



CreditXpert Essentials™

Identify Better Credit Opportunities for Borrowers



Identify a list of specific credit improvement opportunities and uncover your borrower's credit potential. Become a trusted advisor to your borrowers.

Top Benefits:

- ✓ Find hidden potential
- ✓ Target a score increase or find the most points
- ✓ Highlight factors impacting credit score

- Finds the most cost-efficient actions to take by highlighting top positive and negative score factors and related tradelines.
- Provides detailed credit analysis for understanding factors that may be affecting the credit score.
- ✓ *Help your borrowers optimize their credit scores and salvage declines!*

Potential score change: +16

Results based on a credit report that is 4 days old.

- ◆ Potential improvements found in your Equifax report. [\[More \]](#)
- ◆ Potential score change: These actions could raise your credit score by 16 points.
- ◆ Effect of time on your score: +0 [\[More \]](#)

These actions may raise your score

The estimated score change is based on doing all the actions in the order shown.

1. **Reducing the average usage (the sum of balances divided by the sum of credit limits) on your revolving accounts.**
 You can do this by paying down the balance on an existing account.
Action: Paying down the balance to \$475 on your CAP 1 BANK account (# 529115212624), and waiting a month for the new balance to be reported.
Score impact: +9

What's the Next Step?

- Use **CreditXpert What-If Simulator™** to safely test potential score impact by using custom scenarios *before you take action.*



Close More Loans!

From identifying credit potential to determining cost-effective solutions and simulating scenarios for best results, you can approve more borrowers with better terms offered and more loans closed.

www.informativeresearch.com | t: 800.473.4633 • f: 714.636.2510 | e: info@informativeresearch.com

*The credit you need,
the connections
you want.*

As a leading provider of credit and mortgage-related information to the lending community since 1946, we apply our knowledge and experience to develop progressive technologies and build industry relationships that help you minimize risk, expedite the loan process and increase your profitability. In addition to our credit reporting services, rescoring programs and flood determination products, we offer you time- and money-saving connectivity with a growing list of lending channels in primary and secondary markets. We back our accurate, easy-to-use products with premier customer service and support. ©2008, Informative Research. Names, trademarks and copyrights of other companies, products and services are the property of their respective owners. Copyright © 2000-2008 CreditXpert Inc. All rights reserved. CreditXpert® is a registered trademark of CreditXpert Inc. CreditXpert Essentials™ and CreditXpert What-If Simulator™ are trademarks of CreditXpert Inc. IR-FCX03-V10-13-08