



SoftCheck

Soft Inquiry

Credit Prequal

Avantus

Avantus SoftCheck returns your prospect's full credit report with no impact on credit score and no trigger lead generated.

Prequalify more prospects and focus on the loans you can close.

SoftCheck can help you maximize your lead-generation process by allowing you to quickly match consumers with the products that meet their credit profile before they apply, with no impact on their credit score.

SoftCheck is a great fit for lenders, brokers and agents. If you're a lender, SoftCheck allows you to match an individual's credit data to the right loan products. If you're an agent or a broker working on behalf of lenders, SoftCheck helps you route leads to lenders that meet their lending criteria; **and since SoftCheck is a soft pull credit report, you won't lose your loans to trigger leads.**

Easier for you, and a better choice for your customers.

Since SoftCheck is consumer-initiated, it eliminates the requirement that the company must make a firm offer of credit and does not require future compliance.

SoftCheck requires only a name, address, and SSN to pull credit, making it easier for consumers to authorize. Best of all, prequalifying with SoftCheck can be completed in seconds.

Want more info on SoftCheck? Give us a call at 800-243-0120 or visit our website Avantus.com.

SoftCheck vs Traditional Hard Pull

SoftCheck:

- ▶ Consumer consent required: **Yes**
- ▶ Compliance triggered: **No**
- ▶ Returns full credit report and FICO score
- ▶ No effect on consumer's credit
- ▶ Requires only name, address, and SSN to pull credit
- ▶ **STOPS trigger leads**

Traditional Hard Pull:

- ▶ Consumer consent required: **Yes**
- ▶ Compliance triggered: **Yes**
- ▶ Returns full credit report and FICO score
- ▶ May negatively affect consumer's credit score and leaves an inquiry for up to two years
- ▶ Generates a trigger lead for your competitors and unsolicited calls to your customer