



Credit Information Systems

CreditXpert®Suite of Products

Use Credit Information System's secure online platform to access CreditXpert's various products that analyze the applicant's credit and identify opportunities to improve their scores.

Credit Assure™

You're guided to help applicants maximize their credit score. It's that simple.

Here's how:

- Automatically scans credit files to simulate an increase in credit scores based upon the applicant's credit data.
- Identifies possible score-increase opportunities, i.e., pay down balances, open new accounts, and possible deletion of authorized user or invalid collection accounts, etc.
- Offers a quick view cover page on the Credit Report and automatically presents findings on most files.

CreditXpert®Wayfinder

Close more loans and provide applicants with a custom plan of action to achieve their target scores with the CreditXpert tool, Wayfinder. Using Wayfinder helps applicants improve their credit scores by an average of 27 points.

Here's how:

- It's easy to use.
- Closes more loans by helping applicants get their best credit score.
- Just tell Wayfinder how many FICO points are needed and/or how much money the applicant has available. Then, Wayfinder tests thousands of scenarios, returning a report if the point goal is or is not obtainable. If it is obtainable, the reporting includes details of how to reach the goal, which could include requesting our rescoring services.

CreditXpert®What-If Simulator™

Use CreditXpert What-If Simulator to predict results, develop plans, and make informed decisions for your applicant.

Here's how:

- CreditXpert's What-if-Simulator tool allows the lender to simulate changes to the credit report data and/or project how time would impact these changes so the applicant may achieve the desired score.
- Once the applicant has taken the recommended actions to improve their FICO credit score, our rescoring services may help expedite the loan process.

When an applicant's Credit Score puts their dream home just out of reach, CreditXpert provides solutions to help you make their dream come true.

Questions? You're our priority – call us at 800-782-9094 for answers.

We're here to help, Monday through Friday, 8 a.m. – 5 p.m. CST.