct mail piece and envelope – with telephone number and website – and a call center with a 24/7 live response.

SETTLEMENT SERVICES*

Ariston, a Credit Plus, Inc. company, offers a full suite of title and settlement services including:

- Full title insurance
- Deluxe property report
- Regular property report
- Flood zone determination
- Ownership report

Credit Plus makes closing simple by providing streamlined services including title search/review, preparation and delivery of documents, and closing scheduling. Credit Plus will send a qualified real estate professional to witness the closing and notarize documents. When closing is complete and funds are disbursed, the executed loan documents will be audited for accuracy, scanned and uploaded to a secure web portal for viewing.

APPRAISALS*

We provide traditional solutions for real estate appraisal services. Our nationwide appraisal network provides access to appraisals throughout the country that comply with the Home Valuation Protection Code of 2009.

ALTERNATIVE VALUATIONS*

Credit Plus offers alternative valuation products. AVMs (automated valuation models) are statistically based computer programs that use comparable sales, property characteristics, tax assessments and price trends to provide an estimate of value for a specific property. AVMs can greatly reduce the time it takes to secure an estimate of value and lower costs associated with the traditional property appraisal process.

Our product features a robust logic engine that lets us customize our lending criteria to maximize your cascading AVM results. Credit Plus was one of the first in the industry to offer Warranted AVMs*, making automated valuation models even more appealing and cost-effective by providing lenders financial protection from the risk of overvaluation.