

# CreditXpert What-If Simulator™

Test Credit Potential Impact *Before Taking Action*



Explore how various actions may impact your borrower's credit score. Use predictive capabilities instead of relying on speculation, intuition, or luck.

## Top Benefits:

- ✓ Instant Results
- ✓ Flexible Scenarios
- ✓ Multiple Actions
- ✓ Save Time
- ✓ Eliminate Guesswork
- ✓ Make Informed Decisions


- Experiment with actions identified in **CreditXpert Essentials™**
- Customize or use predefined scenarios to simulate potential score impact.<sup>1</sup>


▼ My score needs improvement.  
Select one:

- Consolidate my debt into a new account
- Distribute my debt among accounts
- Pay off delinquencies
- Reduce my debt
- Pay off my debt

▶ I want to apply for credit or plan to finance new purchases.

- ✓ **Handles multiple actions at the same time and offers a rapid rescore mode to match reality before you take action!**

 **Results**



**Potential score change: +16**

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

- Potential score change: These actions may cause your credit score to increase by 16 points
- Timeframe: Immediate
- Note: Your credit report contains multiple credit files. [\[ More \]](#)

<sup>1</sup> Unlimited runs for 30 days from credit report purchase (per bureau/applicant).

## What's the Next Step?

- Ask your borrower to take actions exactly as presented. To see potential score improvement, pull new credit report in 4-7 days when using Action Interface or in 4-6 weeks when using Scenario Interface.



## 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.

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**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-FCX04-V10-13-08