

## Credit Reporting Products

**We create products with the goal of helping you close more loans.**

**Merged Credit Reports** - Avantus merged credit reports are easy to read, fast to order, and lender accepted; helping to speed the approval process and get you closing more loans. Order through our website or virtually any loan origination system. Whether you need a single bureau, two bureaus, or the industry standard tri-merge; the Avantus system will return your report in seconds.

**View key information at a glance** with an easy-to-read single page Avantus Report Summary detailing FICO scores, fraud alerts, credit summary and late payment history.

**Order tradeline updates** from our web site or directly within your Avantus credit report.

**Resolve repository errors fast** with Rapid Updates, permanently correcting most bureau errors (and adjusting FICO scores) within 48 hours.

Reissue reports through **Fannie Mae, Freddie Mac**, and many other underwriting platforms.

**Choose to have an AVM automatically returned** with your credit report, or when the borrower's score meets a threshold you specify.

Close more loans with **instant score improvement recommendations**. With our Score Analysis tools running on each report, you'll see opportunities for the borrower to improve their credit score in some cases within 48 hours!

**Credit Analysis** - Take advantage of the short window of opportunity with a customer by providing an instant decision and keeping the competitive edge. **Credit Analysis analyzes each credit report against your unique lending criteria and instantly returns your list of predetermined actions.** With the Credit Analysis option enabled on your Avantus account you'll be making loan decisions smarter, faster and with more consistency across all product lines.

**Credit Score Improvement** - Close more loans by helping the consumer realize their true potential score. The CreditXpert Solution Suite, using a hybrid of artificial intelligence, statistical techniques and analytical methods, simplifies the complexities of credit scoring. With CreditXpert's Credit Assure running on every file, **you don't need to know anything about credit scoring to improve a score.** No more time spent scouring credit reports. Credit Assure scans the file automatically and presents potential improvements right on the report.

